



**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

**Master Product – Ace Health Advantage**

<b>Customer Information Sheet</b>			
<b>Description is illustrative and not exhaustive</b>			
<b>S. No</b>	<b>Title</b>	<b>Description</b>	<b>Refer to Policy Clause Number</b>
<b>1</b>	<b>Product Name</b>	<b>MASTER PRODUCT – ACE HEALTH ADVANTAGE</b>	
2	What am I Covered for	Hospitalization expenses that are incurred as in-patient during the policy period.	C-Benefits
		Pre-Hospitalization medical expenses incurred 30 days prior to hospitalisation.	C-Benefits-d
		Post Hospitalization medical expenses incurred within 60 days from date of discharge from the hospital.	C-Benefits-e
		Day care procedures which do not require 24 hours hospitalization.	C-Benefits-f
		Modern treatment (up to 50% of sum insured)	C-Benefits-h
		Ambulance Charges - A specified amount as per plan chosen is reimbursed, on producing the bills in original, towards Emergency ambulance charges for transporting the patient to the hospital.	Additional Benefits-1
		Maternity Benefit (Not applicable for Silver Plan): 10% of the Sum Insured subject to maximum of Rs. 50,000/- irrespective of number of policies. This benefit shall be applicable only in respect of delivery of first two living children.	Additional Benefits-6
		The policy extends to cover the following on payment of additional premium:	
		Contact lens, Spectacles and hearing aids: The Insured is eligible for Cost of contact lens, spectacles and hearing aids on completion of four consecutive years subject to a maximum of Rs.20000/- subject to terms and conditions of the policy.	Additional Benefits-2
		Critical Illness: Lump sum amount as mentioned in the schedule if the Insured Person is Diagnosed to be suffering from any of the defined Critical illness, the signs or symptoms of which is experienced by the Insured Person more than one hundred and eighty (180) days following the commencement Date. Further the Insured Person should survive more than thirty (30) days from the date of Diagnosis of Critical Illness.	Additional Benefits-3
		Dental Care: The Insured is eligible for a maximum of Rs. 15,000/- , on completion of two consecutive years under this policy with us towards Fillings and Crowns, Emergency Tooth Replacement, Non-cosmetic Oral Surgeries and Dental x-rays.	Additional Benefits-4
		Convalescence / Recovery Benefits: A lump sum of Rs.15,000/- is payable, if the period of hospitalization exceeds 15 days and only if a valid claim for hospitalization is admitted under this policy.	Additional Benefits-7


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		Hospital Cash: For each completed 24 hours of hospitalization the daily benefit of Rs.2000/- for a maximum of 30 days. This benefit follows admitted liability under hospitalization cash benefit.	Additional Benefits-8
		Accidental Death and dismemberment Benefit: Amount as specified in schedule of policy is payable towards death and covered disablement due to accident. This is a worldwide cover.	Additional Benefits-9
3	What are the major exclusions in the policy	Sterility and Infertility: Code- Excl17	D-Exclusions-17
		Any other alternative medicine except Allopathy(Modern Medicine).30	D. Exclusions-(ii)-Excl30
		Costs of donor screening or treatment including surgery to remove organs in the event of the insured acting as a donor	D. Exclusions-(ii)-Excl35
		Any treatment received outside India.	D. Exclusions-(ii)--Excl29
		Domiciliary Hospitalization	D. Exclusions-(ii)- Excl39
		Directly or indirectly caused by or arising from or attributable to War and allied perils, Nuclear Weapons and Radio Active contamination,	D. Exclusions-(ii)- Excl25
	What are the major exclusions in the policy	Exclusions applicable for Critical Illness	Additional Benefits-3
		Pre Existing Disease	Excl01
		Specified disease/procedure waiting period	
		Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 12/24/48 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.	Excl02
		Investigation & Evaluation-	Excl04
		Rest Cure, rehabilitation and respite care	Excl05
		Obesity/ Weight Control	Excl06
		Cosmetic or plastic Surgery	Excl08
		Hazardous or Adventure sports	Excl09
		Breach of law	Excl10
		Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof	Excl12
		Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure	Excl14


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		Unproven Treatments	Excl16
		Maternity (applicable only in respect of Silver Plan)	Excl18
		Exclusions applicable for Critical Illness	Additional Benefits-3
		Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing	
4	Waiting Period Payout Basis	Initial waiting period: 30 days from the commencement date for all illnesses (not applicable on renewal or for accidents)	D-Excl03
		Specific waiting periods :	
		<b>12 months:</b> Congenital Internal Anomaly, Any type of Migraine /Vascular head ache, Stones in the Urinary and Biliary systems, Surgery on Tonsils / Adenoids, Gastric and Duodenal Ulcer, Any type of Cyst/Nodules/Polyps/Benign Tumours/Breast Lumps.	D-Excl02(I)
		<b>24 months:</b> Spondylosis/Spondilitis, Any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders, Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Salphingo – Oophorectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis and Deviated Nasal Septum, Chronic Renal Failure or end stage Renal Failure, Any type of cancer including but not limited to Carcinoma / Sarcoma Blood Cancer, Organ Transplant, Retinal detachment surgery with or without vitrectomy.	D- Excl02(II)
		<b>36 months</b> under Silver Plan and 24months of the policy under Gold, Platinum and Super Platinum Plan: Osteoarthritis of any joint, Treatment of Joint replacement Surgery by any cause other than accident, Chronic Obstructive Pulmonary Disease (C.O.P.D),Operations for age related macular degeneration (ARMD) or chro- dial neo vascular membrane (CNVM)	D- Excl02(III)
		<b>Pre-existing diseases:</b> Covered after 36 months(Silver Plan) and 24 months(Gold, Platinum and Super Platinum plans) under hospitalization benefit. This exclusion will also apply to any complications arising from pre- existing ailments/diseases/conditions.	D-Excl01
		Applicable for Critical Illness Benefit: 180 days waiting period from the commencement date of the Policy.	Additional Benefits-3
		24 months: Expenses towards Maternity treatment	Additional Benefits-6
5	Payout basis	Reimbursement of covered expenses up to specified limits mentioned in the Schedule / Certificate of this policy AND / OR Fixed amount on the occurrence of a covered event / Daily Cash for each completed 24 hours of hospitalization.	C-Benefits & Additional Benefits


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6	Cost Sharing Renewal Conditions	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits:	
		<b>For Ambulance Charges:</b> <ul style="list-style-type: none"> <li>• sum of Rs 2500 per admissible hospitalization for silver &amp; Gold Plan</li> <li>• sum of Rs.3500 per admissible hospitalisation for Platinum Plan,</li> <li>• sum of Rs.5000 per admissible hospitalisation for Super Platinum Plan and overall policy limit of</li> <li>• Rs.5000 for Silver &amp; Gold Plan</li> <li>• Rs. 7000 for Platinum Plan</li> <li>• Rs.10000 for Super Platinum Plan</li> </ul>	Additional Benefits-1
		<b>Specified diseases:</b> <ul style="list-style-type: none"> <li>• Cataract - 10% of the Sum Insured subject to a maximum of Rs.50,000/-</li> <li>• Dialysis, Chemotherapy and Radiotherapy - 10% of the Sum insured per month</li> <li>• Physiotherapy Charges Rs.250/- per day</li> </ul>	C-Benefits-1g
		A co payment of 25% is applicable for Cost of contact lens, spectacles and hearing aids,Dental Care.	Additional Benefits-2 & 4
		Maternity Benefit - 10% of the Sum insured subject to maximum of Rs.50,000/-	Additional Benefits-6
7	Renewal Conditions	<ul style="list-style-type: none"> <li>• Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days.</li> <li>• The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable alternate product will be made available at the time of withdrawal.</li> <li>• At renewal, the coverages, terms &amp; conditions &amp; premium may change, in which case a three months notice shall be sent to the Proposer/Insured.</li> <li>• In the event of mis-description, fraud, non co-operation by you or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal.</li> </ul>	E-Conditions-14


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8	Renewal Benefits	No Claim discount: The renewal premium shall be reduced by 5% if there is no claim under the expiring policy	C. Benefits-Additional Features-4
		Indexation: The Sum Insured under this Policy increased by slabs of 10% of the Sum Insured under Silver, Gold and Platinum Plans and 20% of the Sum Insured under Super Platinum Plan subject to a maximum accumulation of 5 slabs.	Additional Benefits-10
		Health Checkup - A maximum amount of Rs.2500/- (Plan - Silver and Gold) Rs. 3,500/- (Platinum Plan) and Rs.5000/- (Super Platinum Plan) is reimbursed after each 2 consecutive claim free years. In respect of a floater policy, if a claim is admitted / settled under the policy, no insured member shall be eligible for the above benefit.	Additional Benefits-5
9	Cancellation	The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the Insured	E-Conditions-4
		The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company	E-Conditions-4
		Free look in: At the inception of the policy the insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable and the refund in such case shall be subject to terms and conditions of the policy.	E-Conditions-5
10	Claim Form Availability	The standard claim form (Part A and Part B) and the cashless pre-authorisation request form are available in our website for ready reference. The same may be also obtained from any of our offices on request.	--
11	Network Hospitals of TPA	The updated Network Hospital List may be obtained from the website of our TPA. Please note the Network Hospitals of the TPA are subject to change	--
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			

