



Master Product

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

Master Product - Quality Health Insurance

Your family is the most important part of your lives. You try to plan out the best for them. But life sets its own course. And at times, you do face misfortunes like a sudden illness, a serious accident or an unavoidable surgery. To provide them with suitable medical attention in such a scenario, you fall back on your hard earned savings. Is there a better way to keep your savings intact?

Royal Sundaram brings to you Master Product, a unique health insurance plan, providing optimum health coverage at an affordable price.

This Health Insurance Plan is offered for a period ranging from one year to seven years. It offers coverage much larger than the ones offered by basic plans.

What are the key benefits of Master Product?

This policy is specially designed to offer complete protection to you and your family for

1. **Hospitalization Cover:** Any expenses incurred towards Inpatient Hospitalization for a period of more than 24 hours, for the illnesses / diseases contracted or injury sustained by the insured person during the period of Insurance.
2. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing Home subject to a limit of ___% of the Sum Insured or Rs.____ per day whichever is lower and for Intensive Care Units subject to a limit of ___ % of the Sum Insured or Rs.____ per day which ever is lower.
3. Nursing Expenses incurred during In-Patient hospitalization.
4. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees subject to a limit of 50% of the Sum Insured or Rs.____ whichever is lower
5. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants cost of Organs.
6. Pre-hospitalization expenses – We shall pay for expenses incurred ___days prior to date of admission into the hospital. The maximum amount claimable will be 8% of the eligible hospitalization expenses per occurrence as per the Policy.
7. Post-hospitalization expenses - We shall pay for expenses incurred ___ days after the date of discharge from the hospital .The maximum amount claimable will be 10% of the eligible hospitalisation expenses per occurrence as per the Policy.
8. Day Care Expenses – We shall pay for medical expenses for day care procedures (as per the attached list) requiring less than 24 hours of hospitalisation but not towards expenses incurred in the out patient department of any hospital
9. The Claim amount payable towards the treatment of following disease, illness, medical condition or injury is subject to a limit of:

Treatment	Limit of claim
Cataract	7.5 % of the Sum Insured subject to a maximum of Rs.20,000
Dialysis, Chemotherapy and Radiotherapy	10% of the Sum insured per month
Physiotherapy Charges	Rs.250 per day

10. **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
11. Balloon Sinuplasty
12. Deep Brain stimulation



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13. Oral chemotherapy
14. Immunotherapy- Monoclonal Antibody to be given as injection
15. Intra vitreal injections
16. Robotic surgeries
17. Stereotactic radio surgeries
18. Bronchical Thermoplasty
19. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
20. IONM - (Intra Operative Neuro Monitoring)
21. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

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.

Additional Benefit (These benefit can be availed on payment of additional premium)

a. Accident Hospitalisation

The Company shall reimburse the Insured Person, Reasonable charges incurred in a Hospital as an Inpatient towards medical expenses for treatment of injury arising out of an accident, up to the Sum Insured mentioned in the Policy Schedule, which will be x times the available sum insured under the main benefit . Further, it is condition precedent that payment of any such claim under this benefit shall be payable after exhausting the available SI under the main benefit.

b. Accompanying Person

For each completed 24 hour period of Hospital Confinement of children below 10 years covered under the policy, daily benefit shown on the Schedule is payable, in addition to the Hospitalisation Benefit, for a maximum period of 30 days under the policy. However for those who have opted for multi years coverage the benefit is payable for a maximum period of 30 days per annum. This benefit shall be payable only once per Insured Person irrespective of the no of policies. This benefit will not be applicable if only children below 10 years is covered under the policy with out the coverage of any of the parent.

This benefit shall be payable only if the hospitalization expenses are covered under the policy.

c. Ambulance Charges

Emergency ambulance charges for transporting the patient to the hospital upto a sum of Rs 1,500/- per admissible hospitalization and overall policy limit of Rs.3,000/- will be reimbursed on producing the bills in original.

d. Cost of contact lens, spectacles and hearing aids

The Insured is eligible, once in 4 years, for 2% of SI, subject to a maximum of 5,000/- , 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.

e. Critical Illness



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

Critical Illness coverage:

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

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



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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.

