

Suraksha Kawach



Royal Sundaram
General Insurance

Leave your worries to us

EMI Protection



Hospital Cash



Critical Illness



Personal Accident

Suraksha Kawach is a group Health Insurance product which has been designed to cover employer-employee, non-employer-employee, NBFCs, banks and other Financial Institutions etc.

With the increase in disposable income, there is an increase in aspirations to buy bigger cars, homes, expensive gadgets etc. which has resulted in increasing demands of loans like Auto, Housing loans and Personal loans. With every loan there comes a lot of worries that in case something untoward happens, what will happen to the liability and impact it will have on immediate family members. Now with Suraksha Kawach leave your worries to us by getting a wholesome protection against any unfortunate incident like Critical Illness, major accident or sickness.

Suraksha Kawach is a comprehensive and flexible product design to take care of your future financial commitments in case of any Health emergencies viz; critical illness, major accident or sickness.

Product can be tailored made as per your needs and customer can opt for one or a combinations of two or more sections viz; Section 1 - Critical Illness cover for 20 critical illness, Section 2 - Personal Accident Cover, Section 3 - EMI Protection in case of Accident/Sickness, section 4- Hospital Cash.

It is suitable for both; Credit-linked and Non-Credit linked customers. In credit-linked customers, it can be offered up to 5 years so you are covered for longer duration without worrying about its renewal every year and in case of non-credit linked it can be offered upto one year.



Critical Illness

- Coverage for 20 Critical Illnesses¹
- Wide range of Sum Insured options- Rs. 10,000 to Rs 2 Crores
- Option for 2nd Medical Opinion for Critical Illness



Personal Accident²

- Option to choose any/all base covers - Accidental Death, Permanent Total Disablement, Permanent Partial Disablement, Air accident Coverage- Death only
- Wide range of Sum Insured options - Rs. 10,000 to Rs 5 Crores
- Host of optional benefits include - Temporary Total Disablement, Emergency Domestic Evacuation, Monthly Income Benefit, Medical Expenses due to accident, Education grant, Carriage of dead body, Home alteration & vehicle modification benefit.



EMI Protection

- Cover Up to 3 EMI (depending on your stay in hospital) in case of an accidental hospitalisation
- Also cover 1 EMI in case of hospitalisation due to sickness



Hospital Cash

- Pays for your additional expenses in case of your hospitalisation for more than 48 hours of continuous period including ICU

Suraksha Kawach

Product Benefit Table

Section No	Section	Benefit(s)	Coverage	Min Coverage	Max Coverage	In Multiples of	
1	Critical Illness	Base Cover-I	Coverage for 20 Critical Illnesses ¹	₹10,000	₹2 crore	₹10,000	
		Optional Benefit -II				N.A	
		I	Coverage for 2nd Medical Opinion	Available once in Policy Year and once during the lifetime of an Insured Person for the same illness			₹10,000
2	Personal Accident	Base Cover-I	I. Coverage for Accidental Death OR II. Permanent Total Disability OR III. Permanent Partial Disability or IV. Air Accident Coverage-Death Only ²	₹10,000	₹5 crore	N.A	
		Optional Benefit -II					
		I	Temporary Total Disability	1% of Sum Insured per week up to (Options of) 26/52/78/104 weeks. Maximum amt ₹10,000 per week			N.A
		ii	Monthly Income Benefit	options of 12/24/36 months with benefit ranging from minimum of ₹5,000 upto a Maximum amt ₹50,000 per month			₹5,000
		iii	Medical Expenses due to accident	Upto 40% of the compensation paid in settlement of a valid claim under this section or 10% of the Sum Insured or actuals, whichever is less			N.A
		iv	Carriage of Dead Body	2% of the Sum Insured or Rs. 10000 whichever is less			N.A
		v	Educational Grant	If the Insured Person has dependent child(ren) below the age of 25 years, an amount equal to 1% to 10% of the Sum Insured subject to a maximum of Rs. 1 lakh per child, subject to a maximum of 2 children whichever is applicable. This amount is payable only once during the policy period.			N.A
		vi	Emergency Domestic Evacuation	₹1 lac	₹3 lacs		N.A
vii	Home Alteration & Vehicle Modification Benefit	Reimbursement of actual expenses incurred subject to a maximum of 20 % of SI or Rs.1 lac whichever is lower			N.A		
3	Equated Monthly Installment Protection ³	Benefits -I	EMI Protection Coverage in case of Accident	Sum Insured Availability: Rs 5000 to Rs 5 lacs • Unable to carry out work duties for 3-6 weeks: 1 EMI • Unable to carry out work duties for 7-9 weeks: 2 EMI • Unable to carry out work duties for 10+ weeks: 3 EMI		₹5,000	
		Benefits-II	EMI Protection Coverage in case of Sickness	Sum Insured Availability: ₹5000 to ₹5 lacs Hospitalization due to sickness => 10 days: 1 EMI will be paid in each policy year		₹5,000	
4	Hospital Cash ⁵	Base Cover-I	I. Coverage for Hospitalization ⁴	₹500	₹10,000	₹500	
		Benefits -II	II. ICU Hospitalization Coverage	₹500	₹20,000	N.A	

Key Notes:

- "List of critical illnesses covered are : 1) Cancer of specified severity 2) Myocardial Infarction 3) Open chest CABG 4) Open heart replacement or repair of heart valves 5) Coma of specified severity 6) Kidney failure requiring regular dialysis 7) Stroke resulting in permanent symptoms 8) Major organ/ bone marrow transplant 9) Permanent paralysis of limbs 10) Motor neuron disease with permanent symptoms 11) Multiple sclerosis with persisting symptoms 12) Benign brain tumor 13) Blindness 14) End stage lung failure 15) End stage liver failure 16) Loss of speech 17) Loss of limbs 18) Major head trauma 19) Primary (idiopathic) pulmonary hypertension 20) Third degree burns"
- Either of Accident Death or Permanent Total Disability or Permanent Partial Disability or Air Accident Coverage-Death Only needs to be chosen as Base cover in order to opt for any optional benefit.
- Under EMI Protection, customer has option to choose either one of EMI Protection in case of accident or EMI protection in case of sickness or opt for both the sections
- Duration of Cover for Hospital Cash: 30/45/60/90/180 days per policy year.
- "Option to have First year exclusions for 17 diseases: 1. Cataract 2. Stones in biliary and urinary systems 3. Hernia / Hydrocele 4. Hysterectomy for any benign disorder 5. Lumps / cysts / nodules / polyps / internal tumours 6. Gastric and Duodenal Ulcers 7. Surgery on tonsils / adenoids 8. Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse 9. Fissure / Fistula / Haemorrhoid 10. Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media 11. Benign Prostatic Hypertrophy 12. Knee/Hip Joint replacement 13. Dilatation and Curettage 14. Varicose veins 15. Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis 16. Diabetes and related complications 17. Chronic Renal Failure or end stage Renal Failure"

Disclaimer

Suraksha Kawach is an IRDAI approved product with UIN – RSAHLGP19010V011819, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Royal Sundaram IRDAI Registration Number - 102 | CIN-U67200TN2000PLC045611



Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Registered Office: 21, Patullos Road, Chennai - 600 002.

Call **1860 425 0000** | Email customer.services@royalsundaram.in | Visit royalsundaram.in

PR18032/MAY18

UIN No. RSPHLGP19010V011819