



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

Lifeline

Customer Information Sheet

CUSTOMER INFORMATION SHEET – LIFELINE

Sr. No.	TITLE	DESCRIPTION	REFER TO POLICY SECTION NUMBER
1	Product Name	Lifeline	
2	What am I covered for:	<ol style="list-style-type: none"> 1. Inpatient Care: Medical Expenses for Medical Practitioner’s fees, Diagnostic tests, Medicines, drugs and consumables, Treatment Charges, Nursing Charges, Operation Theatre charges, Intensive Care Unit charges, Intravenous fluids, blood transfusion, injection administration charges, the cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure. Modern Treatments will be covered upto 50% of Sum Insured. For claim under this benefit hospitalization has to be longer than 24 hours. 2. Pre-hospitalization Medical Expenses: Medical Expenses incurred due to Illness upto 30 days for Classic Plan and 60 days for Supreme & Elite Plan immediately before admission to a hospital. 3. Post-hospitalization Medical Expenses: Medical Expenses incurred due to Illness upto 60 days for Classic, 90 days for Supreme & 180 days for Elite Plan immediately post discharge from Hospital. 4. Day-Care Treatment: Medical Expenses for Day Care Treatments (including Chemotherapy, Radiotherapy, Hemodialysis, any procedure which needs a period of specialized observation or care after completion of the procedure) where such procedures are undertaken by an Insured Person as an In-patient in a Hospital/Day Care Center for a continuous period of less than 24 hours. Any procedure undertaken on an OPD Treatment basis in a Hospital/Day Care Center will not be covered. Pre and Post Hospitalization Medical expenses shall not be payable for this benefit. All Daycare treatments are covered. 5. Ambulance Cover: We will cover Reasonable & Customary Charges for ambulance expenses incurred to transfer the Insured Person by surface transport following an Emergency to the nearest Hospital. There is a sub-limit of Rs 3,000 for Classic, Rs. 5,000 for Supreme & Rs. 10,000 for Elite Plan, per hospitalization. 6. Organ Donor Expenses: Medical Expenses for an organ donor’s treatment for harvesting of the organ. 7. Domiciliary Hospitalization: Medical Expenses for medical treatment taken at home if the treatment continues for an uninterrupted period of 3 days and the condition for which treatment is taken would otherwise have 	<p>D.1</p> <p>D.2</p> <p>D.3</p> <p>D.4</p> <p>D.5</p> <p>D.6</p> <p>D.7</p>

	<p>necessitated hospitalization. Pre-Hospitalization Medical expenses are payable. However, Post-Hospitalization medical expenses are not payable.</p> <p>8. No Claim Bonus: Classic – 10% of base sum insured upto a max of 50% of base sum insured; Supreme & Elite - 20% of base sum insured upto a max of 100% of base sum insured.</p> <p>9. Re-load of Sum Insured – We will provide a Re-load of Sum Insured equal to 100% of base sum insured in case base sum insured and No Claim Bonus has been partially or completely exhausted. Re-load of sum insured can be utilized for different illness. Re-load of Sum Insured is not available for Worldwide Emergency Hospitalization and International Treatment for specified critical illness. Re-load of Sum Insured is applicable only for Baseline Cover Benefits and not for Optional Benefits.</p> <p>10. Ayush Treatment – We will cover medical expenses for Alternative Treatment taken in government hospital or in any institute recognized by the government and /or as defined under definition of AYUSH hospital in the Policy Document, upto the limit specified.</p> <p>11. Vaccination in case of Animal Bite –We will cover medical expenses for OPD treatment for vaccination or immunization for treatment post an animal bite.</p> <p>12. Health Check-up - Cost of a health check-up as per your plan eligibility subject to renewability of the policy. This benefit is over and above the Base Sum Insured</p> <p>13. Preventive Healthcare & Wellness and Disease Management – We will provide various preventive healthcare & wellness related activities like health related articles on your registered email ids. Disease Management initiative by us for our existing customers wherein for certain specified Health Risks such as Heart, Kidney, Liver, Cancer, Hypertension, Diabetes etc. our customers will be provided assistance to manage their risk better through preventive check-ups, advise on Nutrition, diet, exercise regime, wearables to monitor various health parameters etc. This will not be substitute of doctor consultation.</p> <p>14. Second Opinion for Critical Illness (Available for Supreme & Elite Plan only) – Available once during Policy period for 11 critical illness.</p> <p>15. Emergency Domestic Evacuation (Available for Supreme & Elite Plan only) – Available once during Policy Period in case of medical emergency and on advise of treating doctor. Covered upto Rs.1lakh for Supreme and Rs.3lakhs for Elite Plan.</p> <p>16. Worldwide Emergency Hospitalization (Available for Elite Plan only) – Covered upto 50% of Sum Insured or Rs.20lakhs whichever is lower, once a policy year.</p>	<p>D.8</p> <p>D.9</p> <p>D.10</p> <p>D.11</p> <p>D.12</p> <p>D.13</p> <p>D.14</p> <p>D.15</p> <p>D.16</p>
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Sum Insured	25 lakhs	30 lakhs	50 lakhs	100 lakhs	150 lakhs										
Sub Limit	2lakhs	2lakhs	2lakhs	2.50lakhs	2.50lakhs										