If a claim is settled for an insured, cover for other insured members under the policy shall continue.

f. Dental Care

The Insured is eligible for 5% of SI, subject to a maximum of 10,000/- , on completion of four 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

g. Co-payment

Each and every admissible claim is subject to a co-payment of ____%.

h. Domiciliary Treatments



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The Medical Expenses incurred by an Insured Person for medical treatment taken at his home which would otherwise have required Hospitalisation because, on the advice of the attending Medical Practitioner, the Insured Person could not be transferred to a Hospital or a Hospital bed was unavailable.

i. Extended Physiotherapy

Reasonable Charges towards physiotherapy related to illness / accident for which hospitalisation was made and claim is admissible under the policy, is payable not exceeding Rs.250 per day incurred for the below conditions

- improving and maintaining functional independence and physical performance,
- preventing and managing pain, physical impairments, disabilities and limits to participation

j. Health Checkup

Reimbursement of expenses, subject to a maximum of Rs.1,500/- per Insured Person, towards Master Health Check up for the Insured Person, after each 4 consecutive claim free years. This is payable once in 4 claim free years

k. Maternity Benefit

10% of the Sum Insured subject to a maximum of Rs.30,000/- with a waiting period of ____ months for any complication arising out of pregnancy will be deemed to be covered under this extension only, and the limits mentioned herein would apply.

l. Outpatient Treatment

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, that, if during the Period of Insurance stated in the Schedule of the policy, the Insured shall incur any medical charges related to medical treatment taken at a Hospital (or any clinic) , the Company shall pay to the Insured, the amount of such Medical Charges as are reasonably and necessarily incurred thereof, but not exceeding the aggregate Sum Insured under this benefit for a particular Insured as appearing in the Schedule of the policy hereto.

Rider Cover

a. Convalescence / Recovery Benefits

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.

b. Hospital Cash

For each completed 24 hours of hospitalization the daily benefit as per the schedule will be payable. This benefit follows admitted liability under hospitalization cash benefit.

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

c. Personal Accident Benefit:

Accidental Death: In the unfortunate event of a fatal accident, the sum insured as per plan selected will be paid to the Insured's nominee.

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Accidental Permanent Total Disablement: In the unfortunate event of an accident resulting in permanent total disablement, the Insured will receive applicable % of Sum Insured as per plan selected.

Accidental Permanent Partial Disablement: In the unfortunate event of an accident resulting in permanent partial disablement, the Insured will receive applicable % of Sum Insured as per plan selected.

d. Indexation

The Sum Insured under this Policy shall be progressively increased by slabs of 10% of the Sum Insured 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

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 i.e Hospitalization benefit.

e. Surgicare

- Under this benefit Policy pays a fixed benefit amount on the Insured person undergoing of covered Surgery.
- The fixed benefit amount depending upon the category in which the covered Surgery falls shall be maximum amount payable, irrespective of the number of Surgicare benefit the Insured Person holds.
- If the actual cost incurred is lower than the benefit amount, the Policy Holder shall be entitled to the difference as cash payout.
- The cash payout shall be made only after completion of the surgery as certified by the attending Medical Practitioner.
- The cash payout will not be made if the surgical procedure is not conducted even though it may have been advised by the Medical Practitioner.

A 90 day waiting period is applicable for all listed surgeries from date of inception except for those surgeries necessitated due to accident.

A 2 year waiting period is applicable for all surgeries towards treatment of any type of cancer.

In addition to the above, a waiting period upto four years is applicable for some of the surgeries listed below from the date of inception unless necessitated due to accident

CATEGORY 1- Benefit scale 100% of the applicable SI

Sl.No	Surgeries	Waiting Period
	Cardio Vascular System	
1	Coronary artery bypass graft surgery	2 years
2	Heart, Lung or combined heart-lung transplantation	2 years
	ENT	
3	Block dissection of thoracic structures for cancers	
4	Extensive Surgery for oropharyngeal malignancy accompanied with Radical neck dissection along with reconstructive surgery	
	General Surgery	
5	Bone Marrow transplant	