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*IRDAI Registration No.102. / CIN: U67200TN2000PLC045611*



General Insurance

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**MASTER PRODUCT – ACE HEALTH ADVANTAGE**

**IMPORTANT NOTES ABOUT THIS INSURANCE**

- Please read and check the details of this Policy carefully to ensure its accuracy and see that it meets your requirements.
- Please inform us immediately of any change in your address, occupation, state of health, or of any other changes affecting any Insured Person.
- The Policy is an evidence of the contract between You and Royal Sundaram General Insurance Co. Limited.
- The information given to us in the Proposal form and Declaration signed by you/Proposer and/or over telephone to our tele-agent by You/proposer, forms the basis of this Contract. Any non disclosure or suppression of material information relating to any Insured Person will make the contract void. No claim shall be paid and policy will be cancelled.
- The Policy, Schedule and any Endorsement thereon shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.
- Insurance under this Policy is given subject to the Endorsements if any, exclusions, terms and conditions shown below and failure in compliance may result in the claim being denied.
- Provided that You pay the premium for all the persons intended to be Insured under this Policy and We receive and accept it, We will provide the insurance described in the Policy.

**A. PERSONS WHO CAN BE INSURED**

This insurance is available to persons who are aged between 91 days and 65 years at the Commencement Date of the Policy.

**B. DEFINITIONS**

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Alternative treatments** Alternative treatments are forms of treatments other than treatment “Allopathy” or



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“modern medicine” and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.

3. **Cashless facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization approved

**4. Congenital Anomaly**

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

**a. Internal Congenital Anomaly**

Congenital anomaly which is not in the visible and accessible parts of the body.

**b. External Congenital Anomaly**

Congenital anomaly which is in the visible and accessible parts of the body.

5. **Co-Payment** - 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.

**Condition precedent** shall mean a policy term or condition upon which the Insurer’s liability under the policy is conditional upon.

7. **Contribution** is essentially the right of an insurer to call upon other insurers, liable to the same insured, to share the cost of an indemnity claim on a rateable proportion of sum insured. This clause shall not apply to any Benefit offered on fixed benefit basis.

8. Critical Illness means the following:

**1. CANCER OF SPECIFIED SEVERITY**

I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

II. The following are excluded –

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- ix. All tumors in the presence of HIV infection.

**2. MYOCARDIAL INFARCTION (First Heart Attack of specific severity)**

I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial



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Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

II. The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

**3. OPEN CHEST CABG**

I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

II. The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

**4. OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES**

I. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

**5. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS**

I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

**6. STROKE RESULTING IN PERMANENT SYMPTOMS**

I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

II. The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**7. MAJOR BURNS – 20%**

Third degree(full thickness of the skin) burns covering at least 20% of the surface of the Insured Person's body.

**8. MAJOR ORGAN /BONE MARROW TRANSPLANT**

I. The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

**9. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS**

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the





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following: i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and

ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Other causes of neurological damage such as SLE and HIV are excluded.

9. **Cumulative Bonus:** Cumulative Bonus shall mean any increase in the sum assured granted by the Insurer without an associated increase in premium

10. **Day Care Centre** A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under-

has qualified nursing staff under its employment;

has qualified medical practitioner/s in charge;

has a fully equipped operation theatre of its own where surgical procedures are carried out;

maintains daily records of patients and will make these accessible to the insurance company's authorized personnel

11. **Day Care Treatment** - Day care treatment refers to medical treatment and/or surgical procedure which is:

a. undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and.

b. which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

12. **Deductible** - A deductible is a cost-sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies, which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured. The deductible shall apply per hospitalization.

13. **Dental Treatment** is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.

14. **Dependant Child** - A dependant child refers to a child (natural or legally adopted) upto the completed age of 21, who is financially dependant on the primary insured or proposer and does not have his/her independent sources of income.

15. **Diagnostic Centre** – Diagnostic Centre means the diagnostic centres which have been empanelled by Us (or Our TPA's) as per the latest version of the schedule of diagnostic centres maintained by Us, which is available to You on request.

16. **Domiciliary Hospitalisation** - Domiciliary hospitalization means medical treatment for a period exceeding 3 days, for an illness/disease/injury which in the normal course would require care and treatment at a hospital



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but is actually taken while confined at home under any of the following circumstances:

- a. the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or.
  - b. the patient takes treatment at home on account of non availability of room in a hospital.
17. **Emergency Care** means management for a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
18. **Excluded Hospital** - An excluded hospital means any hospital which the company might discourage the insured to take treatment of any sickness or illness, due to fraud or moral hazard or misrepresentation indulged by the hospital.
19. **Grace Period** - Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
20. **Hospital** - A hospital means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
- a. has qualified nursing staff under its employment round the clock;
  - b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least. 15 in-patient beds in all other places;
  - c. has qualified medical practitioner(s) in charge round the clock;
  - d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
  - e. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
21. **Hospitalization** – Hospitalization means admission in a hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24consecutive hours.
22. **Illness** – means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
  - b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:



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- i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests.
  - ii. it needs ongoing or long-term control or relief of symptoms.
  - iii. it requires your rehabilitation or for you to be specially trained to cope with it.
  - iv. it continues indefinitely.
  - v. it comes back or is likely to come back.
23. **Injury** means accidental physical body harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
24. **In Patient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
25. **Intensive Care Unit** - Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
26. **Maternity Expense/Treatment** shall include  
Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).  
Expenses towards lawful medical termination of pregnancy during the policy period.
27. **Medical Advice** - Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
28. **Medical expenses** - Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
29. **Medical Practitioner** - A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence. The registered practitioner should not be the insured or close family members.
30. **Medically Necessary** - Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which is required for the medical management of the illness or



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injury suffered by the insured;

must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;

must have been prescribed by a medical practitioner.

must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

31. **Migration** means, the right accorded to health insurance policy holders (including all members under family cover and members of group Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer
32. **Network Provider** means hospitals or health care providers enlisted by an insurer or by a TPA and insurer together to provide medical services to an insured on payment by a cashless facility.
33. **Non-Network** - Any hospital, day care centre or other provider that is not part of the network.
34. **Notification of Claim** - Notification of claim is the process of notifying a claim to the Insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.
35. **Policy** – Policy means the complete set of documents consisting of the Proposal, Policy Wording, Schedule and Endorsements and Attachments, if any.
36. **Policy Period** – Policy Period means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule.
37. **Portability** means the right accorded to an individual health insurance policyholder (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
38. **Post-Hospitalization Expenses**  
Medical Expenses incurred immediately after the Insured Person is discharged from the hospital, provided that:  
  
Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and.  
  
**ii.** The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company
39. **Pre-Existing Disease** - Pre-existing disease means any condition, ailment, injury or disease
  - (a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement
  - (b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
40. **Pre-Hospitalization Expenses** –.



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Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, and.
- ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

41. **Proposal Form:** The form in which the details of the insured person are obtained for a Health Insurance Policy. This also includes information obtained over phone or on the internet and stored on any electronic media.
42. **Proposer:** Insured or any person who signs the proposal form on behalf of the insured.
43. **Qualified Nurse** - Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
44. **Renewal** - Defines the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of all waiting periods.
45. **Reasonable and Customary Charges** - Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved .
46. **Room rent** Means the amount charged by a hospital for the occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses..
47. **Schedule** – Schedule means that portion of the Policy which sets out Your personal details, the type and plan of insurance cover in force, the period and sum insured etc. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.
48. **Sum Insured** – Sum Insured means the amount stated in the Policy Schedule against each insured person, which is the maximum amount We will pay for all admissible claims in one policy period (per annum for multi year tenure) irrespective of the number of claims of the Insured Person.
49. **Floater Sum Insured** means the Sum Insured as specified in the schedule of the policy is available for any one or all members of his family who have been mentioned as Insured Persons in the schedule, for one or more claims during the period of insurance.
50. **Surgery** - Surgery or Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.
51. **Third Party Administrator** – Third Party Administrator [TPA] means the person or organization named in the Schedule who has been appointed by the Insurer to provide administrative services on its behalf and at its direction.



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- 52. **Unproven/Experimental treatment** including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 53. **We/Our/Us/Company and Insurer** – We/Our/Us and Insurer means Royal Sundaram General Insurance Co. Limited (Formerly known as Royal Sundaram Alliance Insurance Company Limited).
- 54. **You/Your/Yourself and Insured** – You/Your and Yourself means the Insured Person shown in the Schedule.