		<p>The Insured Person should have been Hospitalized for a minimum period of 48 hours continuously; We will not make any payment under this endorsement in respect of an Insured Person for more than 30 days of Hospitalisation in total under any Policy Year.</p> <p>Claims made in respect of this benefit will not be subject to the Sum Insured. Hospital Cash benefit is not available for hospitalization in case of Supreme Plus and Elite Plus optional covers.</p> <p>3. Include US and Canada for Worldwide Emergency Hospitalization and International Treatment for specified Critical Illnesses. This benefit can be availed only at the inception of First Policy with Us. (available only for Elite Plan)</p> <p>4. Supreme Plus: If you opt for Supreme Plus, following benefits will be offered in additional to the base cover:</p> <p>1. Additional facility of app based cabs as a part of Ambulance Cover: We will cover charges for app based cabs service incurred towards transportation of an Insured Person at the time of getting admitted to the Hospital or discharge to the Hospital. This benefit is available only on reimbursement basis on the basis of submission of an invoice generated by a digital app based cab service and the invoice should mention details such as date, location of pick-up and drop and time of pick-up and drop. e.g. ola and uber. Hand-written paper invoice will not be accepted. The maximum benefit will be restricted up to sub-limit of ambulance cover applicable to your Plan. The benefit is available only for cab ride taken by the Insured Person at the time of Hospital admission or discharge. These charges are payable only if Inpatient claim is admissible.</p> <p>2. Refresh of Sum Insured: Refresh of Sum Insured is a part of Re-load of Sum Insured. Re-load benefit is payable only in case of a) Base Sum Insured and No Claim Bonus is completely exhausted. b) same Insured for Illness other than for which claims has already been paid in the same policy year. c) different Insured for the same Illness for which claims has already been paid in the same policy year.</p> <p>Refresh of Sum Insured is payable to the Same Insured person for same illness for which claim is already paid in the same policy year. Refresh of Sum Insured is available only once in Lifetime of the Policy at a Policy level. Refresh of Sum Insured is not available for Worldwide Emergency Hospitalization and International Treatment</p>	<p>Optional Endorsements -3</p> <p>Optional Endorsement - 4</p>
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		<p>for specified critical illness. Refresh of Sum Insured is applicable only for Baseline Cover Benefits and not for Optional Benefits. For triggering Refresh of Sum insured, Insured Person or immediate kin will have to provide his written consent for utilizing Refresh of Sum Insured.</p> <p>3. In-patient for Pre-existing Disease in case of Life Threatening Condition: We will cover hospitalization expenses resulting from any of the Pre-existing disease which has been specifically disclosed by you at the time of inception of the policy and has been mentioned in the Policy schedule issued to you. This benefit is available only once in the Lifetime of the Policy at a policy level. This benefit is available only on reimbursement mode. This benefit is limited to a maximum of Rs. 1,00,000.</p> <p>4. Bariatric Surgery: If You are hospitalized on the advice of a Doctor and required you to undergo Bariatric Surgery during the Policy period, then We will pay Expenses related to Bariatric Surgery. This benefit is available to Insured Person 18 years and above. Our maximum liability under this benefit will be restricted to Rs. 50,000. Any future complications arising out of bariatric treatment post-surgery will not be covered. To claim under this benefit, you should be covered under Supreme Plus for a period of 72 months without any break. At the time of claiming this benefit, Insured person should be covered under Supreme Plus.</p> <p>5. Mobility Devices</p> <ol style="list-style-type: none"> 1. We shall cover expenses incurred by Insured Person towards mobility devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters, etc. which has been advised as a part of treatment to deal with the disability induced by an accident. These expenses can be part of in-patient or post-discharge. This is not payable in case of Pre-hospitalisation,, out-patient treatment and any sickness related claims. 2. This benefit is only available if the claim of accidental injury has been admissible by us. 3. Our maximum liability will be restricted to 5% of the Sum Insured or Rs. 50,000 whichever is lesser. <p>6. Second Opinion for additional 11 specified Critical Illnesses (Total 22 Critical Illnesses)</p> <p>Following Additional 11 Critical Illnesses are covered for Second Opinion:</p>	
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		<ol style="list-style-type: none"> 1. Angioplasty 2. Benign brain Tumor 3. Blindness 4. Deafness 5. End stage lung Failure 6. End stage liver failure 7. Loss of speech 8. Loss of limbs 9. Major head trauma 10. Primary (idiopathic) pulmonary hypertension 11. Third degree burns <p>5. Elite Plus: If you opt for Elite Plus, following benefits will be offered in additional to the base cover:</p> <ol style="list-style-type: none"> 1. Additional facility of app based cabs as a part of Ambulance Cover: We will cover charges for app based cabs service incurred towards transportation of an Insured Person at the time of getting admitted to the Hospital or discharge to the Hospital. This benefit is available only on reimbursement basis on the basis of submission of an invoice generated by a digital app based cab service the invoice should mention details such as date, location of pick-up and drop and time of pick-up and drop. e.g. ola and uber. Hand-written paper invoice will not be accepted. The maximum benefit will be restricted up to sub-limit of ambulance cover applicable to your Plan. The benefit is available only for cab ride taken by the Insured Person at the time of Hospital admission or discharge. These charges are payable only if Inpatient claim is admissible. 2. Refresh of Sum Insured: Refresh of Sum Insured is a part of Re-load of Sum Insured. Re-load of Sum Insured is payable only in case of a) Base Sum Insured and No Claim Bonus is completely exhausted. b) same Insured for Illness other than for which claims has already been paid in the same policy year. c) different Insured for the same Illness for which claims has already been paid in the same policy year. <p>Refresh of Sum Insured is payable to the Same Insured person for same illness for which claim is already paid in the same policy year. Refresh of Sum Insured is available only once in Lifetime of the Policy at a Policy level. Refresh of Sum Insured is not available for Worldwide Emergency Hospitalization and International Treatment for specified critical illness. Refresh of Sum Insured is applicable only for Baseline Cover Benefits and not for Optional Benefits. For triggering Refresh of Sum insured,</p>	<p>Optional Endorsement - 5</p>