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6	Kidney or Liver transplantation as a recipient	2 years
7	Major reconstructive oro-maxillofacial surgery for trauma or burns (not for cosmetic purposes)	
	Neurology	
8	Craniotomy for excision of malignant cerebral tumours	
9	Repair of cerebral/ spinal arterio-venous malformations/cerebral aneurysms	2 years
	Orthopaedics	
10	Head-Face, Trauma, Craniofacial Approach Open Reduction and Fixation	

CATEGORY 2 - Benefit scale is 50% of the applicable SI

Sl.No	Surgeries	Waiting Period
	Cardio Vascular System	
11	Coronary angioplasty with stenting	2 years
12	Heart valve replacement using prosthesis via open heart surgery	2 years
13	Major Surgery of the Aorta with graft	90 days
14	Major surgery of the pulmonary artery	90 days
15	Permanent pacemaker implantation	2 years
	ENT	
16	Major Surgical treatment for Oropharangeal Malignancy (Excision Biosy Excluded)	90 days
	General Surgery	
17	Abdominoperineal resection	90 days
18	Hemi / Total colectomy	90 days
19	Hepatectomy	90 days
20	Large Vessel, Injury, Repair with Grafting	90 days
21	Mandible, Tumours, Marginal Resection with/without Bone Graft	90 days
22	Oesophagectomy	90 days
23	Oesophagus, Tumour, Bypass with Stomach/Intestine	90 days
24	Open Thoracotomy for mediastinal mass	90 days
25	Radical Mastectomy / Modified Radical Mastectomy	2 Years
26	Radical nephrectomy	90 days
27	Radical thyroidectomy	90 days
28	Testis, Tumour, Retroperitoneal Lymph Node Dissection Following Orchidectomy	2 Years
29	Whipples operation	90 days



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Gynaecology		
30	Wertheim's operation	2 Years
Neurology		
31	Craniotomy for benign tumours / space occupying lesions	90 days
32	Excision of benign / malignant spinal cord tumours	90 days
Orthopaedics		
33	Open Reduction Of Fracture Dislocation & Internal Fixation of Spine/Pelvis	90 days
34	Total hip replacement	4 years
35	Total knee replacement	4 years
Urology		
36	Radical prosectomy	90 days

Category 3 - Benefit scale is 25% of the applicable SI

Sl.No	Surgeries	Waiting Period
ENT		
37	Microlaryngeal Surgeries	90 days
38	Radical glossectomy	90 days
39	Radical tonsillectomy	1 Year
General Surgery		
40	Adrenalectomy for carcinoma	90 days
41	Hepatico-jejunostomy	90 days
42	Nephrectomy	90 days
43	Open lobectomy/pneumonectomy	90 days
44	Repair of rupture of abdominal cavity viscus	90 days
45	Segmental Osteotomy of mandible	90 days
46	Segmental Osteotomy of maxilla	90 days
47	Skin grafting treatment for major burns (third degree burns of more than 10% of the body surface area)	90 days
48	Surgical treatment of diaphragmatic/hiatus hernia	2 years
49	Total Gastrectomy/ Gastroduodenectomy	
Gynaecology		
50	Repair of Ruptured Uterus	90 days
Neurology		
51	Cranioplasty	90 days



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52	Craniotomy for traumatic fracture of skull with intracranial haematoma evacuation	90 days
53	Decompression of nerve entrapment syndromes of upper and lower limbs with nerve transposition and endoneurolysis	90 days
54	Major nerve repair with grafting to prevent muscle paralysis	90 days
55	Trans-sphenoidal surgery of intracranial tumors	90 days
	Orthopaedics	
56	Anterolateral decompression and Spinal fusion	2 years
57	Excision of bone tumours – Deep	90 days
58	Extensive Crush Injuries (Lower limb and Upper limb), Debridement with repair of bone and soft tissues	90 days
59	Hand and Foot, Complex Injuries, Debridement with Repair/Reconstruction	90 days
60	Knee - ligament reconstruction(Arthroscopic / Open)	90 days
61	Major amputation (Above knee/Below knee, Above elbow/Below elbow)	90 days
62	Open reduction with internal fixation of long bones of lower limb	90 days
63	Surgical treatment of fracture neck femur with or without prosthesis	90 days
	Urology	
64	Major replacement / Reimplantation surgeries for reflux ureter	90 days
65	Open Nephrolithotomy	2 Years