**c. BENEFITS**

**1. Hospitalisation Benefit**

The Policy covers Reasonable and Customary Charges for a medically necessary inpatient treatment incurred during the policy period towards hospitalization for the disease, illness, medical condition or injury contracted or sustained by the Insured Person during the Period of Insurance stated in the Schedule subject to terms, conditions, deductible, co-payment, limitations and exclusions mentioned in the Policy.

In the event of any claim becoming admissible under the Policy, the Company will pay to the Proposer, the Reasonable and Customary charges, subject to the various limits mentioned hereunder, but not exceeding the Sum Insured and the Cumulative Bonus if any, mentioned in the Schedule for all claims admitted during the Period of Insurance.

- a. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home.
- b. Nursing Expenses incurred during In-Patient hospitalization. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees.
- c. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and Cost of Organs.
- d. Pre-hospitalization expenses – We shall pay for expenses incurred 30 days prior to date of admission into the hospital.
- e. Post-hospitalization expenses - We shall pay for expenses incurred 60 days after the date of discharge from the hospital.
- f. Day Care Treatment – We shall pay for medical expenses for day care procedures (as per Annexure II ) requiring less than 24 hours of hospitalisation but not towards expenses incurred in the out patient department of any hospital.
- g. Claim amount payable per person towards the treatment of following disease, illness, medical condition or injury during the period of insurance is subject to a limit of:

Treatment	Limit of claim
Cataract	10% of the Sum Insured subject to a maximum of



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	Rs.50,000/-
Dialysis, Chemotherapy and Radiotherapy	10% of the Sum insured per month.
Physiotherapy Charges	Rs.250/- per day

Hospitalization Expenses incurred beyond 180 days from date of expiry of the policy in respect of hospitalization commencing within the Period of Insurance shall not be payable.

h) Modern Treatments: The following procedures will be covered (whichever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured, specified in the policy schedule, during the policy period:

- i. Uterine Artery Embolization and HIFU
- ii. Balloon Sinuplasty
- iii. Deep Brain stimulation
- iv. Oral chemotherapy
- v. Immunotherapy- Monoclonal Antibody to be given as injection
- vi. Intra vitreal injections
- vii. Robotic surgeries
- viii. Stereotactic radio surgeries
- ix. Bronchical Thermoplasty
- x. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- xi. IONM - (Intra Operative Neuro Monitoring)
- xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

**Additional Features**

1. **Cashless Facility:** (Through Third Party Administrators - TPA) Cashless facility is offered through Third Party Administrators (TPA) who will be guided by TPA Regulations formed by IRDAI.

In network hospitals, provided pre-admission authorisation in writing is taken from TPA appointed by Us, Insured need not pay for the eligible expenses at the hospital. The TPA will pay it directly. The cashless facility can be availed subject to compliance of the procedure laid down in the information handbook issued along with this Policy.

The TPA/Insurers may reject a cashless claim if the timelines are not met or if information provided is not sufficient to decide on the admissibility of the claim. In such cases, Insured may approach the Insurer for a Reimbursement Claim.

In non-network hospitals, all admissible hospitalisation expenses will only be reimbursed.

The proposer can seek for a change of TPA within the list of empanelled TPAs with Us 30 days prior to the date of expiry of this policy. (The list of empanelled TPAs shall be available upon request in writing).



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**2. Ambulance Referral facility**

TPA will be providing a referral facility for availing ambulance in case of emergency.

**3. Income Tax Relief**

This insurance scheme is approved by IRDAI and the premium is eligible to get exemption under Section 80D of the Income Tax Act, 1961.

**4. No Claim Discount**

The renewal premium applicable under this policy shall be reduced by 5% if there is no claim under the expiring policy.

**D.EXCLUSIONS**

We shall not be liable under this Policy for any claim in connection with or in respect of the following:

**1. Pre-Existing Diseases - Code- Excl01**

Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.

In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.

Coverage under the policy after the expiry of 36 months for any pre-existing disease , under Silver Plan and 24months of continuous insurance from the Commencement Date of the cover with Us under this policy. Under Gold, Platinum and Super Platinum Plans, subject to the same being declared at the time of application and accepted by Insurer.

**2.Specified disease/procedure waiting period- Code- Excl02**

Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 12/24/36 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.

The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

I) List of specific diseases/procedures is as under (12 months):

- ii. Congenital Internal Anomaly,
- iii. Any type of Migraine/Vascular head ache,
- iv. Stones in the Urinary and Biliary systems,
- v. Surgery on Tonsils/Adenoids,





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- vi. Gastric and Duodenal Ulcer,

Any type of Cyst/Nodules/Polyps/Benign Tumours/Breast Lumps

II) List of specific diseases/procedures is as under (24 months):

- i. Spondylosis/Spondilitis.
- ii. Any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders.
- iii. Cataract,
- iv. Benign Prostatic Hypertrophy,
- v. Hysterectomy, Salphingo – Oophorectomy.
- vi. Fistula,
- vii. Fissure in Anus,
- viii. Piles,
- ix. Hernia,
- x. Hydrocele,
- xi. Sinusitis and Deviated Nasal Septum.
- xii. Any type of cancer including but not limited to Carcinoma /Sarcoma, Blood Cancer,
- xiii. Chronic Renal Failure or end stage Renal Failure
- xiv. Organ Transplant.
- xv. Retinal detachment surgery with or without vitrectomy

III) List of specific diseases/procedures is as under (36 months under Silver Plan and 24 months under Gold, Platinum and Super Platinum Plan ):

Osteoarthritis of any joint ,

Treatment of Joint replacement Surgery (other than due to accidents)

Chronic Obstructive Pulmonary Disease (C.O.P.D).

Operations for choroidal neo vascular membrane (CNVM).

**3. 30-day waiting period- Code- Excl03**

Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.

This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.

The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**4. Investigation & Evaluation- Code- Excl04**



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Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

**5. Rest Cure, rehabilitation and respite care- Code- Excl05**

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

**6. Obesity/ Weight Control: Code- Excl06**

a. Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

Surgery to be conducted is upon the advice of the Doctor

The surgery/Procedure conducted should be supported by clinical protocols

The member has to be 18 years of age or older and

Body Mass Index (BMI);

b. greater than or equal to 40 or

c. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

Obesity-related cardiomyopathy

Coronary heart disease

Severe Sleep Apnea

Uncontrolled Type2 Diabetes

**7. Change-of-Gender treatments: Code- Excl07**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex

**8. Cosmetic or plastic Surgery: Code- Excl08**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

**9. Hazardous or Adventure sports: Code- Excl09**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

**10. Breach of law: Code- Excl10**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

**11. Excluded Providers: Code- Excl11**

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider



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specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

12. .Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12
13. .Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13
14. .Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14
- 15. .Refractive Error: Code- Excl15**  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
- 16. Unproven Treatments: Code- Excl16**  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 17. .Sterility and Infertility: Code- Excl17**  
  
Expenses related to Sterility and infertility. This includes:  
Any type of contraception, sterilization  
Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI  
Gestational Surrogacy  
Reversal of sterilization
- 18. Maternity: Code (applicable for Silver Plan only) Excl18**  
Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;  
Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
19. Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.(Excl19)
20. Implantable electronic devices (such as replacement batteries or replacement devices).(Excl20)
21. Cost of cochlear implant(s). (Excl21)
22. Cost of Commode, Spo2 Probe, Oxygen converte, Microshield, stockings (Excl22)
23. .Prosthesis, corrective devices, durable medical equipments and items and medical appliances/apparatus/machines, which are not required intraoperatively or for the Illness for which the Insured required Hospitalisation. (Excl23)



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24. Convalescence, general debility, 'Run-down' condition, Congenital External Disease or defects or anomalies, Tubectomy, Vasectomy, Venereal disease, intentional self injury or attempted suicide. (Excl24)
25. Claims directly or indirectly caused by or arising from or attributable to (Excl25)
  - i. War, Invasion, Act of Foreign Enemy, Warlike Operations (whether war be declared or not).
  - ii. Biological, nuclear or chemical terrorism.
  - iii. Nuclear weapons/materials or Radioactive Contamination.
  - iv. Ionising radiation or contamination by any Nuclear fuel or from any Nuclear waste from burning Nuclear fuel or.
  - v. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or part of it.
26. Any routine or preventative examinations, vaccinations, inoculation or screening, unless forming part of treatment for animal bite requiring hospitalization. (Excl26)
27. Hormone replacement therapy, (including hormone replacement treatment following any disease/surgery) Cytotron Therapy, Oxymed Therapy, Arterial Clearance Therapy and similar such therapies. (Excl27)
28. Any stay in Hospital not warranting inpatient treatment. (Excl28)
29. Any treatment received outside India. (Excl29)
30. Any Ayurvedic, Homeopathic, Naturopathy or any other system of medication except Allopathy (Modern Medicine). (Excl30)
31. Any person whilst engaging in, flying an aircraft other wise than as a passenger on a regular air carrier, **(Excl31)**
32. Cost incurred towards non-allopathic treatment even if the treatment is administered and/or recommended by an allopathic medical practitioner. (Excl32)
33. Cost of allopathic treatment if administered and/or recommended by non allopathic medical practitioner. (Excl33)
34. Charges for Nurses/Attendants, etc. incurred during Pre- hospitalisation period and/or Post-hospitalisation period. (Excl34)
35. Costs of donor screening or treatment including surgery to remove organs in the event of the insured acting as a donor. (Excl35)
36. The cost of spectacles, contact lenses and hearing aids. (Excl36)
37. Dental treatment or dental surgery of any kind unless requiring hospitalisation as a result of accidental bodily injury. (Excl37)
38. Outpatient treatment charges. (Excl38)