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		<p>Insured Person or immediate kin will have to provide his written consent for utilizing Refresh of Sum Insured.</p> <p>3. In-patient for Pre-existing Disease in case of Life Threatening Condition: We will cover hospitalization expenses resulting from any of the Pre-existing disease which has been specifically disclosed by you at the time of inception of the policy and has been mentioned in the Policy schedule issued to you. This benefit is available only once in the Lifetime of the Policy at a policy level. This benefit is available only on reimbursement mode. This benefit is limited to a maximum of Rs. 2,00,000.</p> <p>4. Bariatric Surgery: If You are hospitalized on the advice of a Doctor and required you to undergo Bariatric Surgery during the Policy period, then We will pay Expenses related to Bariatric Surgery. This benefit is available to Insured Person 18 years and above. Our maximum liability under this benefit will be restricted to Rs. 200,000. Any future complications arising out of bariatric treatment post-surgery will not be covered. To claim under this benefit, you should be covered under Elite Plus for a period of 48 months without any break. To claim under this benefit, Insured Person should be covered under Elite Plus at the time of claim.</p> <p>5. Mobility Devices</p> <ol style="list-style-type: none"> 1. We shall cover expenses incurred by Insured Person towards mobility devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters, etc. which has been advised as a part of treatment to deal with the disability induced by an accident. These expenses can be part of in-patient or post-discharge. This is not payable in case of only pre-hospitalisation, out-patient treatment and any sickness related claims. 2. This benefit is only available if the claim of accidental injury has been admissible by us. 3. Our maximum liability will be restricted to Rs. 50,000. <p>6. Second Opinion for additional 11 specified Critical Illnesses (Total 22 Critical Illnesses)</p> <p>Following Additional 11 Critical Illnesses are covered for Second Opinion:</p> <ol style="list-style-type: none"> 1. Angioplasty 	
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		<ol style="list-style-type: none"> 2. Benign brain Tumor 3. Blindness 4. Deafness 5. End stage lung Failure 6. End stage liver failure 7. Loss of speech 8. Loss of limbs 9. Major head trauma 10. Primary (idiopathic) pulmonary hypertension 11. Third degree burns <p style="text-align: center;">7. International Treatment abroad for 3 additional Critical illnesses (Total 14 specified critical illnesses)</p> <p>Following additional 3 Critical Illnesses are covered for International Treatment abroad:</p> <ol style="list-style-type: none"> 1. End Stage Liver Disease 2. End Stage Lung Disease 3. Third Degree burn <p style="text-align: center;">8. In-Vitro Fertilisation(IVF) Treatment</p> <p>The Company will reimburse medical expenses incurred on IVF Treatment, where indicated, for sub-fertility subject to:</p> <ol style="list-style-type: none"> a. A waiting period of 48 months from the date of inception of the Elite Plus with the Company for the insured person. b. The maximum cumulative liability in lifetime of the policy of the Company for such treatment shall be limited to Rs.2,50,000/-. c. For the purpose of claiming under this benefit, in- patient treatment is not mandatory. d. For claim under this benefit, Insured person should have opted for Elite Plus for a period of 48 months without any break. e. Re-load and Refresh of Sum Insured Benefit shall not be applicable for this benefit. f. This Benefit can be used for a maximum of 3 cycles subject to a maximum of Rs. 2,50,000 as a cumulative benefit. g. To be eligible for this benefit both husband and wife should stay insured continuously without break for a period of 48 months under Elite Plus. h. This benefit does not cover Surrogacy. i. This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation(IVF). j. Maximum age of female member should be less than 45 years. 	
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		<ul style="list-style-type: none"> k. To claim under this benefit, we would require certificate and case history from the treating doctor which has necessitated treatment. l. Available once in lifetime of the policy for a maximum of 3 IVF cycles. m. Under this benefit, maximum of 3 cycles of the treatment as mentioned above should be utilized in maximum 3 consecutive policy years. n. At the time of claiming the benefit, Insured person should be covered under Elite Plus at the time of claim. o. Any treatment or side effects resulting in hospitalization arising as a consequence to infertility treatment is not payable. 	
	<p>What are the major exclusions in the policy:</p>	<p>Investigation & Evaluation, Rest Cure, rehabilitation and respite care, Obesity/ Weight Control, Change-of-Gender treatments, Cosmetic or plastic Surgery, Hazardous or Adventure sports, Breach of law, Excluded Providers, Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences, 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, 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, Refractive Error, Unproven Treatments, Sterility and Infertility, Maternity, Alternative treatment, Ancillary Hospital Charges, Charges for medical papers, Circumcision, Conflict and disaster, Congenital conditions, Convalescence and Rehabilitation, Dental/oral treatment, Drugs and dressings for OPD Treatment or take-home use, Hereditary conditions, Items of personal comfort and convenience, including but not limited to : (A)Telephone, television, diet charges, (unless included in room rent) personal attendant or barber or beauty services, baby food, cosmetics, napkins, toiletry items, guest services and similar incidental expenses or services (B) Private nursing/attendant's charges incurred during Pre-hospitalization or Post-hospitalization (C) Drugs or treatment not supported by prescription etc., OPD Treatment, Preventive Care, Self-inflicted injuries, Sexual problems, Sexually transmitted diseases, Sleep disorders, Treatment for Alopecia, Treatment for developmental problems, Treatment received outside India, Artificial life maintenance is not covered from the time Insured Person goes into vegetative state and a point of no recovery to Life, Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense.</p>	<p>E</p>

