



Royal Sundaram General Insurance Co. Limited

Corp. Office : Vishranthi Melaram Towers, No. 2 / 319,

Rajiv Gandhi Salai (OMR) Karapakkam, Chennai - 600097. Regd.

Office : 21, Patullos Road, Chennai - 600 002

Reload Multiplier Add-on Cover

Base health insurance policies offer only a limited Sum Insured with coverage of hospitalization expense, but during the hospitalization, there are some other items which are not payable because these expenses are generally excluded from the insurance policy that leads to additional financial burden on insured's pocket, even after taking a suitable health insurance policy.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting “**Reload Multiplier Add-on Cover**”. It will provide you the unlimited coverage even for you're the same illness.

Key Features of the Policy

□ Reload Multiplier

A Benefits Covered Under the Policy

The Policy covers Reasonable and Customary Charges incurred towards medical treatment taken during the Add-on Policy Period for an Illness, Accident or condition described below if this is contracted or sustained by an Insured Person during the Add-on Policy Period and subject always to the Sum Insured, any sub limit specified in the Product Benefits Table, the terms, conditions, limitations and exclusions, Co-pay (if any) mentioned in the Policy.

A.1 Reload Multiplier

By opting this add-on cover, the Reload benefit available under Base Product shall be upgraded and replaced with the terms and conditions as mentioned below:

We will reload your Sum Insured, unlimited times in a Policy Year, up to 100% of Base Sum Insured every time, subject to the following:

- a. The Reload Multiplier shall be utilized after the Base Sum Insured and No Claim Bonus (if any) has been partially or completely exhausted in the given Policy Year;
- b. This benefit once triggered can be used for any illness (including Complications) for same insured in a Policy Year from the subsequent claim;
- c. If the policy is issued on a floater basis, the Reload Multiplier Sum Insured will also be available on floater basis;



- d. If the Reload Multiplier Sum Insured is not utilized in a Policy Year, it shall not be carried forward to any subsequent Policy Year;
- e. This benefit can be utilized on inpatient Care, Modern Treatment, Day Care Treatment, Organ Donor Expense, Domiciliary Treatment and AYUSH Treatment available in base product (if any).

B Policy Features

B.1 Age Eligibility

As per the base policy.

B.2 Individual & Family Combination

As per the base policy.

B.3 Policy Period Option As

per the base policy.

B.4 Premium Paying Term

As per the base policy.

B.5 Premium

Base product Sum Insured	Loading*
INR 5 Lakh – 10 Lakhs	6.5%
Above INR 10 Lakhs	5.0%

**These rates are applicable multiplicatively on base product premium + (Add-on premium)*

C Exclusions

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

D General Terms & Clauses

D.1 Standard General Terms and Clauses

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

D.2 Specific Terms and Clauses

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

E Other Terms and Conditions

E.1 Claim Procedure

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

EXECUTIVE COUNCIL OF INSURERS

The contact details of **Insurance Ombudsman Office** details are as below:

<https://www.cioins.co.in/ContactUs>

Council for Insurance Ombudsmen Contact details:

Address:

Council for Insurance Ombudsmen,
3rd Floor, Jeevan Seva Annexe, S.
V. Road, Santacruz (W), Mumbai -
400 054.

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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IRDAI Registration No.102. | CIN: U67200TN2000PLC045611

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

Insurance is the subject matter of solicitation

Unique Identification Number: UIN- RSAHLIA24066V012324