



GROUP HEALTH POLICY

Health emergencies come unannounced and disturb your financial planning. You must have taken life insurance for your life emergencies, **but what about health?** Royal Sundaram invites you and your family to opt for a quality Health Insurance plan. Group Health Policy simplifies health insurance a great deal and makes it more convenient and easy to buy. It is a comprehensive health insurance for you and your loved ones (Spouse and dependent children).

This Plan covers the expenses incurred towards inpatient hospitalisation for a period of more than 24hrs, for the illnesses/diseases contracted or injury sustained by the insured person during the period of Insurance, which will be for one year. The policy can be renewed annually.

WHO CAN BE COVERED?

- This is a group insurance policy specifically offered to Citibank customers between the age group of 18 - 55 years, who can propose for the same.
- Coverage is available for self, spouse and up to 2 dependent children.
- Self (Citibank customer) and Spouse applying under this plan should be between 18 years to 55 years.
- Dependent Children should be between 91 days to 25 years.
- The policy coverage is available for admittance only for the Indian Citizens residing in India and who are Citibank customers.

COVERAGE TYPE / SUM INSURED OPTIONS

- Coverage is available on Individual or Floater basis.
- Coverage for self is on individual basis and if cover is taken for self along with spouse & child / children then it will be on a floater basis.
- If you opt for a Floater Sum Insured, then you will need to choose from 1A+1C, 1A+ 2C, 2A, 2A+1C & 2A+2C options.
- You can choose from 5 SI options of ₹2 lakhs, ₹3 lakhs, ₹5 lakhs, ₹7 lakhs & ₹10 lakhs.

KEY BENEFITS

- Instant Policy, No Medical Test.
- Cashless hospitalisation in around 4000 hospitals across India.
- Cover from the date and time of premium payment.
- Cashless and Reimbursement benefit.
- Cover for accidental hospitalisation without any waiting period.
- Customer Services Helpline - 1860 425 0000.
- Pay using Citibank Debit/Credit Cards/ Bank Account.

EXCLUSIVE FEATURES

- 100% cover for Surgeon/Doctor Fees.
- 30 days Pre hospitalisation expenses.
- 60 days Post hospitalisation expenses.
- Ambulance Charges covered up to ₹3000/-.
- Day care treatments** - No need for compulsory 24 hours inpatient hospitalization for certain procedures.
- Maternity benefit** - Available for an amount of ₹40,000, covered after two years of waiting period for insured member from the date of first policy commencement date.
(This benefit is available only under a floater policy and not available under an individual sum insured policy).
- Health & Wellness Benefit** - Various Preventive Healthcare & Wellness services namely Health related articles on our Website & Doctor on Chat.

- Increase in SI due to no claim** - The Sum Insured shall be increased by 10% every year, if you or your family members do not make any claim during the policy period of 12 months. This annual increase will be capped up to a maximum of 50%.

PLANS & PREMIUM

Amount in (₹)

Individual - 1 Adult					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	2,542	2,832	3,295	3,927	4,558
26-35	2,898	3,213	3,823	4,531	5,238
36-40	3,365	3,689	4,554	5,377	6,202
41-45	4,171	4,581	5,485	6,325	7,164
46-50	5,278	5,861	6,942	7,888	8,833
51-55	6,938	8,097	10,106	11,313	12,520

Amount in (₹)

Floater - 1 Adult + 1 Child					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	3,847	4,289	5,081	6,112	7,143
26-35	4,268	4,738	5,777	6,887	7,998
36-40	4,783	5,264	6,642	7,880	9,118
41-45	5,631	6,219	7,495	8,901	10,306
46-50	6,858	7,635	9,118	10,671	12,225
51-55	8,718	10,143	12,012	13,882	15,753

Amount in (₹)

Floater - 1 Adult + 2 Children					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	4,418	4,916	5,861	6,994	8,126
26-35	5,143	5,701	6,710	7,939	9,170
36-40	5,748	6,354	7,554	8,899	10,246
41-45	6,209	6,873	8,401	9,896	11,390
46-50	7,335	8,182	9,583	11,403	13,221
51-55	9,426	10,925	12,728	14,926	17,123

The above premium is inclusive of 18% Goods and Services Tax. The GST rate is subject to change, as and when there is an amendment passed by the Government.