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39. Domiciliary Hospitalization. (Excl39)

40. Treatment taken from persons not registered as Medical Practitioners under respective medical councils or acting outside the scope of licence or registration granted to him by any medical council

41. Existing Diseases allowed to be permanently excluded. (Excl41)

Sr. No.	Disease	ICD Code
1	Sarcoidosis	D86.0-D86.9
2	Malignant Neoplasms	C00-C14 Malignant neoplasms of lip, oral cavity and pharynx, • C15-C26 Malignant neoplasms of digestive organs, • C30-C39 Malignant neoplasms of respiratory and intrathoracic organs• C40-C41 Malignant neoplasms of bone and articular cartilage• C43-C44 Melanoma and other malignant neoplasms of skin • C45-C49 Malignant neoplasms of mesothelial and soft tissue • C50-C50 Malignant neoplasms of breast • C51-C58 Malignant neoplasms of female genital organs • C60-C63 Malignant neoplasms of male genital organs • C64-C68 Malignant neoplasms of urinary tract • C69-C72 Malignant neoplasms of eye, brain and other parts of central nervous system • C73-C75 Malignant neoplasms of thyroid and other endocrine glands • C76-C80 Malignant neoplasms of ill-defined, other secondary and unspecified sites • C7A-C7A Malignant neuroendocrine tumours • C7B-C7B Secondary neuroendocrine tumours • C81-C96 Malignant neoplasms of lymphoid, hematopoietic and related tissue• D00-D09 In situ neoplasms • D10-D36 Benign neoplasms, except benign neuroendocrine tumours • D37-D48 Neoplasms of uncertain behaviour, polycythaemia vera and myelodysplastic syndromes • D3A-D3A Benign



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		neuroendocrine tumours • D49-D49 Neoplasms of unspecified behaviour
3	Epilepsy	G40 Epilepsy
4	Heart Ailment Congenital heart disease and valvular heart disease	I49 Other cardiac arrhythmias, (I20-I25) Ischemic heart diseases, I50 Heart failure, I42 Cardiomyopathy; I05-I09 - Chronic rheumatic heart diseases. • Q20 Congenital malformations of cardiac chambers and connections • Q21 Congenital malformations of cardiac septa • Q22 Congenital malformations of pulmonary and tricuspid valves • Q23 Congenital malformations of aortic and mitral valves • Q24 Other congenital malformations of heart • Q25 Congenital malformations of great arteries • Q26 Congenital malformations of great veins • Q27 Other congenital malformations of peripheral vascular system • Q28 Other congenital malformations of circulatory system • I00-I02 Acute rheumatic fever • I05-I09 • Chronic rheumatic heart diseases Nonrheumatic mitral valve disorders mitral (valve): • disease (I05.9) • failure (I05.8) • stenosis (I05.0). When of unspecified cause but with mention of: • diseases of aortic valve (I08.0), • mitral stenosis or obstruction (I05.0) when specified as congenital (Q23.2, Q23.3) when specified as rheumatic (I05), I34.0 Mitral (valve) insufficiency • Mitral (valve): incompetence / regurgitation - • NOS or of specified cause, except rheumatic, I 34.1 to I34.9 - Valvular heart disease.
5	Cerebrovascular disease (Stroke)	I67 Other cerebrovascular diseases, (I60-I69) Cerebrovascular diseases
6	Inflammatory Bowel Diseases	K 50.0 to K 50.9 (including Crohn's and Ulcerative colitis) K50.0 - Crohn's disease of small intestine; K50.1 - Crohn's disease of large intestine; K50.8 - Other Crohn's disease; K50.9 - Crohn's disease, unspecified. K51.0 - Ulcerative (chronic) enterocolitis; K51.8 - Other ulcerative colitis; K51.9 - Ulcerative colitis, unspecified.



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7	Chronic Liver diseases	K70.0 To K74.6 Fibrosis and cirrhosis of liver; K71.7 - Toxic liver disease with fibrosis and cirrhosis of liver; K70.3 - Alcoholic cirrhosis of liver; I98.2 - K70.-Alcoholic liver disease; Oesophageal varices in diseases classified elsewhere. K 70 to K 74.6 (Fibrosis, cirrhosis, alcoholic liver disease, CLD)
8	Pancreatic diseases	K85-Acute pancreatitis; (Q 45.0 to Q 45.1) Congenital conditions of pancreas, K 86.1 to K 86.8 - Chronic pancreatitis
9	Chronic Kidney disease	N17-N19) Renal failure; I12.0 - Hypertensive renal disease with renal failure; I12.9 Hypertensive renal disease without renal failure; I13.1 - Hypertensive heart and renal disease with renal failure; I13.2 - Hypertensive heart and renal disease with both (congestive) heart failure and renal failure; N99.0 - Post procedural renal failure; O08.4 - Renal failure following abortion and ectopic and molar pregnancy; O90.4 - Postpartum acute renal failure; P96.0 - Congenital renal failure. Congenital malformations of the urinary system (Q 60 to Q64), diabetic nephropathy E14.2, N.083
10	Hepatitis B	B16.0 - Acute hepatitis B with delta-agent (coinfection) with hepatic coma; B16.1 – Acute hepatitis B with delta-agent (coinfection) without hepatic coma; B16.2 - Acute hepatitis B without delta-agent with hepatic coma; B16.9 –Acute hepatitis B without delta-agent and without hepatic coma; B17.0 –Acute delta-(super)infection of hepatitis B carrier; B18.0 - Chronic viral hepatitis B with delta-agent; B18.1 -Chronic viral hepatitis B without delta-agent;
11	Alzheimer's Disease, Parkinson's Disease -	G30.9 - Alzheimer's disease, unspecified; F00.9 - Dementia in Alzheimer's disease, unspecified, G20 - Parkinson's disease.
12	Demyelinating disease	G.35 to G 37



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13	HIV & AIDS	B20.0 - HIV disease resulting in mycobacterial infection; B20.1 - HIV disease resulting in other bacterial infections; B20.2 - HIV disease resulting in cytomegaloviral disease; B20.3 - HIV disease resulting in other viral infections; B20.4 - HIV disease resulting in candidiasis; B20.5 - HIV disease resulting in other mycoses; B20.6 - HIV disease resulting in Pneumocystis carinii pneumonia; B20.7 - HIV disease resulting in multiple infections; B20.8 - HIV disease resulting in other infectious and parasitic diseases; B20.9 - HIV disease resulting in unspecified infectious or parasitic disease; B23.0 - Acute HIV infection syndrome; B24 - Unspecified human immunodeficiency virus [HIV] disease
14	Loss of Hearing	H90.0 - Conductive hearing loss, bilateral; H90.1 - Conductive hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.2 - Conductive hearing loss, unspecified; H90.3 - Sensorineural hearing loss, bilateral; H90.4 - Sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.6 - Mixed conductive and sensorineural hearing loss, bilateral; H90.7 - Mixed conductive and sensorineural hearing loss, unilateral with unrestricted hearing on the contralateral side; H90.8 - Mixed conductive and sensorineural hearing loss, unspecified; H91.0 - Ototoxic hearing loss; H91.9 - Hearing loss, unspecified
15.	Papulosquamous disorder of the skin	L40 - L45 Papulosquamous disorder of the skin including psoriasis lichen planus
16.	Avascular necrosis (osteonecrosis)	M 87 to M 87.9

The expenses that are not covered in this policy are placed under List-I of Annexure-A.

The list of expenses that are to be subsumed into room charges, procedure charges and costs of treatment are placed under List-II, List-III and List- IV respectively of Annexure-A

**D. CONDITIONS**

**1. Claims Procedure**





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Provided that the due observance and fulfillment of the terms and conditions of this policy (conditions and all Endorsements hereon are to be read as part of this policy) shall, so far as they relate to anything to be done or not to be done by the Insured and/or Insured person, be a condition precedent to any liability of the Company under this policy.

