Royal Sundaram | ROYAL SUNDARAM INSURANCE
General Insurance

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097
Registered Office: 21, Patullos Road, Chennai - 600 002 Royal Sundaram
IRDA Registration No.102 | CIN-U67200TN2000PLC045611

Royal Sundaram General Insurance Co. Limited
Office No : 201, 2nd Floor, Zenith Complex, K.M. Gandhi Marg,
Opp.Krushi Bhavan, Shivaji Nagar, Pune - 411 005.
Tel. No.: 020-25530671/72/73/75
Toll No.: 1860 425 0000 | 1860 258 0000
E.mail: customer.services@royalsundaram.in
Website: www.royalsundaram.in
Registered Office: 21, Patullos Road, Chennai – 600 002.
IRDA Registration Number - 102 | CIN-U67200TN2000PLC045611

GROUP HEALTH POLICY - SCHEDULE

IntermediaryCode BR500614
IntermediaryName Toyota Tsusho Insurance Broker India Pvt Ltd
Contact

Policy Number HG00007652000100
Name and Address of the Insured Krishi Utpanna Bazar Samiti Pune
S No 582 PUNE MAHARASHTRA
Yard, Gultekdi, Pune
Maharashtra,
PUNE 411037

Period of Insurance:
From 20/07/2025
To 19/07/2026

Inception Date 20/07/2025

INSURED PERSONS DETAILS		
As per Specification attached		
No of Lives Covered : 461		
PREMIUM DETAILS		
Premium	(Rs.)	2,434,924.00
TPA Fees	(Rs.)	60,873.00
SGST	(Rs.)	224,622.00
CGST	(Rs.)	224,622.00
Total	(Rs.)	2,945,041.00

The Premium in this Schedule is the minium premium under this Policy.
This Schedule is subject to the Group Health Policy Terms and Conditions and the following Endorsements attached herewith:

1(b), 2(a), 6, 5(i), 5(ii), 8, 12, 16, 19, 21, 22, 25, 26

कृषी उत्पन्न बाजार समिती पुणे
आवक तारीख- ११/०८/२०२५
क्रमांक- ३९६०
विभाग- आस्था

THIRD PARTY ADMINISTRATOR: MD India Healthcare Services (TPA) Pvt. Ltd
Address:
S.No. 46/1, E-Space, A2 Bldg., 3rd Floor, Pune Nagar Road,
Vadgaonsheri,
Phone: 1-800-233-1166
Website: www.mdindiaonline.com

This Policy is subject to the condition that there is no selection of coverage for Employees/Students/Members and their dependants covered.
In case if selection is involved, the policy stands null and void.

Please quote the Policy Number in all your correspondence.

IN WITNESS WHEREOF, this Policy of Insurance has been signed on 20/07/2025.
Receipt/CD No : 2500014817 Date 22/07/2025
GSTIN No.: 27AABCR7106G1ZJ **PAN Number :** AABCR 7106G
Consolidated Stamp Duty Paid to the Government of Tamil Nadu.
Issued at : Chennai

Policy Servicing Office: Office No 201, 2nd Floor, Zenith Complex, K M Gandhi Marg, Opp. Krushi Bhavan, Shivaji Nagar, Pune 411005.

For Royal Sundaram General Insurance Co. Limited,

Digitally Signed:
Pavan Kumar Vanguri
07/08/2025@15:48:54 IST

Authorized Signatory

UIN : RSAHLGP22167V032122
IRDA Regn.No. 102

DOC-UID: SRROYA070825DBCZAA424DF3CGFW

IntermediaryName Contact	**Toyota Tsusho Insurance Broker India Pvt Ltd**

Policy Number HG00007652000100

Name and Address of the Insured
Krishi Utpanna Bazar Samiti Pune
S No 582 PUNE MAHARASHTRA
Yard, Gultekdi, Pune
Maharashtra,
PUNE 411037

Period of Insurance:
From 20/07/2025
To 19/07/2026

Inception Date 20/07/2025

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As per Specification attached		
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1(b), 2(a), 6, 5(i), 5(ii), 8, 12, 16, 19, 21, 22, 25, 26

