

**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

Health and Wellness Add-on Cover

Health insurance plan protects you from unexpected, high medical costs at the time of illness or injury, but what about-

1. when you don't have sufficient time to track your health status like your pulse rate, sleep pattern, day to day activities?
2. when you don't have sufficient time to visit your doctors?
3. when you have sufficient time to boost your health but don't have proper guidance?

Therefore, the **Royal Sundaram General insurance Limited** is presenting “**Health and Wellness Addon Cover**”. It will offer you many benefits like Health and Wellness App which will help you to manage your health status, Teleconsultations that will provide you anytime and anywhere consultations with doctors whenever you required and a Virtual Health Coach that will help you to boost your health.

Basic Covers:

- Health and Wellness App
- Teleconsultations (Video Consultations) □ Virtual Health Coach

A Benefits Covered Under the Policy**A.1 Base Covers A.1.1 Health and Wellness App**

- a. It will help you to track your physical activities such as walking, running, cycling, treadmill, swimming etc., synching 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, Health and Wellness App will calculate the reward points and accumulated reward points can be redeemed only after renewal of the policy on the followings:
 - Discounts on diagnostic tests within network of empaneled 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 Us.
- 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 synched with Health and wellness App. We may advice list of wearable devices from time to time which can be used to 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.

A.1.2 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.

A.1.3 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.

A.1.4 Important Terms and Conditions of Health and Wellness Add-on Cover:

- 1. These benefits are available only for Insured Members who are 18 years and above.
- 2. These benefits are available to maximum 2 Insured Persons either to adult or children 18 years and above in the floater policy.

B Policy Features

B.1 Age Eligibility

As per base policy.

B.2 Individual & Family Combination

As per base policy.

B.3 Policy Period Option

As per base policy.

B.4 Premium payment mode

As per Base Policy.

B.5 Premium

Tenure of Add-on cover	1 Adult family combination	2 Adult family combination
1 year	INR 250	INR 375
2 years	INR 470	INR 705
3 years	INR 683	INR 1,024

Above premiums are exclusive of taxes.

C Exclusions

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

E Standard General Terms and Clauses E.1 Standard General Terms and Clauses

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

E.2 Specific Terms and Clauses

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

F Other Terms and Conditions

F.1 Claim Procedure

All claims must be made in accordance with the procedure set out in base product.

EXECUTIVE COUNCIL OF INSURERS

EXECUTIVE COUNCIL OF INSURERS,
3rd Floor, Jeevan Seva Annexe, S.
V. Road, Santacruz (W), Mumbai
- 400 054.
Tel.: 022 - 26106889 / 671 / 980
Fax: 022 - 26106949



Email: inscoun@ecoi.co.in

Website: <http://www.ecoi.co.in/ombudsman.html>

Shri M.M.L. Verma, Secretary General

Smt. Moushumi Mukherji, Secretary

WHAT

IF I EVER NEED TO COMPLAIN?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

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Registration No.102. | CIN: U67200TN2000PLC045611

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Karapakkam, Chennai - 600097

Registered Office: No. 21, Patullos Road, Chennai - 600002 www.royalsundaram.in

Insurance is the subject matter of solicitation Unique

Identification Number: UIN- RSAHLIA23147V012223