The Claims Procedure is as follows:

**For admission in network Hospital** - The Insured must call the helpline and furnish membership number and policy number and take an eligibility number to confirm communication. The same has to be quoted in the claim form. The call must be made 72 hours before admission to hospital and details of hospitalization like diagnosis, name of hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 48 hours of admission.

**For admission in non-network Hospital** - Preliminary notice of claim with particulars relating to policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/injury and name and address of the attending Medical Practitioner/Hospital/Nursing Home should be given to Us within seven days from the date of hospitalization/injury/ death, failing which admission of claim is at insurer's discretion.

Please ensure that You send the claim form duly completed in all respects along with all the following documents within 30 days from the date of discharge from hospital.

• **Mandatory documents**

1. Test reports and prescriptions relating to First/Previous consultations for the same or related illness.
2. Case history/Admission-discharge summary describing the nature of the complaints and its duration, treatment given, advice on discharge etc issued by the hospital.
3. Death summary in case of death of the insured person at the hospital.
4. Hospital Receipts/bills/cash memos in Original (including advance and final hospital settlement receipts).
5. All test reports for X-rays, ECG, Scan, MRI, Pathology etc., including doctor's prescription advising such tests/investigations (CDs of angiogram, surgery etc need not be sent unless specifically sought).
6. Doctor's prescriptions with cash bills for medicines purchased from outside the hospital.
7. FIR/MLC in the case of accidental injury and English translation of the same, if in any other language.
8. Detailed self-description stating the date, time, circumstances and nature of injury/accident in case of claims arising out of injury.
9. Legal heir certificate in the absence of nomination under the policy, in case of death of the proposer. In the absence of legal heir certificate, evidence establishing legal heirship may be provided as required by Us.
10. For a) maternity claims, discharge summary mentioning LMP, EDD & Gravida b) Cataract claims - IOL sticker c) PTCA claims - Stent sticker.
11. Copies of health insurance policies held with any other insurer covering the insured persons.



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Office : 21, Patullos Road, Chennai - 600 002

12. If a claim is partially settled by any other insurer, a certificate from the other insurer confirming the final claim amount settled by them and that Original claim documents are retained at their end.
- **Documents to be submitted if specifically sought**
    1. Copy of indoor case records (including nurse's notes, OT notes and anesthetists' notes, vitals chart).
    2. Copy of extract of Inpatient Register.
    3. Attendance records of employer/educational institution.
    4. Complete medical records (including indoor case records and OP records) of past hospitalization/ treatment if any.
    5. Attending Physician's certificate clarifying.
      - reason for hospitalization and duration of hospitalization.
      - history of any self-inflicted injury.
      - history of alcoholism, smoking.
      - history of associated medical conditions, if any.
    6. Previous master health check-up records/pre- employment medical records if any.
    7. Any other document necessary in support of the claim on case to case basis.

The claim documents should be sent to:

**Health Claims Department**

M/s.Royal Sundaram General Insurance Co. Limited., Corporate office: Vishranthi Melaram Towers, No. 2 / 319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Claim documents may also be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Toll Number 1860 425 0000

- In the event if the Insured having multiple insurance policies and prefers to lodge a partial claim with the Company, the Company shall accept photo copies of the documents duly certified by the first insurance company.
- Insured/Insured Person must give Us at his expense, all the information We ask for about the claim and he must help Us to take legal action against anyone if required.
- If required, the Insured/Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- Insured must help Us to take legal action against anyone if required.
- If required the Insured or Insured Person must agree to be examined by a Medical Practitioner of Our choice at Our expense.
- If required, insured should procure from the hospital or cooperate with the Insurer in procuring the Internal Case Papers (ICP) of the hospital relating to the treatment for which claim has been made.



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- Insurers have the right to reject the claim if the documents are inadequate and if the requirements for additional documents by the Insurer are not complied with in reasonable time of not more than 45 days from the time of making such request.

**2. Payment of Claim**

- All claims under this Policy shall be payable in Indian Currency.
- Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
- The Company shall be liable to pay any interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.
- At the time of claim settlement, Company may insist on KYC documents of the Proposer, as per the relevant AML guidelines in force.
- The claim if admissible shall be paid to the legal heir/ nominee of the proposer in case if the proposer is not surviving at the time of payment of claim.
- In case of a policy issued on an installment premium basis, balance premium due if any, shall be adjusted against the claim amount.
- In respect of hospitalization benefit, claims falling within two policy periods, the Sum Insured considered for such claim shall be the available Sum Insured under both policy periods.

**3. Transfer**

Transferring of interest in this Policy to anyone else is not allowed.

**4. Cancellation**

The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the insured, by giving fourteen (14) days notice in writing by courier/registered post/acknowledgement due post to the Insured at address recorded/updated in the policy. In the event of such cancellation on the grounds of mis representation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy. In the event of cancellation on the grounds of non cooperation, the company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company, for the cancellation of this Policy, in which case the Company shall from the date of receipt of the notice cancel the Policy and retain the premium for the period. This Policy has been in force at the Company's short period scale as mentioned below provided that no refund of premium shall be made if any claim has been made under the Policy by or on behalf of the insured subject to a minimum premium retention of Rs.250/- plus applicable service taxes.

**Short period scales - Annual Policies**

Period on Risk	Rate of Premium to be
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	<b>retained</b>
Up to 1 month	25% of Premium
Up to 3 months	50% of Premium
Up to 6 months	75% of Premium
Exceeding 6 months	Full annual Premium

For Multi year policies refund of premium shall be calculated as follows;

- a) Total premium shall be divided by the policy tenure to arrive annual premium
- b) Multi year discount shall be adjusted based on the actual tenure completed including the year of cancellation.
- c) Annual premium shall be retained for each completed years and for the year in which the policy is cancelled the above table shall be applied.
- d) For the remaining unexpired period the entire premium shall be refunded.

**5. Free Look-in**

At the inception of the policy you will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable. If you have not made any claim during the free look period, you will be entitled to the following, provided no claim has been settled or lodged for the period the policy has been in force:

- a. A refund of the premium paid less any expenses incurred by the Insurer on medical examination of the insured person and the stamp duty charges or;
- b. where the risk has already commenced and the option of return of the policy is exercised, a deduction towards the proportionate risk premium for period on cover or;
- c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.
- d. In case of payment of premium by Installments there will not be any refund of premium if the insured cancels the policy.

**6. Automatic Termination**

The cover shall terminate immediately on the earlier of the following events:

- Upon the death of the Insured Person in which case the Company will refund premium calculated on pro-rata basis for the unexpired period subject there being no claim under the policy.
- Upon exhaustion of the sum insured.
- Upon non receipt of the installment premium when it becomes due.

**7. Notice**

Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company, through which this insurance is effected. However Initial notification of claim can be made by telephone.



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**8. Misdescription**

This Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription or non-disclosure of any material fact.

**9. Geographical Area**

The cover granted under this insurance is valid for treatments taken in India only.

**10. Contribution**

If at the time of a claim under this Policy, there is any other insurance covering the same loss, the right of contribution apply. This clause shall however not be applicable for benefit sections of the policy.

**11. Continuation of Terms and Conditions**

The Insured has to renew the policy without any break to ensure continuity of cover from the commencement. A grace period of 30 days is allowed to renew the policy and maintain continuity of coverage.

However during such grace period, the company shall not be liable for hospitalisation, if any, occurring after the expiry of the policy and before the date of actual receipt of premium for renewal.

**12. Fraud**

If any claim is in any respect fraudulent, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his behalf to obtain any benefit under this Policy, all benefits under this Policy will be forfeited and the Company may choose to void the Policy and reclaim all benefits paid in respect of such Insured Person.

**13. Renewals**

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof. Policy must be renewed within the Grace Period of thirty days of expiry to maintain the continuity of Coverage. However no coverage shall be available during the period of such break.

A policy that is sought to be renewed after the Grace Period of 30 days will be underwritten as a fresh policy at the discretion of Us. Any condition/diseases contracted during the break-in period shall not be covered and shall be treated as Pre-existing condition and waiting period for such disease will commence afresh.

In the event of mis-description, fraud, non co-operation by the insured or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal.

At renewal, the coverages, terms & conditions and premium may change, in which case a 3 months notice shall be sent to the

Proposer at his last known address as recorded in the policy. Any change in premium on account of change of age will not require any prior notice.

The product/plan may be withdrawn at any time, by giving a notice of 3 months to the Proposer at the address recorded/ updated in the policy. When the policy is withdrawn, the product/plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product



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from its currently marketed product suites.

The renewal premium shall be subject to changes (as approved by IRDAI) if any, as specified in the prospectus.

**14. Customer Service**

If at any time the Insured Person requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hour.

