

**SECURE ALL**

<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>
1	Product Name	<b>Secure All</b>	
2	What am I Covered for	<ul style="list-style-type: none"> <li>• Hospitalization expenses that are incurred as in-patient during the policy period.</li> <li>• Pre-Hospitalization medical expenses incurred 30 days prior to hospitalisation.</li> <li>• Post Hospitalization medical expenses incurred within 60 days from date of discharge from the hospital.</li> <li>• Day care procedures which do not require 24 hours hospitalization.</li> <li>• <b>Recovery Benefit:</b> A lump sum of Rs.25,000/- is payable, only if a valid claim for hospitalisation is admitted under the policy, if the period of hospitalization exceeds 15 days.</li> <li>• Modern treatments (up to 50% of sum insured)</li> <li>• <b>Hospital Cash benefit:</b> Fixed amount as daily benefit stated in the Schedule/Certificate of Insurance is paid for each completed 24 hours of hospitalization subject to maximum amount specified in the Schedule/ Certificate of Insurance. This benefit is payable only if a valid claim for hospitalisation is admitted under the policy.</li> <li>• <b>Personal Accident Benefit:</b> In an unfortunate event of accidental death or disablement, the sum stated in Schedule/Certificate of Insurance is payable. The cover is operative worldwide.</li> </ul>	D.1, G.1, G.2 and G.4
3a	What are the major exclusions in the policy under Hospitalization Benefit	<p><b>Maternity (Excl18)</b></p> <p>i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.</p> <ul style="list-style-type: none"> <li>• Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.(Excl19)</li> <li>• Dental treatment or surgery of any kind unless requiring Hospitalisation. (Excl21)</li> <li>• Directly or indirectly caused by or contributed to by Nuclear weapons/materials or Radioactive Contamination. (Excl23)</li> <li>• Directly or indirectly caused by or arising from or</li> </ul>	E

		<p>attributable to War, Invasion, Act of Foreign Enemy, Warlike Operations (whether war be declared or not). <b>(Excl24)</b></p> <ul style="list-style-type: none"> <li>• Directly or indirectly caused by or arising from or attributable to: <ul style="list-style-type: none"> <li>○ 1. Ionising radiation or contamination by any Nuclear fuel or from any Nuclear waste from burning Nuclear fuel or</li> <li>○ 2. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or part of it. <b>(Excl25)</b></li> </ul> </li> <li>• Outpatient treatment charges. <b>(Excl26)</b></li> <li>• Any treatment received outside India. <b>(Excl28)</b></li> <li>• Any other alternative medicine except Allopathy (Modern Medicine). <b>(Excl29)</b></li> </ul>	
3b	What are the major exclusions in the policy under Personal Accident Benefit?	<ul style="list-style-type: none"> <li>• Intentional Self Injury/Suicide.</li> <li>• Whilst under the influence of intoxication of drugs/liquor.</li> <li>• Any claim in respect of Pre-existing Diseases.</li> <li>• War and Allied perils, Nuclear weapon and ionizing radiation.</li> <li>• Participation in Hazardous sports/.</li> <li>• Any claim arising out of mental disorder/AIDS and related diseases.</li> <li>• Any claim due to Insured person engaging in illegal act/violation of law.</li> </ul>	G.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 Applicable for Hospitalization benefit	<p><b>Specific waiting periods:</b> <b>24 months:</b> Treatment for Congenital Internal Anamoly / Disorders / De- fects, any type of Migraine /Vascular headache, Stones in the Urinary and Biliary systems, Surgery on Tonsils/Adenoids, Gastric and Duodenal Ulcer, any type of Cyst/ Nodules / Polyps, any type of Breast Lumps, Treatment of Spondylosys / Spondilitis any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hyper- trophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Sinusitis, Hernia, Hydrocele, Knee / Hip Joint replacement, any type of Carcinoma / Sarcoma / Blood Cancer, Chronic Renal Failure or end stage Renal Failure and Osteoarthritis of any joint during the first two years of the operation of the Policy with Us.</p> <ul style="list-style-type: none"> <li>• <b>Pre-existing diseases:</b> Covered after 48 months.</li> </ul>	E.1.2  E.1.1

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.	D.1
6	Cost Sharing	<p>In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits:</p> <ul style="list-style-type: none"> <li>• Room/ ICU charges beyond 1.5% and 3% of the Sum insured per day respectively.</li> <li>• Surgeon, Anaesthetist, Medical Practitioner, Consultants &amp; Specialist Fees are subject to a limit of 40% of the sum insured.</li> </ul> <p><b>Specified diseases:</b></p> <ul style="list-style-type: none"> <li>• Cataract - 7.5% of the Sum Insured subject to maximum of Rs.20000/-.</li> <li>• Piles, Fistula, Fissure, Tonsillitis, Sinusitis - 10% of the Sum Insured.</li> <li>• Benign Prostatic Hypertrophy, Hernia - 20% of the Sum Insured.</li> <li>• Knee/Hip Joint Replacement, all Cancer, Renal Failure - 50% of the Sum Insured.</li> <li>• Appendicitis, Gall bladder stones and Gynaec disorders - 25% of the Sum Insured.</li> <li>• Dialysis, Chemotherapy and Radiotherapy - 10% of the Sum insured per month.</li> </ul>	D.1
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 the insured or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal.</li> </ul> <p><b>Renewal of Policy</b> The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p> <p>i. The Company shall endeavor to give notice for</p>	F.i.10 and F.ii.7

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		<p>renewal. However, the Company is not under obligation to give any notice for renewal.</p> <p>ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.</p> <p>iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.</p> <p>iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days in case of one year to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.</p> <p>v. No loading shall apply on renewals based on individual claims experience</p>	
8	Renewal Benefits	Cumulative Bonus: The Sum insured shall be increased by slabs of 5% in respect of every claim free year subject to a maximum accumulation of 10 slabs.	D.2.3
9	Cancellation	<ul style="list-style-type: none"> <li>The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Propos- al Form or non-cooperation by the Insured.</li> <li>The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company.</li> </ul>	F.1.7
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.			

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

IRDAI Registration No.102. | CIN: U67200TN2000PLC045611