

**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

Customer Information Sheet

(Description is illustrative and not exhaustive)

Sl No.	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	Bharat Yatra Suraksha, Royal Sundaram General Insurance Co. Limited	
		Basic Cover	
2.	What am I covered for under domestic travel insurance	1) Hospitalization Expenses due to Accident including expenses for emergency medical evacuation	Base Cover -Section- 1
		2) Accidental Death	Base Cover -Section-2
		3) Permanent Total Disability (PTD)	Base Cover -Section-3
		4) Permanent Partial Disability (PPD)	Base Cover -Section-4
		5) Repatriation Of Mortal Remains	Base Cover - Section-5
		6) Automatic trip extension	Base Cover -Section-6
		Optional Benefits	
		7) Compassionate Allowance	Optional covers - Section-7
		8) Missed Flight Connection	Optional Covers-Section-8
		9) Loss Of Checked-in Baggage (applicable only for air travel)	Optional Covers-Section-9
		10) Trip Delay (applicable only for air travel) (beyond 3 hour)	Optional Covers - Section-10
		11) Carrier Cancellation (applicable only for air travel)	Optional covers - Section-11
		12) Trip Cancellation & Interruption	Optional Covers - Section-12
3.	What are the Major exclusions in the policy	<ul style="list-style-type: none"> a. Pre-existing illness/disease/injury/condition. b. Self-inflicted injury, attempted suicide c. Insured taking part in naval, military or airforce operations d. War, invasion, acts of foreign enemy, civil war and similar activities e. Ionising radiations, contamination by radioactivity, nuclear fuel and similar activities f. Insured participating in professional sports g. Claims arising from Pregnancy h. Confiscation or detention by custom's officials i. Influence of drugs, alcohol or intoxicants j. Liability arising out of accidents to the journey through two wheeled motorised vehicles k. Liability arising out of journey by the Insured Person through one's own motor vehicle. l. Liability arising out of journey where the Insured Person is driving the common carrier. m. Liability arising out of Insured engaging in any criminal or illegal act n. Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion. o. Act of Terrorism by the Insured or which is abetted by the Insured in any manner. p. Claims increased by the Insured Person's own act or omission 	E.1

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4.	Waiting period	There is no initial waiting period under standard domestic travel insurance policy.	
5.	Payment basis	The claims are payable both on indemnity and benefit based depending on the coverage. Cashless payment of covered expenses up to specified limits in the Hospitals under the network of Third Party Administrators.	G.1
6.	Renewal Condition	The Policy is issued on per journey & trip basis. The policy is not renewable. However, the policy can be extended as per the underwriting policy of the company subject to payment of premium.	E.1.14
8.	Cancellation	<p>Before commencement of Journey: Applicable for Plan-A & B- Journey through Taxi and Bus - Policy must be cancelled atleast 1 hour before the journey. Applicable for Plan C- Coverage for Train Travel & Plan- D- Air Travel: Policy must be cancelled atleast 3 hours before the commencement of Journey. Applicable for Plan E- Domestic Trip: The policy must be cancelled atleast 3 days before the commencement of Period of Insurance.</p> <p>After commencement of Journey: Applicable for Plans- A, B, C & D: The policy can't be cancelled after the commencement of insured journey. Applicable for Plans- E: Domestic Trip with tenure of less than or equal to 7 days): policy can't be cancelled after the commencement of Insured Trip. Applicable for Plans- E: Domestic Trip with tenure of more than 7 days): Such policies can be cancelled even after the commencement of Insured</p>	E.1.17
9	Claims	For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to the Company/ within thirty days of date of discharge from hospital and occurring of insured event. For more details on claim procedure please refer the policy document.	F.1.1
10	Policy Servicing	<p>a. Details of Grievance redressal officer https://www.royalsundaram.in/customer-services/grievance-redressal-procedure (or) http://www.ecoi.co.in/ombudsman.html</p> <p>b. IRDAI integrated Grievance Management System https://igms.irda.gov.in/ Insurance Ombudsman- The contact details of the Insurance Ombudsman offices have been provided as Annexure B of the Policy document.</p>	
	Grievances/Complaints	c. TAT for Settlement of reimbursement is 14 days from the date of receipt of last document	E.1.18
11	Insured's Rights	TAT for Settlement of reimbursement is 14 days from the date of receipt of last document	F.1.2