**15. Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole Arbitrator to be appointed in writing by the parties to difference or, if they cannot agree upon a single Arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators, comprising of two Arbitrators, one to be appointed by each of the parties to the dispute/difference and the third Arbitrator to be appointed by such two Arbitrators and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/ Arbitrators of the amount of the loss or damage shall be first obtained.

**16. Disclaimer**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**17. Jurisdiction**

The Policy is subject to the laws of India and the jurisdiction of its Courts.

**18. Change of address**

The Insured must inform in writing of any change in his/her address. This is to ensure better service in terms of communication and any failure to do so shall not amount to non-adherence to policy conditions so long as the changed address is within India.

**19. Change in Sum Insured**

Any change in the Sum Insured can be opted only at the time of renewal, subject to no claim under the expiring policy and the increase is restricted to 100% of the current Sum Insured and is at the discretion of company. When the Company is admitting liability for disease/illnesses/medical. condition injury contracted by the Insured Person during the previous period of Insurance(s) with Us, then We shall pay either the Sum Insured for that Insured Person in the policy during the first occurrence of such disease/illness/medical condition/burns or the available Sum Insured under the current Policy, whichever is less.



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When the Company is admitting liability for pre-existing disease the least sum insured opted in all years of insurance will be considered.

**20 Migration:**

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per extant Guidelines related to Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, as per Guidelines on migration, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below:

- i. The waiting periods specified in Exclusion D shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Migration benefit will be offered to the extent of sum of previous sum insured and accrued bonus/multiplier benefit (as part of the base sum insured), migration benefit shall not apply to any other additional increased Sum Insured.

For Detailed Guidelines on Migration, kindly refer the link - <https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Migration.pdf>

**21. Portability**

The Insured Person will have the option to port the Policy to other insurers as per extant Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under: Page **133** of **155**



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- i. The waiting periods specified in Exclusion D shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the base sum insured), portability benefit shall not apply to any other additional increased Sum Insured.

For Detailed Guidelines on Portability, kindly refer the link .....

<https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Portability.pdf>

**22. Compliance with Policy provisions**

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

**23. Moratorium Period:** After completion of eight continuous years under this policy no look back would be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the Sum Insured of the first policy and subsequently completion of eight continuous years would be applicable from the date of enhancement of sum insured only on the enhanced limits. After the expiry of Moratorium Period no claim under this policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments as per the policy.

24. In case of non-disclosure of a condition which is other than list of Permanent exclusions under D, we can incorporate additional waiting period of not exceeding 48 months for the said undisclosed disease or condition from the date the undisclosed condition was detected and continue with the policy subject to obtaining prior consent from you or Insured Person.

25. Where the non-disclosed condition allows us to continue the coverage by levying extra premium or loading based on the objective criteria laid down in the Board approved underwriting policy, we shall levy the same prospectively from the date of noticing the non-disclosed condition. However, in respect of policy contracts for a duration exceeding one year, If the un-disclosed condition is surfaced before the expiry of the policy term, we may charge the extra premium or loading retrospectively from the first year of issuance of the policy or renewal, whichever is later

**26. Nominee**

You are mandatorily required at the inception of the Policy to make a nomination for the purpose of payment of claims, under the Policy in the event of death. Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the Policy is made by Us. In case of any Insured Person other than You under the Policy, for the purpose of payment of claims in the event of death, the default nominee would be You.

**27. Grievances Redressal**

.In case the Insured Person is aggrieved in any way, the Insured Person may contact Us for following grievances:

- i. Any partial or total repudiation of claims by the Company.
- ii. Any dispute regard to premium paid or payable in terms of the policy.
  - i. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.





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- ii. Delay in settlement of claims.
- iii. Non-issue of any insurance document to customer after receipt of the premium.
- iv. Any other grievance.

You / Insured Person may contact Us with the details of the grievance through:

Our website: [www.royalsundaram.in](http://www.royalsundaram.in)

Email: [customer.services@royalsundaram.in](mailto:customer.services@royalsundaram.in)

Call us at : 18604250000

Fax: 91-44-7113 7114

Sr. Citizen can email us at : [seniorcitizengrievances@royalsundaram.in](mailto:seniorcitizengrievances@royalsundaram.in)

Courier: Any of Our Branch office or corporate office during business hours

In case You/Insured Person are not satisfied with the decision of the above office, or have not received any response within 10 days, You/Insured Person may contact the official for resolution on:

The Grievance Redressal Unit

Royal Sundaram General Insurance Co. Ltd.

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR)

Karapakkam, Chennai - 600097

Email: [grievance.redressal@royalsundaram.in](mailto:grievance.redressal@royalsundaram.in)

In case You/Insured Person are not satisfied with Our decision/resolution, You may approach the Insurance Ombudsman at the addresses given in Annexure I. All Grievances will be handled in compliance with Insurance Ombudsman Rules, 2017.

The contact details of the Insurance Ombudsman offices are as below-

**Annexure I**

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	03/10/2019



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<p>BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N- 19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	<p>Karnataka.</p>	<p>23/04/2018</p>
<p>BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>	<p>24/05/2018</p>
<p>BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	<p>Orissa.</p>	<p>11/09/2019</p>


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<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</p>	<p>16/04/2018</p>
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>	<p>03/05/2018</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi.</p>	<p>12/09/2019</p>
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p>02/05/2018</p>

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<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>	<p>11/06/2018</p>
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<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>	<p>13/04/2018</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>	<p>07/11/2018</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>	<p>30/09/2019</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p>11/09/2019</p>


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<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>	<p>04/05/2018</p>
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P- 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	<p>17/09/2019</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>	<p>09/10/2019</p>
<p>PUNE - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>		



**Royal Sundaram General Insurance Co. Limited**

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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Office : 21, Patullos Road, Chennai - 600 002

OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL

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

Shri M.M.L. Verma, Secretary General

Smt Moushumi Mukherji, Secretary

**ADDITIONAL BENEFITS**

**1. Ambulance Charges**

Subject otherwise to terms, conditions and exclusions of the policy, the following additional benefits are extended on payment of appropriate premium

- Emergency ambulance charges for transporting the patient to the hospital upto a
- Sum of Rs 2500/- per admissible hospitalization for Silver & Gold Plan.
- sum of Rs.3500/- per admissible hospitalisation for Platinum Plan.
- sum of Rs.5000/- per admissible hospitalisation for Super Platinum Plan.

and overall policy limit of.

- Rs.5000/- for Silver & Gold Plan.
- Rs.7000/- for Platinum Plan.
- Rs.10000/- for Super Platinum Plan.

will be reimbursed on producing the bills in original.

**2. Cost of contact lens, spectacles and hearing aids (Extended on payment of additional premium as evidenced in the schedule of the policy).**

The Insured is eligible, once in 4 years, for, subject to a maximum of Rs. 20000/-, on completion of four consecutive years under this policy with us towards the following:

- a. One pair of spectacles or contact lenses, or.
- b. A hearing aid, excluding batteries.

Provided that the above are prescribed by a Medical Practitioner and does not include anything of cosmetic in nature.

- i) The benefit under this section is subject to a co payment of 25% of the expenses incurred by the insured person.
- ii) Under a Family Floater cover, the limits are per policy.
- iii) The prescription of the medical practitioner and the bills/ receipts/invoices are necessary for making a claim.
- iv) This benefit is payable once in 4 years only.

**3. Critical Illness (Extended on payment of additional premium as evidenced in the schedule of the policy)**

The Policy shall pay lump sum amount as mentioned in the Schedule subject to terms, conditions, limitations and



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exclusions mentioned herein, if the Insured Person is Diagnosed to be suffering from any of the defined Critical illness, contracted or sustained by the Insured Person during the Period of Insurance, and if all of the following conditions are satisfied.

- (a) The Insured Person experiences a Critical Illness specifically listed and defined in this benefit ; and.
- (b) The Critical Illness experienced by the Insured is the first incidence of that Critical Illness; and.
- (c) The signs or symptoms of the Critical Illness experienced by the Insured Person commenced more than one hundred and eighty (180) days following the Commencement Date; and.
- (d) The Insured Person should survive more than thirty (30) days from the date of Diagnosis of Critical Illness.

Only one lump sum payment shall be provided during the Insured's lifetime regardless of the number of Critical Illness, incapacities or treatments suffered by him/her.

**Definition of Diagnosis:** Diagnosis means the identification of a disease/illness/medical condition made by a Specialist Physician, based upon such specific evidence, as required, in the definition of the particular Critical Illness concerned, or, in the absence of such specific evidence, based upon radiological, clinical, histological, laboratory evidence or any other medical tests following medical advancement, acceptable to the Company.

**Important Note:**

This benefit shall become null and void in respect of the Insured Persons, where a claim has already been admitted under any of Our Critical Illness (Lumpsum) Policy.

**1. CANCER OF SPECIFIED SEVERITY**

I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

II. The following are excluded –

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- ix. All tumors in the presence of HIV infection.

