

This way you can avail of Top Up Insurance - Super Health XS Policy's Cashless Hospitalization benefit. Once your treatment is over, you can simply walk out of the hospital without worrying about the bills. Royal Sundaram will settle the bills directly with the hospital. In case of an emergency hospitalization, you can call MediCare up to 48 hours after being admitted to take the authorization.

- In case you have to be admitted to any other hospital, you need to send all the bills along with supporting documentation to Royal Sundaram who will then reimburse you. The list of hospitals that are currently part of Top Up Insurance - Super Health XS Policy network is available in the Policy Summary booklet.

IMPORTANT DEFINITION

Pre-Existing condition: Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, within 48 months prior to your first Top Up Insurance - Super Health XS policy with us.

IMPORTANT EXCLUSIONS##

- Pre-existing diseases/illness/ailment/injury/conditions. However these shall be covered after 48 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/adenoids, 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 other alternative medicine except Allopathy (Modern Medicine).
- 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 is the important list of exclusions. For detailed list refer to policy terms and conditions, which will be made available on request.

RENEWAL DISCLOSURE

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 subject to IRDAI's approval.

Any change in the terms of cover during renewal shall be subject to IRDAI's approval and 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.

Even in the event of the individual ceasing to be a customer of the bank / corporate agent, the existing policy shall be renewed under normal circumstances on the terms and conditions prevailing at the time of expiry of the policy.

Summary

This brochure is only a brief summary of Top Up Insurance - Super Health Xs Policy. This is not an insurance contract or an offer of insurance. The coverage will be subject to the terms & conditions of the Top Up Insurance - Super Health Xs Policy. issued by Royal Sundaram General Insurance Co. Limited.

UIN: IRDAI/NL-HLT/RSAL/P-H/V.1/209/13-14

Disclaimer

Top Up Insurance - Super Health Xs 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. Top Up Insurance - Super Health Xs Policy of Royal Sundaram is approved by IRDAI.

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

- 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.
- 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@royalsundaram.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@royalsundaram.in
- Log on to: www.royalsundaram.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

PR17093/JUL17/C083/C084



GET MORE FOR LOT LESS

C083 / C084

TOP UP INSURANCE - SUPER HEALTH XS POLICY

A complete coverage for you and your family



TOP UP INSURANCE - SUPER HEALTH XS POLICY

Your health is your biggest asset. 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 General Insurance Co. Limited which offers coverage 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. This is a top-up policy and the coverage only acts above the stated deductible. All amounts below the deductible amount, is for the client to bear out of any existing insurance policy or if none, his own pocket.

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). This product offers you renewal for life long.

How does a Top Up Insurance - Super Health XS Policy work?

The below example will give clarity on how a top up policy offers benefit to a customer.

MrX has an existing Individual Health insurance policy for a SI of ₹3 lakhs.

He meets with an unforeseen accident and is admitted in the hospital for over 10 days.

There are multiple fractures which need different surgeries & the total cost of the same comes to ₹8 lakhs.

His existing Health policy will be able to provide cover only up to ₹3 lakhs.

If this customer had opted for Top Up Insurance - Super Health XS Policy with a SI of ₹5 lakhs, with a deductible of ₹3 lakhs, then this policy would have paid for the remaining ₹5 lakhs of the hospital cost.

What is unique about Top Up Insurance - Super Health XS Policy?

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 plan opted.

Pre and post hospitalization expenses

Reimburses medical expenses related to disease or injury, requiring hospitalization, for a period of 30 days prior to hospitalization subject to maximum of 8% of admissible hospitalization expenses and for period of 60 days 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 – (applicable only in respect of Sum Insured greater than or equal to ₹5 lakhs).

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. Pre-existing disease

Coverage of pre-existing disease would be applicable after 4 continuous years of insurance under this policy.

2 YEAR PREMIUM TABLE

(Amount in ₹)

Sum Insured	Deductible	Top Up Insurance - Super Health XS Policy Two Years		
		Upto 45 yrs	46-65 yrs	66-75* yrs
2,00,000	2,00,000	3,420	4,641	5,570
5,00,000	3,00,000	3,501	4,721	5,666
7,50,000	5,00,000	4,967	6,514	7,816
10,00,000	5,00,000	5,455	7,247	8,696
15,00,000	5,00,000	6,107	8,061	9,674

*For renewal only

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.



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 60 years of age are required to submit the following medical reports. These reports should be dated not prior 30 days from the date of application.

List of Medical Tests

Up to Sum Insured ₹ 7.5 Lakhs

- HBAIC Report (Blood Sugar)

- Urine analysis report

- ECG print out with report

From Sum Insured ₹10 Lakhs and above

- Mandatory Medical Examination Report

- FBS

- RUA

- Lipid profile

- Hb

- S.Creatinine

- Liver Function tests

The Company (Royal Sundaram) shall bear 100% of the cost of the medical examination in the event of the risk being accepted.

TAX BENEFITS**

Premium paid towards Top Up Insurance - Super Health XS 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.

APPLICATION

Once you decide to apply for the plan, the applicable premium depending upon the plan chosen by you will be debited from your Credit Card or Bank Account. Your coverage begins from the date the premium is received by Royal Sundaram towards your Top Up Insurance – Super Health XS Policy. Royal Sundaram will issue the policy along with your cashless health card and send it to your mailing address.

EXITING THE PLAN

Should you wish to cancel your Top Up Insurance – Super Health XS Policy coverage, you can contact Royal Sundaram General Insurance Co. Limited through the contact details shared in this brochure.

FREE LOOK / REFUND DETAILS

This plan, at inception, has a free look period of 15 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 15 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. Your policy documents will reach you within 15 days from the date of debit of your card / account.

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.

CLAIMS

You can claim under your Top Up Insurance - Super Health XS Policy coverage in two ways:

1. If you plan to get admitted to a hospital that is part of the Top Up Insurance - Super Health XS Policy network, please call the 24-Hour MediCare helpline number in your city and take an authorization at least 72 hours in advance.