			Optional Endorsement-5(8)
	Payment basis	Cashless facility or reimbursement of covered expenses up to specified limits.	
	Loss Sharing	<ol style="list-style-type: none"> Top-up plan on Aggregate annual Deductible options of Rs 1 Lakh, 2 Lakhs, 3 Lakhs, 4 Lakhs, 5 Lakhs and 10 Lakhs can be availed along with premium Discount. Customer can select any available sum insured under Classic & Supreme Plan All claims of International Treatment for specified Critical Illness will be subject to 20% Co-payment 	Optional Endorsement -1 D.17(e)
	Renewal Conditions	<ul style="list-style-type: none"> This is a life-long renewal product on mutual consent subject to application of Renewal and realization of renewal premium The Waiting Periods mentioned in the Policy wording will get reduced by 1 year with every continuous renewal of your Health Insurance Policy. There is no maximum cover ceasing age in this Policy. Renewal premium is subject to change with prior approval from IRDAI. There will be no underwriting on Policy renewal. The first year underwriting results will continue if the policy is continued without a break. Alterations in the policy such as Increase/ decrease in Sum Insured or Change in Plan/Product, addition/ deletion of members, addition deletion of Medical Condition will be allowed at the time of Renewal of the Policy. Any request for acceptance of changes on renewal will be subject to underwriting. The terms and conditions of the existing policy will not be altered We will allow a grace period of 30 days in case of one year, 2 years, 3 years policies and 15 days in case monthly, quarterly, half-yearly mode from the due date of the renewal premium for payment to us. In case of monthly mode, two instances of grace period are allowed and in case of quarterly and half-yearly, only one instance of grace period is allowed. Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation, fraud, non-disclosure or non-cooperation from the insured <p>Renewal of Policy The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.</p>	F.1.10 & F.2.13