**2. MYOCARDIAL INFARCTION (First Heart Attack of specific severity)**

I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

II. The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

**3. OPEN CHEST CABG**





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I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

II. The following are excluded:

i. Angioplasty and/or any other intra-arterial procedures

**4. OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES**

I. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

**5. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS**

I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

**6. STROKE RESULTING IN PERMANENT SYMPTOMS**

I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

II. The following are excluded:

i. Transient ischemic attacks (TIA)

ii. Traumatic injury of the brain

iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

**7. MAJOR BURNS – 20%**

Third degree(full thickness of the skin) burns covering at least 20% of the surface of the Insured Person's body.

**8. MAJOR ORGAN /BONE MARROW TRANSPLANT**

I. The actual undergoing of a transplant of:

i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or

ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

i. Other stem-cell transplants

ii. Where only islets of langerhans are transplanted

**9. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS**

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following: i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and

ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Other causes of neurological damage such as SLE and HIV are excluded.

**Exclusions for Critical Illness**

a) Pre Existing Disease.

b) Any heart, kidney and circulatory disorders in respect of Insured Persons caused by Hypertension/Diabetes.

2. 180 Days Waiting Period: Any Critical Illness of which, the signs or symptoms first occurred within One Hundred and Eighty (180) days from the Commencement Date.

3. Venereal disease, intentional self-injury, drug overdose or attempted suicide.

4. Claims directly or indirectly caused by or arising from or attributable to:

a. War, Invasion, Act of Foreign Enemy, Warlike Operations (whether war be declared or not).



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- b. Biological, nuclear or chemical terrorism.
- c. Nuclear weapons/materials or Radioactive Contamination.
- d. Ionising radiation or contamination by any Nuclear fuel or from any Nuclear waste from burning Nuclear fuel or.
- e. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or part of it.
5. Complication of any surgery, therapy or treatment administered on the Insured Person which is not prescribed or required by a Registered Medical Practitioner/Registered Medical Institution in their professional capacity.
6. Taking of drug unless it is taken on proper medical advice and is not for the treatment of drug addiction.
7. Any person whilst engaging in speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports and boxing, caving, horse racing, jet skiing, martial arts, off piste skiing, scuba diving, any flying activity (other than as a passenger in a commercially licenced aircraft) and activities of similar hazard.
8. Any Illness, sickness or disease, other than specified as Critical Illness.
9. Congenital anomalies or any complications or conditions arising there from.
10. Directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy.
11. Any Critical Illness based on a Diagnosis made by the Insured or his/her Immediate Family Member or anyone who is living in the same household as the Insured or by a herbalists, acupuncturist or other non-traditional health care provider.
12. Critical Illness when the Insured Person dies within 30 days from the date of the Diagnosis.
13. Any expenses towards test, visits, fees etc. relating to the Diagnosis.



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14. Any illness/disease/injury/condition arising out of use/misuse or abuse of alcohol, solvents, substance or drugs (whether prescribed or not) and tobacco (in any form).
15. Any condition, illness, sickness or disease arising out of self medication or any treatment that is not scientifically recognized.
16. Any condition, illness, sickness or disease due to involvement in any activities resulting in any breach of law with criminal intent.
17. Any condition, illness, sickness or disease arising out of any experimental or unproven treatment, diagnostic tests and treatment not consistent with or incidental to the usual diagnosis and treatment of any Illness or Injury.
18. Unreasonable failure to seek or follow medical advice.

**Critical Illness Claims Procedure**

The Claims Procedure is as follows:

Preliminary notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/burns and name and address of the attending Medical Practitioner/Hospital/Nursing Home should be given to Us within seven days from the date of Diagnosis, failing which admission of claim is at insurer's discretion.

Please ensure that You send the claim form duly completed in all respects along with all the following documents within 30 days from the date of discharge from Hospital.

1. Certificate from the attending Doctor of the Insured Person confirming, inter alia,
  - a. name of the Insured person;
  - b. name, date of occurrence and medical details of the Insured Event.
  - c. Confirmation that the Insured Event does not relate to any Pre-Existing Illness or any Illness or Injury which existed within the first 90 days of commencement of Period of Insurance.
2. Duly completed and signed claim form.
3. Case history/Admission-discharge summary describing the nature of the complaints and its duration, treatment given, advice on discharge etc issued by the Hospital.
4. Test reports and prescriptions relating to First/Previous consultations for the same or related illness.
5. Death summary in case of death of the insured person at the hospital.
6. FIR/MLC in the case of burns and English translation of the same, if in any other language.
7. Legal heir certificate in the absence of nomination under the policy, in case of death of the proposer. In the absence of legal heir certificate, evidence establishing legal heirship may be provided as required by Us.

The documents should be sent to:

**Health Claims Department**

M/s.Royal Sundaram General Insurance Co. Limited., Corporate office: Vishranthi Melaram Towers, No. 2 / 319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Claim documents may also be submitted to local Royal Sundaram Offices address of which can be obtained by calling our Customer Service Helpline Number 1860 425 0000.

- Insured/Insured Person must give Us at his expense, all the information We ask for about the claim and he must



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help Us to take legal action against anyone if required.



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- If required, the Insured/Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- If required the Insured or Insured Person must agree to be examined by a Medical Practitioner of Our choice at Our expense.

**Payment of Claim**

- All claims under this Policy shall be payable in Indian Currency.
  - Any claim intimated after 90 days from the date of Diagnosis shall not be entertained.
  - If a claim is settled for an insured, cover for other insured members under the policy shall continue.
  - The Company shall be liable to pay any interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.
  - At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force.
- 4. Dental Care (Extended on payment of additional premium as evidenced in the schedule of the policy)**

The Insured is eligible for a maximum of Rs.15,000/-, on completion of two consecutive years under this policy with us towards the following

- a. Fillings and Crowns.
- b. Emergency Tooth Replacement.
- c. Non-cosmetic Oral Surgeries.
- d. Dental x-rays.

Provided that the above are prescribed by a Medical Practitioner and does not include anything of cosmetic in nature.

- i) The benefit under this section is subject to a co payment of 25% of the expenses incurred by the insured person.
- ii) Under a Family Floater cover, the limits are per policy. .
- iii) The prescription of the medical practitioner and the bills/ receipts/invoices are necessary for making a claim.
- iv) This benefit is payable once in 2 years only.

**5. Health Checkup**

Reimbursement of expenses, subject to a maximum of Rs. 2,500/- under Silver and Gold Plan, Rs. 3,500/- under Platinum Plan and Rs.5000/- under Super Platinum Plan per Insured Person, towards Master Health Check up for the Insured Person, after each 2 consecutive claim free years. This is payable once in 2 claim free years.

In respect of a floater policy, if a claim is admitted/settled under the policy, no insured member shall be eligible for the above benefit.

**6. Maternity Benefit (not applicable for Silver Plan)**

1. The maximum amount payable under this Benefit is 10% of the Sum Insured subject to maximum of Rs.50,000/- irrespective of number of policies. Any complication arising out of pregnancy will be deemed to be covered under this extension only, and the limits mentioned herein would apply.
2. This Benefit is admissible only if the expenses are incurred in Hospital/Nursing Home as In-Patient in India.



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3. Expenses incurred towards Maternity Treatment shall not be payable during the first 24 months from the Commencement Date of the cover for the insured person. The waiting period may be relaxed only in case of delivery /miscarriage/abortion induced by accident or other medical emergency.
4. Pre Hospitalization and Post Hospitalization expenses shall not be covered under this benefit
5. This benefit shall be applicable only in respect of delivery of first two living children. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
6. Hospitalization expenses incurred up to 3 days after a regular delivery and 5 days after a cesarean delivery shall be covered. Any extended stay, shall be covered only if medically necessary.

**Riders:**

**7. Convalescence/Recovery Benefits (Extended on payment of additional premium and as evidenced in the schedule of the policy)**

A lump sum of Rs.15,000/- is payable, if the period of hospitalization exceeds 15 days. This benefit is payable once for each Insured Person per year per illness, irrespective of number of policies. The benefit under this section is payable in addition to the hospitalization expenses only if a valid claim for hospitalization is admitted under this policy.

**8. Hospital Cash (Extended on payment of additional premium and as evidenced in the schedule of the policy)**

For each completed 24 hours of hospitalization the daily benefit of Rs.2000/- will be payable. This benefit follows admitted liability under hospitalization cash benefit.

This benefit is not applicable in case of an admitted liability under hospitalization benefit for day care procedures where no inpatient treatment is involved.

The daily benefit as mentioned in the Schedule of the policy is payable for a maximum period of 30 days per annum.

**Exclusions for Hospital Cash**

The Company shall not be liable for any claim in connection with or in respect of:

- 1.1 Pre Existing Disease and any disease, illness, medical condition, injury, which is a complication of a Pre Existing Disease.
- 1.2 Any heart, kidney and circulatory disorders in respect of Insured Persons caused by Hypertension/Diabetes.
- 1.3 All exclusions flowing from base policy (except Pre Existing Disease).