Category 4 - Benefit scale is 10% of the applicable SI

Sl.No	Surgeries	Waiting Period
	Cardio Vascular System	
66	Percutaneous transluminal mitral valvulotomy/Valvuloplasty	2 Years
	ENT	
67	Angiofibroma excision	90 days
68	Excision of para thyroid adenoma/carcinoma	90 days
69	Functional endoscopic sinus surgery (FESS)	2 years
70	Mastoidectomy with tympanoplasty	90 days
71	Myringoplasty	90 days
72	Septoplasty	2 years
73	Stapedectomy	90 days
74	Tracheostomy	90 days
	General Surgery	



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75	Appendicectomy (Open / Laproscopic)	90 days
76	Bypass procedure for inoperable cancer of pancreas	90 days
77	Cholecystectomy (Open / Lap)	2 years
78	Cholecystectomy with chole biliary duct (CBD) exploration (Open / Lap)	2 years
79	Direct operation on oesophagus for portal hypertension	90 days
80	Fistulectomy for high rectal fistula / complex fistulas	2 Years
81	Herniorhaphy for external hernia with or without mesh repair	2 Years
82	Herniotomy (Open / Laproscopic)	2 Years
83	Laparotomy for Peritonitis- Lavage and drainage	90 days
84	Laryngectomy	90 days
85	Lumbar sympathectomy	90 days
86	Operation for intestinal Obstruction	90 days
87	Pancreato duodenectomy	90 days
88	Partial / Total thyroidectomy	2 Years
89	Pharyngotomy	90 days
90	Prostatectomy(Open/ Trans urethral resection of prostate-TURP)	2 Years
91	Resection and anastomosis of intestine	90 days
92	Simple mastectomy	2 Years
93	Skin and suncutaneous tissue - malignant tumour Wide excision and Reconstruction	90 days
94	Skin grafting treatment for minor burns (third degree burns of less than 10% of the body surface area)	90 days
95	Splenectomy	90 days
96	Surgery for prolapse rectum	2 Years
97	Surgery for removal of liver abcess	90 days
98	Surgery for removal of lung abcess	90 days
99	Surgical treatment for pseudocyst of pancreas	90 days
100	Temporary / Permanent colostomy as a stand alone procedure	90 days
101	Thoracoplasty	90 days
102	Total Parotidectomy	90 days
103	Surgical treatment for gall bladder calculi (Lithotripsy)	2 Years
104	Varicose vein stripping with or without sub fascial ligation(Non Cosmetic)	2 Years
	Gynaecology	
105	Colporraphy/ Colpoperinnioraphy	90 days
106	Hysterectomy (Abdominal / Vaginal / Laparoscopic / Pan)	2 Years
107	Myomectomy	2 Years
108	Ovarian cystectomy	2 Years
109	Salphingo oophrectomy/ Oophorectomy	90 days

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	Neurology	90 days
110	Evacuation of hematoma through burrhole surgery	90 days
111	Facial nerve decompression	90 days
112	Primary Repair of Injury to Digital Nerve	90 days
113	Surgery for brachial plexus injury	90 days
114	Surgery for removal of brain abscess	90 days
	Ophthalmology	
115	Corneal transplant	90 days
116	Evisceration / Excentration of eyeball	90 days
117	Retinal detachment surgery with or without vitrectomy	2 Years
118	Repair of penetrating injury of the eye / globe rupture	90 days
119	Surgery for glaucoma	2 Years
	Orthopaedics	
120	Arthrodesis for ankle / knee joint	2 years
121	Disarticulations / Amputation of digits	90 days
122	Disc Prolapse Surgery - Discectomy with laminectomy	2 years
123	Excision of bone tumours – superficial	90 days
124	Implant Removal from long bones - upper / lower limb	90 days
125	K-Wire fixation (Hand / Foot)	90 days
126	Open reduction and fixation of mandibular fracture	90 days
127	Open reduction and fixation of maxillary fracture	90 days
128	Open Reduction Of Dislocations of Joints	90 days
129	Open Reduction with internal fixation of long bones of upper limb	90 days
130	Repair of multiple tendon injury – Flexor / Extensor of both upper and lower limb	90 days
131	Total Ankle Joint replacement	2 years
132	Total Shoulder / Elbow joint replacement	2 years
	Urology	
133	Diathermy destruction of bladder neoplasm	90 days
134	Kidney cyst excision	90 days
135	Open drainage of perinephric abscess	90 days
136	Operations for injuries of the bladder	90 days
137	Operations for injuries of the kidney	90 days
138	Pyeloplasty for hydronephrosis	90 days
139	Treatment for renal/ureteric calculi - Lithotripsy / Cystoscopy and Basketting with/without stenting	2 Years

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140	Ureterolithotomy	2 Years
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Who is providing coverage under Master Product?

