

**Royal Sundaram General Insurance Co. Limited**

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corp. Office : Vishranthi Melaram Towers,

No. 2 / 319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097.

Regd. Office : 21, Patullos Road, Chennai - 600 002

**LOAN ASSURE – SECTION 4 – HEALTH & WELLNESS**

**B.1 Preamble**

The policy can be bought along with base policy or as standalone Policy.

This policy is a contract of insurance issued by Royal Sundaram General Insurance Co. Limited (hereinafter called the 'Company') to the proposer mentioned in the schedule (hereinafter called the 'Insured') to cover the person(s) named in the schedule (hereinafter called the 'Insured Persons'). The policy is based on the statements and declaration provided in the proposal form by the proposer and is subject to receipt of the requisite premium.

**B.2 Operative Clause**

The insurance cover provided under this policy to the insured person shall be subject to (a) the terms and conditions of this Policy, (b) the terms and conditions of base Policy, (c) the receipt of premium, and (d) disclosure to information norm (including by way of the proposal form or information summary sheet) for Yourself and on behalf of all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting You or any Insured Person.

Cover under Health & Wellness section shall terminate upon payment of a claim under Citi Assure or Personal Accident sections, if opted with Loan Assure base product.

**C Definitions**

The terms defined below and at other junctures in the policy have the meanings ascribed to them wherever they appear in this policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same.

**C.1 Standard Definitions**

All other DEFINITIONS as defined in the opted base policy wordings will be applicable to this cover.

**C.2 Specific Definitions**

All other DEFINITIONS as defined in the opted base policy wordings will be applicable to this cover.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

## D Benefits Covered

### D.1 Health and Wellness App

Under this Health and Wellness App, you will have access to the followings:

- a. It will help you to track your physical activities such as walking, running, cycling, treadmill, swimming etc., syncing facility with your fitness wearables such as Fitbit, Garmin and other similar fitness wearables. It will also have a capability to calculate your fitness activity score basis your physical activity.
- b. Health and Wellness app will also capture resting heart rate, sleep patterns, moderate to rigorous exercise per week and number of steps taken on daily basis.
- c. On the basis of level of physical activity during the policy period, Health and Wellness App will calculate the reward points and accumulated reward points can be redeemed from the date of commencement of cover under this policy till three months from date of expiry of the respective annual cover (every annual cover period if tenure is more than one year), as applicable on followings:
  - Discounts on diagnostic tests within network of empanelled diagnostic centres
  - Discounts on OPD consultations on specified network
  - Discount on mobility devices including but not limited to walkers, manual wheelchair, crutches, splints, external prosthetics, plasters, bandages, knee caps, slings. Scope will be restricted to the items mentioned in the app.
  - Discount on medical devices including but not limited to thermometer, glucometer, oximeter, BP Meter. Scope will be restricted to the items mentioned in the app.
- d. This benefit can be availed only if Insured Person has a smart phone and able to download the specified Health and Wellness App provided by Royal Sundaram.
- e. To avail the rewards under this benefit, Insured Person should have a fitness wearable device which is typically worn on your wrist and activity captured on the wearable device should be synced with Health and wellness App. Royal Sundaram may advice list of wearable device from time to time which can be used for availing this benefit.
- f. **Criterion for Reward Points will be based on following:**
  - I. Being active by walking 10,000 steps on an average per day- if you clock 30 lakhs steps in a Policy year; and/or
  - II. By doing Moderate to rigorous exercise of 150 minutes per week on an average- if you clock 5000 active minutes of moderate to rigorous exercise in a Policy year. Exercise means running, swimming, cycling, jogging, Weight training and cardio exercises in Gymnasium etc.

Note: Criterion of reward points mentioned hereunder is not exhaustive but an indicative.

**D.2 Teleconsultations (Video Consultations)** – Insured member can avail 4 teleconsultations per quarter (3 months) of calendar year with general physicians/ specialized doctors on the Health and Fitness App.

**D.3 Virtual Health Coach** - A virtual health professional (not chat bot) specialized in the area of diet & nutritional management, exercise and fitness management who will resolve your queries relating to food to be preferred/to be avoided, diet to be followed keeping in mind the regional variations of food. Virtual Health Coach will also advise customers on fitness and exercise related queries i.e. quantum and intensity of physical activities like running, jogging, gymnasium, treadmill, cross-trainer and other physical activities/exercise.

### D.4 Important Terms and Conditions of Health and Wellness Cover:

1. These benefits are available only for Insured Members who are 18 years and above.
2. When taken on a standalone basis, these benefits are available to maximum 2 Insured Persons either to adult or children of 18 year or above in the floater policy.