Amount in (₹)

Floater - 2 Adults					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	3,953	4,430	5,377	6,588	7,797
26-35	4,593	4,956	6,245	7,674	9,104
36-40	5,437	5,678	7,387	9,005	10,622
41-45	6,425	7,121	8,660	10,450	12,241
46-50	8,403	9,414	11,907	13,616	15,326
51-55	11,709	13,654	17,197	19,379	21,561

Amount in (₹)

Floater - 2 Adults + 1 Child					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	4,450	4,988	6,596	8,045	9,494
26-35	5,174	5,756	7,492	9,121	10,751
36-40	5,994	6,586	8,665	10,465	12,266
41-45	7,297	8,036	9,763	11,811	13,859
46-50	9,355	10,414	12,693	14,788	16,881
51-55	12,696	14,834	17,858	20,453	23,048

Amount in (₹)

Floater - 2 Adults + 2 Children					
Age Band	Sum Insured				
	2,00,000	3,00,000	5,00,000	7,00,000	10,00,000
18-25	4,891	5,492	7,643	9,304	10,965
26-35	5,727	6,527	8,573	10,382	12,189
36-40	6,522	7,464	9,772	11,740	13,708
41-45	8,137	8,916	10,657	12,968	15,280
46-50	10,235	11,341	13,333	15,780	18,229
51-55	13,596	15,924	18,363	21,333	24,303

The above premium is inclusive of 18% Goods and Services Tax. The GST rate is subject to change, as and when there is an amendment passed by the Government.

TAX BENEFITS*

Premium paid towards Group Health Policy will be eligible for Income tax benefits under Section 80D in the assessment year in which the premium is paid. This is available on premium paid by you on behalf of yourself, your spouse and dependent children upto a maximum of ₹25,000* per year.

**The above exemption is as per the Income tax act 1961 and is subject to change as per amendments made thereto from time to time.*

WAITING PERIODS AND SUB LIMITS

- Waiting period of 30 days in respect of any disease contracted by the Insured Person during the first 30 days from the first inception date of the Policy. Waiting period is only for illness and not accidents.
- Waiting period of 1 year in respect of - expenses on treatment of Cataract, Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders.
- Pre-existing disease covered after a period of 3 years.
- Room Rent (per day) 1% of Sum Insured for Non ICU & 2% of Sum Insured for ICU. If a room of higher rent than eligibility is chosen, then the hospitalisation claim shall be proportionally reduced.
- Cataract claim per eye is subject to limit of 7.5% of Sum Insured subject to maximum of ₹25,000/-.
- Ambulance charges ₹1,000/- for Sum Insured Rs.2/3 lacs, ₹2,000/- for Sum Insured ₹5 lacs & Rs.3,000/- for Sum insured ₹7 lacs & ₹10 lacs.
- 2 Year waiting period for maternity benefit, which is available only under a floater policy and not in an individual SI policy.

KEY PERMANENT EXCLUSIONS

- Pregnancy and its complications are not covered for Individual SI policy.
- Outpatient treatment charges.
- Dental treatments unless requiring hospitalization.
- Cosmetic/ weight management treatments/surgeries.
- Treatments other than allopathic.
- Arising out of hazardous occupation/ activities.
- The treatment of psychiatric, mental or nervous or insanity related conditions.

- Alcoholism, Drug addiction.
- Any conditions associated with AIDS.

The above is a key list of exclusions only. For a detailed list of exclusions, please refer to Policy terms & conditions.

RENEWAL DISCLOSURE

1. Citibank is the Group Master Policy holder for this product. Policy offers lifelong renewability. This is subject to 2 conditions. 1) The proposer continues to be a Citibank card/account holder and 2) Citibank continues to renew this group policy. Customers will also be provided an option of porting into a suitable product of Royal Sundaram subject to underwriting guidelines.
2. Premium payable on renewal is based on the age at the time of renewal. Premium payable on renewal and on subsequent continuation of cover are subject to change based on the underwriting guidelines of Royal Sundaram.
3. Royal Sundaram will conduct an annual review of the product premiums. Royal Sundaram reserves the right to re-price the same. The revised premiums will be effective during renewal to the customer. Customers will also be provided an option of porting into a suitable product of Royal Sundaram subject to portability guidelines and underwriting guidelines of Royal Sundaram.
4. The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal.
5. 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 grace period.
6. Any alterations like increase/decrease in Sum Insured, change in variant/coverage, addition/deletion of members can be requested at the time of renewal. Any request for acceptance of changes on renewal will be subject to underwriting.
7. Children completing 25 years of age at the time of renewal, in a Floater policy will move out of Floater to an individual policy with continuity benefits.