Your Coverage under Master Product is offered by Royal Sundaram General Insurance Co. Limited, a joint venture between the Sundaram Finance.

What additional benefits/features do I get?

Along with the above benefits, you are also entitled to avail of the following benefits:-

- **Cashless Hospitalisation:** Master Product also provides the benefit of a cashless cover for more than 4000 network hospitals.
- **Floater Cover:** A Floater Sum Insured is offered to Self, Spouse and dependent children indicating that either one / all together are eligible to Claim upto the Sum Insured.
- **Individual Cover:** Cover is also available on individual basis.
- **Tax Benefit:** Premium eligible tax benefits under Section 80D of the Income Tax Act,1961(applicable only in respect of premium paid towards health insurance).

What are the medical examinations to be done before taking Master Product?

Medical Examination: Medical examination is required as per the table given below and the reports should not be more than 30 days from the date of proposal.

The same must be obtained from any of the hospitals / diagnostic centres in the list maintained by the Company

Sum Insured	Upto Rs.500,000	Rs.500,000 to Rs.1,000,000	Above Rs.1,000,000
Age	>50 Years	>45 Years	>35 Years

The Company may alter / change the threshold age of medical examination on a later date based on the performance and market conditions.

- a. The following medical reports are required for Sum Insured less than or equal to Rs.500,000/-
- Blood Sugar report - Fasting/PP
 - Urine analysis report
 - ECG print out with report

These reports should be dated not prior to 30 days from the date of application. For policy periods of up to 1 year & more than 1 year , we shall bear 50% & 100% respectively of the cost of medical examination in the event of risk being accepted

- b. The following medical reports are required for Sum Insured above Rs.500,000/-
- Mandatory MER, FBS, RUA, Lipid Profile, Hb, S.Creatinine, Liver Function Tests

These reports should be dated not prior to 30 days from the date of application. For policy periods of up to 1 year & more than 1 year , we shall bear 50% & 100% respectively of the cost of medical examination in the event of risk being accepted

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What is the coverage amount under Master Product?

You and your family would be covered under the following Sum Insured.

Main Benefits: Annexure I**Additional Benefits:** Annexure II**Rider Benefits:** Annexure III**Who is eligible for the coverage?**

You must satisfy the following conditions:

Parameter	Eligibility
Age at entry	91 days - 65 years
Maximum cover ceasing age i.e renewal age	Life long renewal children upto 21 years
Coverage Term	1 year, 2 years, 3 years, 4 Years, 5 years, 6 years and 7 years
Health Condition	You need to be in good health, have understood and signed the health declaration form.

What do I need to pay?

Floater Policy: Indicative Single Premium (In Rupees) for the no of persons to be covered for the coverage of stipulated Sum Insured shown in the table below. Premium for the family will depend upon Plan Selected, age of eldest family member and the size of the family.

Individual Policy: Indicative premium for single life for coverage of stipulated Sum Insured is shown in the table below.

The premiums are for a healthy life and are inclusive of applicable service tax/education cess as per the prevailing rates and also inclusive of TPA fees.

Premium table

Premium Table for the Main benefit is as per the Annexure IV

- Premium table individual age band wise
- Premium table age band group wise
- Pre and Post hospitalization table.

