



TOP UP INSURANCE - SUPER HEALTH XS POLICY - QUALITY HEALTH INSURANCE

Your health is your biggest investment. If you are a healthy individual, you may feel that paying for health insurance just isn't cost effective. But then, what if you do get seriously ill?

Presenting “Top Up Insurance - Super Health XS Policy” Insurance from Royal Sundaram Alliance Insurance Company Limited which offers coverage much higher than the ones offered by basic health insurance with a choice of higher deductibles* at significantly lower premiums.

**Deductible is the threshold limit up to which a claim shall not be payable under the policy.*

You can cover your family members aged from 91 days to 65 years. Family members comprising of self, spouse and dependant children (91 days to 21 yrs) can be covered. Renewal is accepted for life long for all insured members, provided the policy is renewed each year before the expiry date. Children completing 21 years of age at the time of renewal in a floater policy will be issued a single adult sum insured policy on renewal, with continuity benefits.

Applicability of Deductible

Under Top Up Insurance - Super Health XS Policy, the deductible is applied on the aggregate of all admissible claims per annum.

BENEFITS

Key benefits under Top Up Insurance - Super Health XS Policy

The policy is specially designed to offer complete protection to you and your family members (spouse and dependent children) for

- Hospitalization benefit**

Covers hospitalization expenses including doctor fees, room rent (subject to a maximum of ₹4,000 per day), expenses towards surgery and medicine costs, incurred for treatment of disease, illness or injury contracted/sustained during the policy period. The payment is subject to applying the deductibles as per the Sum Insured opted.

- Pre and post hospitalization expenses**

Reimburses medical expenses related to disease or injury, requiring hospitalization, for a period prior to hospitalization subject to maximum of 8% of admissible hospitalization expenses and for a period post hospitalization subject to a maximum of 10% of admissible hospitalization expenses

- Day care expenses**

Covers day care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalization as per the specified list

- Ambulance Charges**

Reimburses ambulance charges upon producing the bills in original subject to a maximum of ₹1,000 per admissible claim

Additional benefit under Top Up Insurance - Super Health XS Policy

- Hospital Cash Benefit**

Pays ₹2,000 per day for each completed 24 hours of hospitalization if the hospitalization exceeds 24 hours, subject to a maximum of 10 days during the policy period. This benefit is available only in respect of SI greater than or equal to ₹5 Lacs.

KEY FEATURES

1. Cashless Hospitalization

Top Up Insurance - Super Health XS Policy provides the benefit of cashless facility cover in more than 4000 network hospitals in India

2. Tax Benefit

This insurance scheme is approved by IRDA and the medical premium is eligible to get exemption under Section 80D of the Income Tax Act

3. Pre-existing disease

Coverage of pre-existing disease would be applicable after 3 continuous years of insurance under this policy

HOW TO APPLY

You will have to fill in the proposal form of this insurance plan. The premium table gives the amount payable by you. As per the plan chosen, persons aged above 45 years of age are required to submit the following medical reports – ECG, Blood Sugar – Fasting and PP, Urine Sugar. These reports should be dated not prior to 30 days from the date of application. Royal Sundaram shall bear 50% of the cost of medical examination in the event of the risk being accepted.

IMPORTANT EXCLUSIONS UNDER THE POLICY**

- Pre-existing diseases/illness/ailment/injury/ conditions. However these shall be covered after 36 months of continuous insurance under this policy
- Any medical expenses incurred towards treatment undertaken for disease contracted by the insured person during the first 30 days from the commencement date of the policy
- First year exclusion - Treatment of congenital internal anomaly, any type of migraine/vascular head ache, stones in the urinary and biliary systems, surgery on tonsils/adrenoids, gastric and duodenal ulcer, any type of cyst/nodules/polyps, any type of breast lumps during the first year of the operation of the policy. If these are pre-existing at the time of the proposal, they shall be treated as a pre-existing disease
- Two year exclusion - Treatment of Spondylosis/ Spondylitis – any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma/ Sarcoma/Blood Cancer, diabetic and its related complications both direct and indirect, hypertension and its related complications both direct and indirect, during the first two years of the operation of the policy. If these are pre-existing at the time of the proposal, they shall be treated as a pre-existing disease

- Four year exclusion - Treatment of osteoarthritis of any joint, joint replacement surgery (other than due to accidents) during the first four years of the operation of the policy
- AIDS and all diseases, illness and injury related to HIV
- Treatment arising from or traceable to pregnancy/ childbirth. This exclusion shall however not apply in case of ectopic pregnancy
- Expenses on vitamins and tonics unless forming part of treatment of injury or disease
- Any treatment received outside India
- Any ayurvedic, homeopathic, naturopathy or any other system of medication except allopathy
- Aesthetic treatment, cosmetic surgery and plastic surgery
- War and nuclear group of perils
- Diseases due to alcohol abuse, drug abuse and tobacco abuse and its complications

***The above list of exclusions are illustrative only and is not exhaustive. For detailed list, refer to the policy terms and conditions which will be made available upon request.*

Documents to be submitted at the time of claim

- Test reports and prescriptions relating to first/ previous consultations for the same or related illness.
- Case history/admission-discharge summary describing the nature of the complaints and its duration, treatment given, advice on discharge etc issued by the Hospital.
- Death summary in case of death of the insured person at the hospital.
- Hospital receipts/bills/cash memos in original (including advance and final hospital settlement receipts).
- 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).
- 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) Cataract claims - IOL sticker b) 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.
- 13. Any other documents if required.

FREE LOOK / REFUND DETAILS

This plan, at inception, has a free look period of 30 days from the date of receipt of policy. On review of the policy terms and conditions, If you are not satisfied with this plan, then you can cancel your plan within this 30 days free-look period. You shall be eligible for a refund of premium, after deducting applicable risk premium, less the cost of medical examination incurred by the Company and stamp duty charges, where applicable, provided your intimation of cancellation reach us within the free look period.

In case you cancel your coverage after the free-look period, refund of premium shall be as per the short period rates mentioned in the Policy.

RENEWAL DISCLOSURES

Premium will be charged based on the age band in the premium table and is subject to a maximum increase of 25%. Any further increase is subject to IRDA's approval.

Any change in the terms of cover during renewal shall be

subject to IRDA'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 up to a maximum of 100% of the expiring sum insured if there are no claims lodged / paid during all years of insurance and the age of the insured person is under 45 years. Such increased sum insured shall however not be applicable for treatment of diseases 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.

There will be a 30 day grace period available to you from the expiry date to renew your policy. However there will be no coverage during the period of break in insurance.

This product can be ported to another company before the renewal date. In case you wish to port, to ensure continuous coverage of the policy with out any break in insurance, please get in touch with the other insurance company 45 days before the renewal date to initiate the necessary porting formalities there.

Disclaimer

Insurance is the subject matter of solicitation. Top Up Insurance - Super Health XS Policy is issued by Royal Sundaram Alliance Insurance Company Limited. Claims will be settled by Royal Sundaram Alliance Insurance Company Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram Alliance Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Top Up Insurance - Super Health Xs Policy of Royal Sundaram is approved by IRDA.

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 the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to Rupees five hundred.

ABOUT ROYAL SUNDARAM

Royal Sundaram is the first private non-life Insurance company licensed to operate in India. A joint-venture between Sundaram Finance and the Royal & Sun Alliance Insurance plc, UK, Royal Sundaram draws on the global expertise and best practices of the RSA Group and the local understanding of Sundaram Finance. This expertise and experience helps Royal Sundaram in offering its customers best-in- class service and insurance solutions.



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