**Hospital Cash Claims procedure**

1. Preliminary notice of claim with particulars relating to Policy number, name of the Insured Person in respect of whom claim is made, nature of illness/injury and name, address Hospital/ Nursing Home etc. should be given to Us 24 hours prior to admission in case of planned. hospitalisation and not later than 24 hours after admission in case of an emergency hospitalisation.
2. The claim form duly completed in all respects along with all documents listed below should be submitted within 30 days from the date of discharge.
  - a) Photo copy of bills, receipt and discharge certificate/card from the Hospital.
  - b) Photocopy of FIR. copy in case of an accident.
  - c) Complete set of Hospital/medical records if specifically sought by Us.


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- d) If required, the Insured/Insured Person must give consent to obtain Medical Report from any Medical Practitioner at Our expense.
- e) If required, the Insured/Insured Person must agree to be examined by a Medical Practitioner of Our choice at Our expense.

The documents should be sent to:

**Health Claims Department**

M/s.Royal Sundaram General Insurance Co. Limited., Corporate office: Vishranthi Melaram Towers, No. 2 / 319 Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

**9. Accidental Death and dismemberment Benefit (Extended on payment of additional premium and as mentioned in the schedule of the policy)**

If at any time during the currency of this policy, the Insured person shall sustain any bodily injury resulting solely and directly from accident caused by external, violent and visible means any where in the world then the Company shall pay to the Insured or his legal Personal representative(s) as the case may be, the sum or sums hereinafter set forth, that is to say:

- a) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured, the Sum Insured stated in the schedule hereto.
- b) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of (i) sight of both eyes, or of the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand or one entire foot, or such loss of sight of one eye and such loss of one entire hand or one entire foot, the Sum Insured stated in the schedule hereto  
(ii) use of two hands or two feet or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Sum Insured stated in the schedule hereto.
- c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of (i) the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Sum Insured stated in the schedule hereto (ii) total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the sum insured stated in the schedule hereto.

**NOTE:** For the purpose of Clause (b) and Clause (c) above, 'physical separation' of a hand means separation at or above the wrist and of the foot at or above the ankle.

- d) If such injury shall, as a direct consequence thereof, immediately, permanently totally and absolutely, disable the insured person from engaging in any employment or occupation of any description, whatsoever, then a lump sum equal to hundred percent (100%) of the Sum Insured.
- e) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and/or partial and irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Sum Insured as indicated below shall be payable:

Sl. No		Percentage of Sum Insured
1.	Loss of toes – all	20%
	Great – both phalanges	5%
	Great –one phalanx	2%
	Other than great, if more than one toe lost each	1%

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2.	Loss of hearing – both ears	75%
3.	Loss of hearing – One ear	30%
4.	Loss of four fingers and thumb of one hand	40%
5.	Loss of four fingers	35%
6.	Loss of thumb – both phalanges	25%
	- one phalanx	10%
7.	Loss of index Finger – three Phalanges	10%
	- two phalanges	
	- one phalanx	
8.	Loss of middle finger – three phalanges	6%
	- two Phalanges	
	One phalanx	
9.	Loss of ring finger – three phalanges	5%
	- two phalanges	
	- one phalanx	
10.	Loss of little finger – three phalanges	4%
	- two phalanges	
	- one phalanx	
11.	Loss of metacarpals – first or second (additional) third, fourth or fifth (addnl)	3%
12.	Any other permanent	percentage as partial disablement assessed by the panel doctor of the Company

**Exclusions for Personal Accident Benefit:**

The Company shall not be liable to make any payment under this Benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
2. Payment of compensation in respect of death, injury or disablement of the Insured Person.
  - (a) from intentional self injury, suicide or attempted suicide.

\whilst under the influence of intoxicating liquor or drugs.





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- (b) whilst engaging in aviation, whilst mounting into or dismounting from or travelling in any aircraft other than as passenger (fare paying or otherwise) in any duly licensed Standard type of Aircraft anywhere in the world. (“Standard type of Aircraft” means an aircraft duly licensed to carry passenger (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine).
- (c) directly or indirectly caused by venereal diseases, AIDS or insanity.
- (d) arising or resulting from the Insured/Insured Persons committing any breach of law with criminal intent.
- (e) as a result of, or which is contributed to by, the Insured person suffering from any pre- existing condition or pre-existing physical or mental defect or infirmity.

Complications arising from the pre-existing physical or mental defect or infirmity will be considered as part of the pre-existing condition.

3. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military action or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments.
4. Payment of Compensation in respect of Death of or bodily Injury or disablement or any disease or illness to the Insured person
  - directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
  - directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
5. Pregnancy Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, Injury or Disablement resulting directly or indirectly, caused by or contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
6. Payment of compensation in the event of a rail accident except if the accident is directly caused/occurring while
  - Boarding/travelling/alighting from a train.
  - Within the railway area to which a public has got right of access.
7. Persons whilst working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high tension supply, Jockeys, Circus personnel, engaged in activities like racing on wheels or horseback, big game hunting, mountaineering, winter sports, rock climbing, potholing, bungee jumping, skiing, ice hockey, ballooning, hang gliding, river rafting, polo and persons whilst engaged in occupation/activities of similar hazard. Persons while engaged in the following occupations are excluded:

Aircraft pilots and crew, Armed Forces personnel, Artistes engaged in hazardous performances, Aerial crop sprayer, Bookmaker (for gambling), Demolition contractor, Explosives users, Fisherman (seagoing) Jockey, Marine salvager, Miner and other occupations underground, Off-shore oil or gas rig worker, Policeman (Full time), Pop Musicians, Professional sports person, Roofing contractors and all construction, maintenance and repair workers at heights in excess of 50ft/15m, Saw miller, Scaffold Worker, Scrap metal merchant, Security guard (armed), Steeplejack, Stevedore, Structural steelworker, Tower crane operator, Tree feller, Ship crew.
8. Nuclear, Chemical, Biological Terrorism Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, disablement or injury resulting directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.



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For the purpose of this endorsement “Nuclear, chemical, biological terrorism” shall mean the use of any 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



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reasons including the intention to influence any government and/or to 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) microorganism(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.

If the Company allege that by reason of this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the Insured Person.

**Personal Accident Claims Procedure**

Preliminary Notice: Upon the happening of any event, which may give rise to a claim under the policy, a preliminary notice with all particulars shall be given to the Company, Immediately, in any case, not later than 30 days after the occurrence of the event.

Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of death.

**Claim Documentation Death Claim**

Submit the duly filled in claim form with the following documents:

- Original Death Certificate.
- Post Mortem Report.
- Inquest report.
- Accident report.
- FIR/MLC copy.
- Hospital records.
- News Paper cuttings if any and any other relevant records.
- Chemical Analysis Report if available.
- English Translation of vernacular documents.
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy or if the nominee is not alive at the time of claim.
- Any other document as may be required by the Company.

**Disablement Claim**

Submit the duly filled in Claim form with the following documents

- Disability Certificate issued by attending physician.
- Accident report.
- FIR/MLC copy.
- Hospital Records.
- News Paper cuttings if any and any other relevant records.
- English Translation of vernacular documents.
- Latest IT return to show Proof of annual income (at the option of the Company).
- Any other document as may be required by the Company.

Claim documents may be submitted to .

**Health Claims Department**


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**Claims Settlement/Rejection**

All admissible claims under this policy shall be offered for settlement within 30 days from the receipt of last necessary document. Wherever settlement offer has been made and accepted by Insured Person/Nominee/Legal heir as the case may be, the company shall pay the offered claim amount within

7 days from the date of such acceptance, failing which the Company shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

**10. Indexation**

The Sum Insured under this Policy shall be progressively increased by slabs of 10% of the Sum Insured under Silver, Gold and Platinum Plans and 20% of the Sum Insured under Super Platinum Plan subject to a maximum accumulation of 5 slabs. Sum Insured for the purpose of calculation of indexation shall be the original Sum Insured i.e Sum Insured of the first policy with us or the revised sum insured whichever is lower.

The indexation benefit shall not be applicable for any claim relating to pre existing diseases.

The Indexation benefit shall be applicable only on the main benefit 'Hospitalisation Benefit.'

Annexure-A
List I – Items for which coverage is not available in the policy

SI No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES

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25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

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List II — Items that are to be subsumed into Room Charges

SI No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEX I MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKETS/VARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III — Items that are to be subsumed into Procedure Charges

SI No	Item

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1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV — Items that are to be subsumed into costs of treatment

SI No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP— COST
8	HYDROGEN PEROXIDE\SPIRITS DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer& Strips
18	URINE BAG



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**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](mailto: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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