**E Exclusions**

All exclusions as mentioned in the base product unless otherwise stated and covered in Section D of this policy wordings.

**F General Terms & Clauses**

**F.1 Standard General Terms and Clauses**

All standard general terms and clauses of base policy read with policy schedule will be applicable to this cover.

**F.2 Specific Terms and Clauses**

All specific terms and clause of base policy read with policy schedule will be applicable to this cover.

**G Other Terms and Conditions**

**G.1 Claim Procedure**

All claims must be made in accordance with the procedure set out in base product as well as details specified under Section D.

**General terms and clauses**

**Specific terms and clauses**

1. Observance of terms and conditions

The due adherence/observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured Person, shall be a Condition Precedent to any liability to make payment under this Policy.

2. Disclosure to Information Norm

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non- disclosure of any material particulars in the proposal form, personal statement, declaration, claim form declaration, medical history on the claim form and connected documents, or any material information having been withheld by You or any one acting on Your behalf, under this Policy.

3. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

The disputes of quantum of payment of losses shall be preferred to be dealt and resolved under the alternative dispute resolution system including Arbitration and Conciliation Act of India.

4. Maintenance of Records

As a Condition Precedent, the Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representative(s) to inspect such records. The Insured Person shall furnish such information as we may require under this Policy at any time during the Policy Period.

5. Geography

All benefits are available in India provided the diagnosis taken in India only  
Modifications to the Policy

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written Endorsement signed and stamped by the Company.

6. Withdrawal of the Product

This product or any variant/plan under the product may be withdrawn at the Company's option subject to change in regulations. In such a case the Company shall notify Policyholder of any such change at least 3 months prior to the date from which such withdrawal shall come into effect or as may be provided by the applicable law.

7. Insurer's rights for admissibility

In the event of any dispute or disagreement regarding the appropriateness or correctness of the Diagnosis, the Company shall have the right to call for an examination, of either the Insured Person or the evidence used in arriving at such Diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by the Company and the opinion of such expert as to such Diagnosis shall be binding on both the Insured Person and the Company.

8. Free Look Provision

At the inception of the policy the Insured Person will be allowed a period of 30 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If Insured Person has not made any claim during the free look period, he will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or; where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;

Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

Free-look will not be applicable for policies with tenure less than one year.

Free-look not applicable in case of renewals.

All rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.

9. Grace Period

This Policy shall ordinarily be renewable for lifelong and subject to payment in advance of the total premium at the rate in force at the time of renewal and subject to the Policy

is renewed within the grace period of 30 days (in case of quarterly/ half-yearly Annual Payment option) and 15 days (in case of monthly) of expiry to maintain the continuity of Coverage. If the premium is paid in instalments during the policy period, coverage will still be available during the grace period. Unless renewed as herein provided, this Policy shall automatically terminate at the expiry of the period for which premium has already been paid. A policy that is sought to be renewed after the grace period of 30 days or 15 days as applicable will be underwritten as a fresh policy at the discretion of Royal Sundaram.

10. Cancellation/Termination

Cancellation by Insured Person:

You may terminate this Policy during the Policy Period by giving Us at least 30 days prior written notice. We shall cancel the Policy and refund the premium for the balance of the Policy Period in accordance with the table below provided that no claim has been made under the Policy by or on behalf of any Insured Person.

i. Annual Policies

Completed tenure of Policy	Retention of Premium
less than 1 month	25% of annual rate
between 1 month and 3 months	50% of annual rate
between 3 months and 6 months	75% of annual rate
Above 6 months	full annual premium

ii. Policy with tenure more than one year

Policy year in which policy is cancelled, we shall retain the premium as per below grid. However, for rest of years 5% of the pro-rated annual Premium amount shall be retained. Pro-rated annual rate will be arrived on the basis of pro-rated rate from the entire tenure premium.

In the year of cancellation, below grid shall apply for more than one year policies.

Completed tenure of Policy	Retention of Premium
less than 1 month	25% of annual rate
between 1 month and 3 months	50% of annual rate
between 3 months and 6 months	75% of annual rate
Above 6 months	full annual premium

2. Cancellation/Termination by Us

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non disclosure of material facts as sought to be declared on the Proposal Form or non-cooperation by the insured, by giving fifteen (15) days' notice in writing by courier/registered post with acknowledgement due to the Insured at his last known address in which case the Company shall not refund to the insured any portion of the premium.

The Insured may also cancel this Policy by giving fifteen (15) days' notice in writing to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice cancel the Policy and refund the premium for the period his Policy will not be in force, by retaining premium as per aforesaid cancellation clause, provided that no refund of premium shall be made if any claim has been made under the Policy by or on behalf of the insured.