THIRD PARTY ADMINISTRATOR: MD India Healthcare Services (TPA) Pvt. Ltd
Address:
S.No. 46/1, E-Space, A2 Bldg., 3rd Floor, Pune Nagar Road,
Vadgaonsheri,
Phone: 1-800-233-1166
Website: www.mdindiaonline.com

This Policy is subject to the condition that there is no selection of coverage for Employees/Students/Members and their dependants covered.
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Issued at : Chennai

Policy Servicing Office: Office No 201, 2nd Floor, Zenith Complex, K M Gandhi Marg, Opp. Krushi Bhavan, Shivaji Nagar, Pune 411005.

For Royal Sundaram General Insurance Co. Limited,

Digitally Signed:
Pavan Kumar Vanguri
07/08/2025@15:48:54 IST

Authorized Signatory

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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Group Health Policy– Endorsements
Specification attached and forming part of Policy Number : HG00007652000100

Endt. No. 1 (b) Insured Person including Spouse and Dependent Children

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the definition of Insured Person covers the employees of the Insured and their Eligible Family Members as defined below and specified in the schedule attached to and forming part of the policy.

Eligible Family Members means
1. Spouse - Spouse means the employee's legally married partner.
2. Dependent Children - Dependent Children means the employee's children or legally adopted children and
• Who are over 90 days

Maximum of first 2 dependent children of the employee, alone are covered.

Any person specified in the schedule forming part of this policy but does not come within the purview of the definition of Insured person as given above, shall be deemed as uncovered and stand automatically deleted under this policy.

Endt. No. 2 (a) – Pre-existing Disease Exclusion Waiver for All Insured Persons including their dependents

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, that Exclusion 1, 2, and 3 as mentioned below stands deleted for all Insured persons covered under this policy.

Exclusion no.1: Pre-existing diseases - Excl01

Exclusion no.2: Specified disease/procedure waiting period - Excl02

Exclusion no.3: 30 day waiting period - Excl03

Endt. No. 5(i) – Limitation of Benefits – Room, Boarding expenses

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon that the following benefits payable under the policy shall be subject to the limits as specified hereunder:

Room, Boarding Expenses as provided by the Hospital/Nursing Home is subject to a limit of 2% of the Sum Insured per day and for Intensive Care Unit 4% of the Sum Insured per day. In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid.

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Group Health Policy– Endorsements
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Endt. No. 5(ii) – Limitation of Benefits - disease, illness, medical condition or injury

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon that,

the Claim amount payable towards the treatment of following disease, illness, medical condition or injury is subject to a limit of:

Treatment	Limit
Cataract	% of the Sum Insured subject to a maximum of INR.80000/-
Treatment of mental illness, stress or psychological disorders and neurodegenerative disorders	0% of the sum insured subject to a maximum of INR.30000/-
Balloon Sinsuplasty	50% of the sum insured subject to a maximum of INR./-
Stem Cell therapy - Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered	50% of the sum insured subject to a maximum of INR./-
Oral Chemotherapy, Immunotherapy(monoclonal antibody to be given as injection)	50% of the sum insured subject to a maximum of INR./-
Bronchical Thermoplasty,	50% of the sum insured subject to a maximum of INR./-
vaporization of prostate(green laser treatment),	50% of the sum insured subject to a maximum of INR./-
Intra Operative Neuro Monitoring,	50% of the sum insured subject to a maximum of INR./-
Intra vitreal injections	50% of the sum insured subject to a maximum of INR./-

Endt. No. 6 - Floater Cover

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, that the maximum liability of the Company, during the Period of Insurance, in respect of any one claim/series of claims under this policy for the Insured Persons and his Family, shall not exceed the Floater Sum Insured as given in Specification attached to the Policy.

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However, where the Specification attached to the Policy indicate a per person limit besides the Family floater limit, such per person limit is the maximum amount allowable for each Insured Person subject to the overall floater limit for the family during the Period of Insurance.

Family means the member/employee and their Eligible family members covered in this policy.