		<ol style="list-style-type: none"> i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal. ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years. iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period. iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days in case of one year and 15 days in case of monthly, quarterly and half- yearly payments to maintain continuity of benefits without break in policy. Coverage is not available during the grace period. v. No loading shall apply on renewals based on individual claims experience 																																									
	Renewal benefits	<ul style="list-style-type: none"> • Classic – 10% of base sum insured upto a max of 50% of base sum insured; Supreme & Elite - 20% of base sum insured upto a max of 100% of base sum insured. • There will not be any reduction in No Claim Bonus as a result of claim by the Insured Person in any Policy year • For Classic- Health Check-up is available once in 2 years • For Supreme and Elite- health check-up is available every year. 	D.8																																								
	Cancellation	<p>i. The policyholder may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.</p> <table border="1"> <thead> <tr> <th>Cancellation date upto (x months)</th> <th>1</th> <th>2</th> <th>3</th> </tr> </thead> <tbody> <tr> <td>Upto 1 month</td> <td>75%</td> <td>87%</td> <td>91%</td> </tr> <tr> <td>Upto 3 months</td> <td>50%</td> <td>74%</td> <td>82%</td> </tr> <tr> <td>Upto 6 months</td> <td>25%</td> <td>61.5%</td> <td>73.5%</td> </tr> <tr> <td>Upto 12 months</td> <td>0%</td> <td>48.5%</td> <td>64.5%</td> </tr> <tr> <td>Upto 15 months</td> <td>NA</td> <td>24.5%</td> <td>47%</td> </tr> <tr> <td>Upto 18 months</td> <td>NA</td> <td>12%</td> <td>38.5%</td> </tr> <tr> <td>Upto 24 months</td> <td>NA</td> <td>0%</td> <td>30%</td> </tr> <tr> <td>Upto 30 months</td> <td>NA</td> <td>NA</td> <td>8%</td> </tr> <tr> <td>Beyond 30 months</td> <td>NA</td> <td>NA</td> <td>0%</td> </tr> </tbody> </table> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation</p>	Cancellation date upto (x months)	1	2	3	Upto 1 month	75%	87%	91%	Upto 3 months	50%	74%	82%	Upto 6 months	25%	61.5%	73.5%	Upto 12 months	0%	48.5%	64.5%	Upto 15 months	NA	24.5%	47%	Upto 18 months	NA	12%	38.5%	Upto 24 months	NA	0%	30%	Upto 30 months	NA	NA	8%	Beyond 30 months	NA	NA	0%	F.1.7
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		<p>where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.</p> <p>i. The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p> <p>For half- yearly payment mode</p> <p>Upto 90 days- 50% Refund</p> <p>Post 90 days- Nil</p> <p>For Quarterly payment mode</p> <p>Upto 30 days- 50%</p> <p>After 30 days- Nil</p> <p>For Monthly payment Mode</p> <p>Cancellation- No refund</p> <p>Automatic Cancellation:</p> <p>a. Individual Policy:</p> <p>The Policy shall automatically terminate on death of the Insured Person .</p> <p>b. Family Floater Policies:</p> <p>The Policy shall automatically terminate in the event of the death of all the Insured Persons.</p> <p>c. Refund:</p> <p>A refund in accordance with the table in Section F.1.7 above shall be payable if there is an automatic cancellation of the Policy provided that no claim has been filed under the Policy by or on behalf of any Insured Person.</p>	
	<p>Claims</p>	<p>For cashless service – weblink of network hospital royalsundaram.in/health-insurance</p> <p>Intimation – Before 3 days in case of planned hospitalisation and within 2 days of admission in case of emergency hospitalisation.</p>	<p>G</p>

