

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

Voluntary Co-Payment Add-on Cover

Premium for a comprehensive health insurance policy with no co-payment may be higher than your current paying capacity. It may force you to take a low sum insured policy than your actual requirement.

Therefore, Royal Sundaram General Insurance Co. Limited is presenting “**Voluntary Co-Payment Add-on Cover**” which provides you multiple co-payment options that helps you to reduce your current base policy premium and help you to policy having appropriate sum insured as per your needs.

Basic Covers:

- ☐ Voluntary Co-Payment Options

A Benefits Covered Under the Policy

A.1.1 Voluntary Co-Payment Options

Each and every claim under the base policy shall be subject to a co-payment (as per percentage opted by you) applicable to claim amount admissible and payable as per the terms and conditions of the policy. The amount payable shall be after deduction of the co-payment.

Co-payment options available under this Add-on Cover

5%, 10%, 15%, 20%, 25% and 30% on each and every claim made in base policy.

General conditions applicable under this Add-on

1. In case of any other co-pay in the policy apart from co-pay separately opted by the customer, copayment will be additive in nature and however maximum co-pay will be limited to 50%.
2. This Add-on Cover cannot be opted during the mid-term of base policy.
3. Customers will have options to increase, decrease or delete co-pay at the time of renewal. However, deletion or decrease of co-payment will be subject to Tele-underwriting.

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 Discounts

Co-pay percentage opted	Discount on base policy premium
5%	5%
10%	10%
15%	15%
20%	20%
25%	25%
30%	30%

C Exclusions

All exclusions as mentioned in the base plan 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 Add-on cover.

D.2 Specific Terms and Clauses

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

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

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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Karapakkam, Chennai - 600097

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

Insurance is the subject matter of solicitation Unique

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