Endt. No. 8 Co-payment Clause

A Co-payment is a cost-sharing requirement under a Health Insurance policy that provides that the policy holder/insured will bear a specified percentage of the admissible claim amount. A co-payment does not reduce the Sum Insured.

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon that the policy is subject to a deductible of

50% of the admissible claim in respect of any Robotic or Radiosurgery treatments like Cyberknife, Gamma Knife, etc. for diseases, illness, medical condition or injury that is otherwise not excluded under this Policy

50% of the admissible claim in respect of Cochlear implant

50% of the admissible claim in respect of Genetic Disorders

This Co-payment, shall be deducted from each and every admissible claim amount.

Endt. No. 12 Coverage for new Born baby

Newborn baby means baby born during the Policy Period and is aged upto 90 days.

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the provisions under "Persons who can be Insured" stand modified to include the newborn baby of the Insured Person subject to a sufficient advance deposit being maintained with the company for inclusion of the baby under the Policy.

Endt. No. 16 Emergency Ambulance Expenses

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, that the policy is extended to provide for Ambulance charges in an emergency, subject to a limit of Rs.1,000/- per claim

Endt. No. 19 Domiciliary Hospitalisation Benefit

Medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a Hospital but is actually taken whilst confined at home in India under any of the following circumstances namely:

i) The condition of the Insured Person is such that he/she cannot be removed to the Hospital, or

ii) The Insured Person takes treatment at home on account of non availability of a room in a hospital.

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Subject however that Domiciliary Hospitalisation benefit shall not cover

i) Expenses incurred for treatment for any of the following diseases:

Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all type of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, Pyrexia of unknown Origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharingitis, Arthritis, Gout and Rheumatism.

Medical treatment for an illness/disease/injury which would require treatment at a Hospital but taken whilst at home in India under the circumstances mentioned in the endorsment wording forming part of this policy,subject to a sublimit of 100% of the sum insured limit.

Endt. No. 21 Terrorism Exclusion Waiver

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the terrorism exclusion - E.2.8 shall read as follows:

Directly or indirectly caused by or arising from or attributable to Nuclear, Chemical and Biological Terrorism.
"Nuclear, chemical, biological terrorism" shall mean the use of nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Endt. No. 22(ii) Process for Mid-term Inclusion (for policies providing Endt no.12)
During the currency of the Policy, inclusions will be permitted for new joinees and their dependents.

Inclusion of dependants is subject to coverage provided under the policy or endorsement forming part thereof.
Existing employees and their dependents cannot be included during the currency of the Policy period except,
- newly married spouse of the existing insured employee and
- newborn child of existing insured employee

provided the policy provides cover for spouse and children.

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Group Health Policy– Endorsements
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A cash deposit is to be held by the client to effect inclusion of

- new joinees and their dependants from the date of Joining,
- newly married spouse from the date of marriage,
- new born child from the date of birth,

subject to

o availability of sufficient premium in the deposit to effect the inclusion
o the date of joining / date of marriage/ date of birth, is in the preceding month to the date of declaration.

In case , of any delayed declaration of the above members , the inclusion is from the date of receipt of declaration subject to availability of sufficient premium in the deposit to effect the inclusion.

If the cash deposit is not sufficient to effect the inclusion, inclusion is effected from the date of payment of premium.

Inclusion of an employee does not warrant automatic inclusion of the employee's dependants(unless agreed in the policy).

Endt. No. 25 Non-allopathic Treatments

It is hereby declared and agreed that otherwise subject to the terms, exclusions and conditions contained in the policy or endorsed thereon, the policy is extended to cover the AYUSH treatments whereas "AYUSH Treatment" refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

Subject to a sublimit of 100% of the sum insured or INR./- whichever is less

Family means the member/employee and their Eligible family members covered in this policy.

Endt. No. 26 Cashless Facility

It is hereby declared and agreed that Cashless Facility under this Policy is provided by the TPA mentioned below:

Name of the TPA : M/S. MD India Healthcare Services (TPA) Pvt. Ltd

Registered Office of the TPA : 1st Floor, Karnavat Tower, Paud Phata, Behind Dashbhooja Ganpati Temple, Above Dena Bank