		Claim Document submission: within 30 days from the date of discharge.	
	Policy Servicing/ Grievances/Complaints	<p>Grievances/Complaints -Company Officials: Mr. T M Shyamsunder – Grievance Redressal Officer</p> <p>IRDAI/(IGMS/Call Centre): - https://igms.irda.gov.in/ - IRDA Grievance toll-free number: 155255</p> <ul style="list-style-type: none"> • Ombudsman Details– Please refer Annexure 1 to Customer Information Sheet 	F.1.16
	Insured's Rights	<p>Free Look: The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.</p> <p>The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.</p> <p>If the insured has not made any claim during the Free Look Period, the insured shall be entitled to</p> <ol style="list-style-type: none"> a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period; <p>Implied renewability: Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by You.</p> <ul style="list-style-type: none"> • Migration and Portability related queries please email us at healthpolicy.helpdesk@royalsundaram.in and write us at: <p>Royal Sundaram Insurance Co. Ltd.</p>	F.1.15



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

Lifeline

Customer Information Sheet

		<p>2nd Floor, Delphi C-wing, Hiranandani Business Park, Powai, Mumbai- 400076</p> <ul style="list-style-type: none"> • Increase in SI during the Policy term is not allowed. • Turn Around Time (TAT) for issue of PreAuth and settlement of Reimbursement <p>Cashless - 3 hours from time of receipt of all requisite documents Reimbursement – 21 days from the date of receipt of all requisite documents</p> <p>Customer has an option to choose installment payment options i.e. Monthly, quarterly and half-yearly mode.</p>	
	Insured's Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid. • Disclosure of Material Information during the policy period such as change in occupation 	
	Policy Tenure	1 year / 2 years / 3 years	

Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.



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

Lifeline

Customer Information Sheet

Lifeline Premium Excluding GST

Benefit illustration in respect of policies offered on individual and family floater basis