Premium for Additional Benefits

Additional Benefits	
Accident Hospitalisation	0.1% of the Benefit
Accompanying Person	1.50% of the Benefit
Ambulance Charges	6% of the Benefit
Cost of contact lens, spectacles and hearing aids	16.50% of the Benefit
Critical Illness	As per Annexure V
Dental Care	16.50% of the Benefit
Co-payment	

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10%	9.50% discount on base premium
15%	14.00% discount on base premium
20%	18.50% discount on base premium
25%	22.50% discount on base premium
Domiciliary Treatments	1.50% of the Benefit
Extended Physiotherapy	1.50% of the Benefit
Health Checkup	11% of the Benefit
Maternity Benefit	
Waiting period 1 yr	14% of the Benefit
Waiting period 2 yrs	8% of the Benefit
Waiting period 3 yrs	5% of the Benefit
Outpatient Treatment	154.50% of the Benefit
Waiver of waiting periods	
30 days waiting period	10% loading on base premium
One year exclusion	25% loading on base premium
Two years exclusion	10% loading on base premium
PED coverage from day one	60% loading on base premium
PED coverage from 1 st renewal	40% loading on base premium
PED coverage from 2 nd renewal	30% loading on base premium
PED coverage from 3 rd renewal	15% loading on base premium

Premium for Rider Benefits

Rider Benefits	
Convalescence/ Recovery Benefit	5% of the benefit
Hospital Cash	As per Annexure VI
Personal Accident	
Rs.1,00,000 to Rs.20,00,000	Rs.170/- per lakh
Above Rs.20,00,000 upto Rs.50,00,000	Rs.250/- per lakh
Indexation	As per Annexure VII
Surgicare	As per Annexure VIII

How do I pay my Premium?

You will get the choice of easy payment option as follows:

- If you prefer, you can choose to pay the premium in full by a cheque or demand draft in favour of “Royal Sundaram General Insurance Co. Limited”
- In case you wish to continue the policy after the stipulated period of one year, you have the option of making the premium payment by providing an ECS mandate against your bank account or by issuing a cheque in favour of Royal Sundaram General Insurance Co.Limited.
- You can also pay your premium through your credit card.

How do I Enroll?

Quick and easy enrolment process. Medical examination is required for persons above 35 years depending on the plan and term chosen. All you need to do is to complete the enrolment cum health declaration form. Kindly ensure all details are captured accurately and completely filled in before signing.



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When does the coverage start?

Coverage in respect of all customers starts from the date of receipt of premium.

How can my coverage end?

The coverage shall end on occurrence of any one of the instances as mentioned in the table below.

Event	Parameter
End of coverage term	After 1 year or 2 years or 3 years or 4 years or 5 years or 6 year or 7 years of policy inception
If you cancel the coverage	Premium would be refunded as per the grid short period scales
Non payment of installment premium	If the installment premium is not paid within the due date including the grace period (if any). This is applicable as per the plan selected

What document will I get as a proof of Insurance?

A Certificate of Insurance (COI)/ Policy Copy issued to you by the company, can be used as a proof of payment of premium to claim a benefit under the prevailing taxation laws. You would also get the Health Cards and the policy terms and conditions towards the insurance policy along with the Health Kit.

When I can include my family members under the policy?

No midterm inclusions of members are allowed in master product except for addition of newborn children over the age of 90 days and spouse immediately after marriage, on payment of premium on short period scale given below.

Medical examination is required as per the table given under Medical Reports required.

Period on risk	Rate of premium to be collected
Entry within 1 month	100% of annual premium
Entry within 3 months	75% of annual premium
Entry within 6 months	50% of annual premium
Exceeding 6 months	No inclusion

No deletion of member during the currency of the policy except due to death and refund shall be allowed as per the short period scale given under cancellation clause. During renewal, Insured will be free to delete any insured person.

Who can cancel the policy and what will i get if the policy is cancelled?

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)

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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 Scale**Annual Policies**

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

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

- Total premium shall be divided by the policy tenure to arrive annual premium
- Multi year discount shall be adjusted based on the actual tenure completed including the year of cancellation.
- 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.
- For the remaining unexpired period the entire premium shall be refunded.

What is the claim process?

For all Hospitalization expenses please contact the TPA on the numbers provided in the Health Card.

For any accident claim please call the Royal Sundaram Toll Free Call Center for claim intimation. Upon intimation, the TPA or Royal Sundaram Claims Team would provide you the Claim Form and the list of required documents.

Please intimate as soon as the claim occurs, in order for us to provide you prompt and effective service.