11. Moratorium

After completion of five continuous years under the policy no look back to be applied. This period of five years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 5 continuous years would be applicable from data of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract. The accrued credits gained under the ported and migrated policies shall be counted for the purpose of calculating the Moratorium period.

12. Multiple Policies

If multiple certificates are issued under the same Group policy or across multiple group policies in the name of same person then we shall refund the premium of all other policies except the policy with maximum Sum Insured. However, in case of fraud or misrepresentation, all the policies will be cancelled and premium stands forfeited. If customer has multiple policies with different insurers, on occurrence of the insured event, he can claim from all Insurers under all policies.

13. Renewal (applicable only when mutually agreed)

- i. This insurance policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you. Wherever renewal is denied, due reasons shall be provided by us.
- ii. The Company shall not be bound to give notice that renewal premium is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the insurer. Nothing herein or otherwise shall oblige the Company to offer renewal terms or restrict any renewal terms as to premium or otherwise. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company
- iii. Policy must be renewed within the grace period of 30 days( in case of quarterly/half yearly/Annual Payment option) and 15 days(in case of monthly) of expiry to maintain the continuity of Coverage. However, no coverage shall be available during the period of such break. A policy that is sought to be renewed after the grace period of 30 days or 15 days as applicable will be underwritten as a fresh policy at the discretion of Royal Sundaram.
- iv. The coverages, terms & conditions and the premium are guaranteed till the

expiry date shown in the policy. At renewal, the coverages, terms & condition & premium may change, in which case a 3 Months' notice by Registered Post AD / Courier shall be sent to the Insured Person at his last known address as recorded in the policy

- v. The product / plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer by Registered Post at the address recorded / updated in the policy. When the policy is withdrawn, the product /plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the Schedule/Certificate of Insurance of the policy.
- vi. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.
- vii. Renewal is not applicable when Health & Wellness benefit is opted under Loan Assure base product.
- viii. Renewal are not applicable in respect of the Insured Person for whom, a claim has been admitted and as it is a one-time benefit during the lifetime of the Insured Person.

#### 14. Grievances Redressal Procedure

We are concerned about you. If you are not happy with our service or in case you have any query or complaint/grievance against us, please follow the steps given below:

##### Step 1: Customer Services Team

Please raise a complaint with us through our Online form or Email us to our customer service desk at [care@royalsundaram.in](mailto:care@royalsundaram.in)

Royal Sundaram General Insurance Co. Ltd

Vishranthi Melaram Towers

No.2/319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097

Call us at: 1860 258 0000 / 1860 425 0000

##### Step 2: Manager - Care

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to [Manager.Care@royalsundaram.in](mailto:Manager.Care@royalsundaram.in)

##### Step 3: The Head – Customer Service

In case the response provided does not meet your expectation or have not received any response within 7 days, you may write to [Head.CS@royalsundaram.in](mailto:Head.CS@royalsundaram.in)

##### Step 4: The Grievance Redressal Officer

In case the response provided still does not meet your expectation or have not received any response within 10 days, you may write to [GRO@royalsundaram.in](mailto:GRO@royalsundaram.in)

Step 5

If after following Step 1,2,3 and 4 as stated above your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal. Contact Details of Insurance Ombudsman Refer our Company Website for list of Insurance Ombudsman

Insurance Ombudsman addresses -<https://www.cioins.co.in/ContactUs>

Grievance may also be lodged at –

Registration of Complaints in Bima Bharosa by Policyholders:

Can directly register complaint in the Bima Bharosa Portal <https://bimabharosa.irdai.gov.in/>

Can send the complaint through Email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in).

Can call Toll Free No. 155255 or 1800 4254 732.

Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:

General Manager

Insurance Regulatory and Development Authority of India(IRDAI)

Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.

Sy.No.115/1, Financial District, Nanakramguda,

Gachibowli, Hyderabad – 500 032.

No loading shall apply on renewals based on individual claims experience.

Insurance is the subject matter of solicitation.

.Grievance may also be lodged at –

Registration of Complaints in Bima Bharosa by Policyholders:

1. Can directly register complaint in the Bima Bharosa Portal <https://bimabharosa.irdai.gov.in/>

2. Can send the complaint through Email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in).

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Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.

Sy.No.115/1, Financial District, Nanakramguda,

Gachibowli, Hyderabad – 500 032



**Information about Us**

The Royal Sundaram General Insurance Co. Limited

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No.2/319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai – 600097

**Web:** [www.royalsundarm.in](http://www.royalsundarm.in)

**E-mail:** [care@royalsundarm.in](mailto:care@royalsundarm.in)

**Customer Service :** 18602580000/18604250000

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