

## Product Benefits

### Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited

Sum Insured (SI) INR	1 lakh   1.5 lakhs   2 lakhs   2.5 lakhs   3 lakhs   3.5 lakhs 4 lakhs   4.5 lakhs   5 lakhs   5.5 lakhs   6 lakhs   6.5 lakhs 7 lakhs   7.5 lakhs   8 lakhs   8.5 lakhs   9 lakhs   9.5 lakhs 10 lakhs
<b>Benefits<sup>(1)</sup></b>	
Room Rent	Upto 2% of sum Insured subject to a maximum of Rs. 5000/-
Intensive Care Unit (ICU)/ Intensive Cardiac Care Unit (ICCU)	Upto 5% of sum Insured subject to a maximum of Rs. 10000/-
Hospitalisation Expenses	Covered up to Sum Insured
Cataract Treatment	Sub-limit of 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye in one policy year.
Pre and post hospitalization expenses	30/60 days, Covered upto Sum Insured
All Day care procedures	Covered upto Sum Insured
Road Ambulance	Up to Rs.2,000 per hospitalisation
<b>Other Benefits</b>	
Cumulative Bonus	5% in respect of each claim free year subject to a maximum of 50% of SI, in the event of claim Cumulative Bonus shall be reduced at the same rate.
Premium Payment Options	Monthly, Quarterly, Half-yearly and Yearly

## Notes

- (1) Benefits are subject to following terms and conditions
  - 48 months waiting period for pre-existing conditions.
  - a 24 months waiting period for specific 20 surgeries/ treatments/ diseases.
  - 48 months waiting period for specific 2 surgeries/ treatments/ diseases.
  - a 30 days Initial waiting period from inception except in case of an accident.
  - Entry age for Adults is 18 years onwards to 65 years and from 3 months to 25years for children. New born children can be added to existing policies at renewal.
  - Specified Modern treatment methods and advancement in technology methods are restricted upto 50% of Sum Insured.
  - Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per terms and conditions of the Policy.

- In case the room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.
- (2) AYUSH Treatment is also available upto Sum Insured - Inpatient Treatment taken up in authorized AYUSH Hospitals as per definition mentioned in Policy terms and conditions.
  - (3) Policy offers both individual and family floater cover options with defined relationships allowed- Self and legally wedded spouse, Parents, Parents-in-law, dependent children (if the child above 18 years of age is financially independent, he or she shall be ineligible for coverage in the subsequent renewals).
  - (4) Maximum Family Combination Allowed: 6 Adults + (n) Children (there is no cap on the number of Children) Proposer needs to be mandatorily covered in the Policy. In case the proposer is more than 65 years can obtain policy for family, without covering self.
  - (5) Grace Period - For Yearly payment mode, 30 days of Grace period is allowed and for all other payment modes 15 days of Grace Period is allowed.
  - (6) Policy Period- 1 year.

**Free-look & Cancellation:** In case you are not satisfied with the Policy or Insurer services, then you can request for a cancellation of the Policy by giving 15 days' notice in writing.

**Free-look Cancellations:** At the inception of the policy, you have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of this Policy. Free-look period is extended for 30 days for policies purchased through distance mode:

- (a) A refund of the premium paid less any expenses incurred by company on medical examination of the Insured Persons and the stamp duty charges or;
- (b) Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
- (c) Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

**Other Cancellations:** If the cancellation is outside the free-look period then we shall cancel the policy and refund the premium as per the below grid.

Refund of Premium %				
Timing of Cancellation	Monthly	Quarterly	Half Yearly	Annual
Up to 30 Days	NA	50%	50%	75%
31 to 90 Days		NA		NA
3 to 6 Months			25%	
6 to 12 Months				NA

NA: Not Applicable

#### Disclaimer

Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited is an IRDAI approved product with UIN: RSAHLIP20177V011920, 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.

#### Section 41 of the Insurance Act, 1938 - Prohibition of rebates

- 1) No person shall allow or offer to allow, either 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 prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Royal Sundaram IRDA Reg. No.102  
CIN: U67200TN2000PLC045611

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# Health Insurance for every Indian!

## Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited



Protection for  
**₹1 Lakh**

Starts at  
**₹7\*** / per day

\*For a 30 year old

# Arogya Sanjeevani Policy,

Royal Sundaram General Insurance Co. Limited

We at Royal Sundaram understand that Family is the most important influence in your life and you always want to protect them in tough times. So, you know that people who matter most in your life need to be protected from all financial hardship if any unexpected happens.

That is why, Royal Sundaram brings to you 'Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited', a standard individual health insurance policy for your family. It's a standard Health Insurance Product, offered by all insurance companies as mandated by the Insurance Regulatory and Development Authority of India (IRDAI), which helps in removing ambiguity in different products by different insurance companies and bringing in uniformity in features and structure of the health insurance product. The key features of 'Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited' are as follows;



## Hospitalisation

Room Rent, Boarding, Nursing Expenses all-inclusive as provided by the Hospital / Nursing home up to 2% of the sum insured subject to maximum of Rs.5000/- per day.

Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the Hospital / Nursing House up to 5% of the sum insured subject to maximum of Rs.10,000/-, per day.



## Co-Payment

Each and every claim under the Policy shall be subject to a Co-payment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment.



## Pre-Post Hospitalisation

Coverage for medical charges incurred for 30 days (Prior) Pre-hospitalisation and 60 days Post-hospitalisation.



## Pre-existing Disease Waiting period

Only Pre-Existing Diseases declared in the Proposal Form and accepted for coverage by the company shall be covered after a waiting period of 4 years of continuous coverage.



## Specific Waiting Period

Following listed conditions, surgeries/ treatments shall be excluded until the expiry of 24/48 months:

### 24 Months waiting period:

1. Benign ENT disorders.
2. Tonsillectomy.
3. Adenoidectomy.
4. Mastoidectomy.
5. Tympanoplasty.
6. Hysterectomy.

7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps.
8. Benign prostate hypertrophy.
9. Cataract and age related eye ailments.
10. Gastric/Duodenal Ulcer.
11. Gout and Rheumatism.
12. Hernia of all types.
13. Hydrocele.
14. Non infective Arthritis.
15. Piles, Fissures and Fistula in anus.
16. Pilonidal sinus, Sinusitis and related disorders.
17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident.
18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
19. Varicose Veins and Varicose Ulcers.
20. Internal Congenital Anomalies.

### 48 Months waiting period:

1. Treatment for joint replacement unless arising from accident.
2. Age-related Osteoarthritis & Osteoporosis.



## Procedures covered upto 50% of sum insured

1. Uterine Artery Embolization and HIFU (High intensity focused ultrasound),
2. Balloon Sinuplasty
3. Deep Brain stimulation



## Cumulative Bonus

Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI. In the event of claim the cumulative bonus shall be reduced at the same rate.



## Cataract Treatment

Up to 25% of Sum Insured or Rs.40,000/-, whichever is lower, per eye, under one policy year.



## AYUSH Treatment

Expenses incurred for Inpatient Care treatment under AYUSH systems of medicines shall be covered up to sum insured.

4. Oral chemotherapy
5. Immunotherapy- Monoclonal Antibody to be given as injection
6. Intra vitreal injections
7. Robotic surgeries
8. Stereotactic radio surgeries
9. Bronchial Thermoplasty
10. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
11. IONM - (Intra Operative Neuro Monitoring)
12. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.