The claim form duly completed in all respects along with all documents listed below should be submitted to Royal Sundaram within 30 days from the date of discharge.

- Original bills, receipt and discharge certificate / card from the Hospital.
- Original copy of F.I.R. Copy in case of an accident.
- Complete set of Hospital / medical records if specifically sought by Royal Sundaram.
- All original documents need to be given in case of non network hospitalisation claims.

All valid claims supported by the required evidence will be processed in accordance with the policy. All valid claims would be settled within 15 working days of submission of all the required documents.

However, if the documents submitted along with the claim are not in order or not complying with the requirements of the insurer, the claim could get rejected. Claims can also be rejected in case the declaration signed at the time of enrollment is proved to be false.



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For post Hospitalization expenses customer has to submit within 30 days after the expiry of the post hospitalization period covered under the policy.

Under Network hospitals cashless can be availed only for Hospitalisation expenses. Claim under Hospital Cash and Personal Accident, customer will get as reimbursement from the Company.

Under Non-network hospitals customer will get as reimbursement from the Company under all sections.

Can I renew my policy after the stipulated period?

Yes, for subsequent renewals post the expiry of your policy period, you have the following options:

- Provide ECS (Electronic Clearing System) instructions against your bank account.
- Provide a cheque in favor of Royal Sundaram General Insurance Co. Limited.
- Provide your credit card no with expiry date.

What are the benefits of renewing the policy next year?

You become eligible to claim for ailments, which have a waiting period. For example, you may claim expenses for ailments like Stones in the Urinary and Biliary systems, Surgery on Tonsils, etc. (First Year Exclusion) after the first renewal in case of one year policy. Similarly, even pre-existing ailments become claimable after the 4th year of renewal.

What are the exclusions?

Below is the list of important exclusions. For detailed list please refer policy conditions.

1. Pre-Existing Diseases - Code- Excl01

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) 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.
- d) Coverage under the policy after the expiry of 48 months of continuous insurance for any pre-existing disease from the Commencement Date of the cover with Us under this policy. If a person is suffering from diabetes or hypertension or both, then the policy would be subject to the following exclusions

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

- a) 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.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) 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.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.



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e) 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.

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

- i. Congenital Internal Anomaly,
- ii. Any type of Migraine/Vascular head ache,
- iii. Stones in the Urinary and Biliary systems,
- iv. Surgery on Tonsils/Adenoids,
- v. Gastric and Duodenal Ulcer,
- vi) 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. Organ Transplant.
- xiv. Retinal detachment surgery with or without vitrectomy

III) List of specific diseases/procedures is as under (48 months):

- i) Osteoarthritis of any joint ,
- ii) Treatment of Joint replacement Surgery (other than due to accidents)
- iii) Chronic Obstructive Pulmonary Disease (C.O.P.D).
- iv) Operations for chroidial neo vascular membrane (CNVM).

3.30-day waiting period- Code- Excl03

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



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- c) 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

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

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
- i. 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.
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

6. Obesity/ Weight Control: Code- Excl06

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

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
 - a) greater than or equal to 40 or
 - b) 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:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. 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

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

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

18. Maternity (not to be included when Maternity extension is provided): Code - Excl18

- 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

In addition to the foregoing, the following shall not be covered under the policy unless specified otherwise in the schedule of the policy

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. External Durable Devices – Commode, j. Spo2 Probe. Microshield. Oxygen Convertor. stockings Excl22

23. Claims directly or indirectly caused by or arising from or attributable to: -Excl23

- a. War, Invasion, Act of Foreign Enemy, Warlike Operations (whether war be declared or not)
- b. Biological, nuclear or chemical terrorism
- c. Nuclear weapons/materials or Radioactive Contamination.