CLAIMS PROCESS

Customer can opt for either cashless facility or reimbursement route to make a claim.

For opting Cashless Facility

The Insured Person 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.

Reimbursement Claims

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 Royal Sundaram within seven days from the date of hospitalization injury/ death, failing which admission of claim is at Insurer's discretion.

Please ensure that the insured/insured person 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. Original Medical Bills, Payment Receipts, Discharge Certificate/ Card from the Hospital.
2. Original Cash Memos from Hospital(s)/Chemist(s), supported by the proper prescriptions.
3. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.
4. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
5. Attending Doctor's/Consultant's/Specialist's/ Anaesthetist's original bill and receipt, and certificate regarding diagnosis.
6. Medical Case History/ Summary.
7. Any other documents as required by Royal Sundaram

EXITING THE POLICY

You can contact Royal Sundaram General Insurance Co. Limited through the contact details shared in this brochure. In case you cancel your policy after the free look period, refund of premium shall be as per the short period rates mentioned in the Policy.

FREE LOOK / REFUND DETAILS

You (Insured Person) have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and

conditions, You may cancel the Policy stating the reasons for cancellation and provided that no claims have been made under the Policy, We will refund the premium paid by You after deducting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium for the period on cover. All rights and benefits under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. The free look provision is not applicable and available at the time of Renewal of the Policy.

SUMMARY

This brochure is only a brief summary of the product. This is not an insurance contract or an offer of insurance. The coverage will be subject to the terms and conditions of this product issued by Royal Sundaram General Insurance Co. Limited.

The Company may terminate the policy on grounds like misrepresentation, false representation of a matter of fact or non disclosure of material fact by the applicant/insured and in such cases the policy shall be terminated immediately, from inception, and applicant/insured shall not be eligible for any refund.

Citibank (IRDAI Composite licence no. CA0086) having the registered office at First International Financial Centre (FIFC), 8th Floor, C-54 and 55, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 is a composite corporate agent of Royal Sundaram General Insurance Co. Limited.

Participation by the Bank's client in the Insurance products is purely on a voluntary basis. Insurance products are underwritten and issued by Insurance companies. Citibank does not underwrite the risk or act as an insurer.

Disclaimer

Group Health Policy is underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. 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. 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 Group Health Policy of Royal Sundaram is approved by IRDAI vide UIN - IRDAI/NL-HLT/RSAL/P-H/V.I/184/13-14.

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.

Complaints/Grievances


In case of complaints/Grievances please call
Royal Sundaram General Insurance Co. Limited.
Toll No: 1860 425 0000 or E-Mail: customer.services@roysundaram.in

ABOUT ROYAL SUNDARAM


Royal Sundaram General Insurance Co. Limited is the first private non-life Insurance Company licensed to operate in India. Started in the year 2000, Royal Sundaram offers a range of innovative general Insurance products which includes Health, Personal Accident, Home and Travel Insurance for individual customers. The company's Accident and Health claims process received ISO 9001-2008 certification for its effective customer service delivery. For commercial clients, Royal Sundaram offers a wide range of specialised insurance covers in Fire, Marine, Engineering, Liability and Business Interruption risks.


The company also offers specially designed products to the Small and Medium Enterprises and rural customers.

REACH US

 Call: 1860 425 0000

 Email: customer.services@roysundaram.in

 Log on to: www.roysundaram.in

 Follow us on Facebook/Twitter



Royal Sundaram General Insurance Co. Limited.
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vishranthi Melaram Towers, No. 2 / 319
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002.
Royal Sundaram IRDAI Registration No.102 | CIN-U67200TN2000PLC045611



GROUP HEALTH POLICY
Insure yourself against uncertainties