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- 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.
24. Any stay in Hospital not warranting inpatient treatment--Excl24
25. Any treatment received outside India. -Excl25
26. Any Ayurvedic, Homeopathic, Naturopathy or any other system of medication except Allopathy-Excl26
27. Any person whilst engaging flying an aircraft other wise than as a passenger on a regular air carrier , -Excl27
28. Charges for Nurses/Attendants, etc. incurred during Pre-hospitalisation period and / or Post-hospitalisation period. -Excl28
29. Costs of donor screening or treatment including surgery to remove organs in the event of the insured acting as a donor -Excl29
- 30.The cost of spectacles, contact lenses -Excl30
31. Dental treatment or dental surgery of any kind unless requiring hospitalisation as a result of accidental bodily injury -Excl31
32. Outpatient treatment charges -Excl32
33. Domiciliary Hospitalization. -Excl33
34. Hormone replacement therapy(Excl34)
35. 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(Excl35)
- 36.Existing Diseases allowed to be permanently excluded. Excl36

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

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		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 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.
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

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		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 - G30.9 Dementia in Alzheimer's disease, unspecified, G20 - Parkinson's disease.
12	Demyelinating disease	G.35 to G 37
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

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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

37.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, or procedure charges or costs of treatment are placed under List-II, List-III and List- IV of Annexure-A respectively

Renewal Disclosures

- Premium will be charged based on the age band in the premium table and subject to a maximum increase of 25%. Any further increase is subject to IRDAI's approval.
- Any change in the terms of cover during renewal shall be subject to IRDAI's approval & a notice of 90 days before expiry of the policy shall be given.
- The sum insured can be enhanced at the time of renewal upto a maximum of 100% of the expiring sum insured if there are no claim lodged / paid during all years of insurance and the age of the insured person is under 50 years. Such increased sum insured shall however not be applicable for treatment of disease contracted prior to such increase and also in respect of any pre-existing diseases at the time of enrolment under this policy. However the quantum of increase shall be at the discretion of the company.

What is the claims procedure?

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 no 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.

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Office : 21, Patullos Road, Chennai - 600 002

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
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.

- 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 related information We ask for about the claim.
- Insured 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.
- 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



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has been made.

- 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.

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.

Hospital Cash claims procedure

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.
- 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.

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.



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- 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.

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.

Is change in Sum Insured permitted?

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/illness/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.

When the company is admitting pre-existing disease the least sum Insured opted in all years of insurance will be considered.

Medical examination is required as per the table given under Medical Reports Required.

What are the conditions associated with renewal?

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.



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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 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.

Is there a Free Look in under the policy?

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.

Process of Migration and Portability:

1. 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>

2. 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>

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.

In case of non-disclosure of a condition which is other than list of Permanent exclusions under 4G, we can incorporate additional waiting period of not exceeding 48 months for the said undisclosed disease or condition from the date the un-disclosed condition was detected and continue with the policy subject to obtaining prior consent from you or Insured Person.

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

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.

Grievance 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.
- iii. Any dispute on the legal construction of the policies in so far as such disputes relate to claims.
- iv. Delay in settlement of claims.
- v. Non-issue of any insurance document to customer after receipt of the premium.
- vi. Any other grievance.

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

Our website: www.royalsundaram.in

Email: customer.services@royalsundaram.in

Call us at : 18604250000

Fax: 91-44-7113 7114

Sr. Citizen can email us at : 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:

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The Grievance Redressal Unit
 Royal Sundaram General Insurance Co. Limited.
 Vishranthi Melaram Towers,
 No.2/319, Rajiv Gandhi Salai (OMR)
 Karapakkam, Chennai - 600097
 Email: 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: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	03/10/2019
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	Karnataka.	23/04/2018
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	Madhya Pradesh Chattisgarh.	24/05/2018

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<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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Office : 21, Patullos Road, Chennai - 600 002

<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 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 & 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>
<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</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>	<p>11/06/2018</p>



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Email: bimalokpal.hyderabad@ecoi.co.in		
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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 & 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, Sonbhabdra, 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 & 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 Buddha 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>		

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Regd. 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

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
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)

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 600097.

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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

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65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

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

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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
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

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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

What are the conditions associated with 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.

What are the conditions associated with 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.

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Prohibition of rebates:

Section 41 of the Insurance Act 1938

No person shall allow or offer to allow, directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published Prospectuses or table of the insurer. Any person making



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default in complying with the provisions of this section shall be punishable with fine which may extend to Ten lakh rupees.

For any Complaint / Grievance / Refund / Cancellation / Claim, please contact:

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Toll Free- 1-800-345-8899/Moblie-94444 48899

Email: customer.services@in.royalsun.com

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