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)	Sum Insured (Rs.)	Coverage opted on individual basis covering multiple member of the family under single policy (sum insured is available for each member of the family)	Discount if any	Premium after Discount	Sum Insured (Rs.)	Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)			Coverage opted on family floater basis with overall sum insured (Only one sum insured is available for entire family)					
							Premium (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Floater Discount, if any	Premium after discount (Rs.)		
Individual															
							2 Adult			2 Adult 2 Child					
							Premium (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Floater Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	
18	₹ 3,523	2 lakh Classic	NA	NA	NA	NA	₹ 5,312	₹ 0	₹ 5,312	2 lakh Classic	₹ 9,864	₹ 0	₹ 9,864	2 lakh Classic	
25	₹ 3,740	2 lakh Classic	NA	NA	NA	NA	₹ 5,468	₹ 0	₹ 5,468	2 lakh Classic	₹ 10,024	₹ 0	₹ 10,024	2 lakh Classic	
35	₹ 5,286	2 lakh Classic	NA	NA	NA	NA	₹ 7,288	₹ 0	₹ 7,288	2 lakh Classic	₹ 12,534	₹ 0	₹ 12,534	2 lakh Classic	
45	₹ 9,175	2 lakh Classic	NA	NA	NA	NA	₹ 12,328	₹ 0	₹ 12,328	2 lakh Classic	₹ 17,548	₹ 0	₹ 17,548	2 lakh Classic	
55	₹ 16,438	2 lakh Classic	NA	NA	NA	NA	₹ 22,145	₹ 0	₹ 22,145	2 lakh Classic	₹ 27,315	₹ 0	₹ 27,315	2 lakh Classic	
65	₹ 28,108	2 lakh Classic	NA	NA	NA	NA	₹ 38,296	₹ 0	₹ 38,296	2 lakh Classic	₹ 43,382	₹ 0	₹ 43,382	2 lakh Classic	
70	₹ 35,918	2 lakh Classic	NA	NA	NA	NA	₹ 49,232	₹ 0	₹ 49,232	2 lakh Classic	₹ 54,262	₹ 0	₹ 54,262	2 lakh Classic	
2 Adult															
18	₹ 4,404	4 lakh Classic	NA	NA	NA	NA	₹ 6,640	₹ 0	₹ 6,640	4 lakh Classic	₹ 11,097	₹ 0	₹ 11,097	4 lakh Classic	
25	₹ 4,675	4 lakh Classic	NA	NA	NA	NA	₹ 6,835	₹ 0	₹ 6,835	4 lakh Classic	₹ 11,295	₹ 0	₹ 11,295	4 lakh Classic	
35	₹ 6,608	4 lakh Classic	NA	NA	NA	NA	₹ 9,110	₹ 0	₹ 9,110	4 lakh Classic	₹ 14,347	₹ 0	₹ 14,347	4 lakh Classic	
45	₹ 11,469	4 lakh Classic	NA	NA	NA	NA	₹ 15,410	₹ 0	₹ 15,410	4 lakh Classic	₹ 20,614	₹ 0	₹ 20,614	4 lakh Classic	
55	₹ 20,548	4 lakh Classic	NA	NA	NA	NA	₹ 27,682	₹ 0	₹ 27,682	4 lakh Classic	₹ 32,823	₹ 0	₹ 32,823	4 lakh Classic	
65	₹ 35,135	4 lakh Classic	NA	NA	NA	NA	₹ 47,870	₹ 0	₹ 47,870	4 lakh Classic	₹ 52,906	₹ 0	₹ 52,906	4 lakh Classic	
70	₹ 44,898	4 lakh Classic	NA	NA	NA	NA	₹ 61,541	₹ 0	₹ 61,541	4 lakh Classic	₹ 66,506	₹ 0	₹ 66,506	4 lakh Classic	
5 lakh Supreme															
18	₹ 4,570	5 lakh Supreme	NA	NA	NA	NA	₹ 6,891	₹ 0	₹ 6,891	5 lakh Supreme	₹ 11,320	₹ 0	₹ 11,320	5 lakh Supreme	
25	₹ 4,852	5 lakh Supreme	NA	NA	NA	NA	₹ 7,094	₹ 0	₹ 7,094	5 lakh Supreme	₹ 11,525	₹ 0	₹ 11,525	5 lakh Supreme	
35	₹ 6,858	5 lakh Supreme	NA	NA	NA	NA	₹ 9,454	₹ 0	₹ 9,454	5 lakh Supreme	₹ 14,678	₹ 0	₹ 14,678	5 lakh Supreme	
45	₹ 11,902	5 lakh Supreme	NA	NA	NA	NA	₹ 15,993	₹ 0	₹ 15,993	5 lakh Supreme	₹ 21,183	₹ 0	₹ 21,183	5 lakh Supreme	
55	₹ 21,325	5 lakh Supreme	NA	NA	NA	NA	₹ 28,728	₹ 0	₹ 28,728	5 lakh Supreme	₹ 33,852	₹ 0	₹ 33,852	5 lakh Supreme	
65	₹ 36,463	5 lakh Supreme	NA	NA	NA	NA	₹ 49,679	₹ 0	₹ 49,679	5 lakh Supreme	₹ 54,695	₹ 0	₹ 54,695	5 lakh Supreme	
70	₹ 46,595	5 lakh Supreme	NA	NA	NA	NA	₹ 64,324	₹ 0	₹ 64,324	5 lakh Supreme	₹ 68,809	₹ 0	₹ 68,809	5 lakh Supreme	
10 lakh Supreme															
18	₹ 5,976	10 lakh Supreme	NA	NA	NA	NA	₹ 9,011	₹ 0	₹ 9,011	10 lakh Supreme	₹ 13,288	₹ 0	₹ 13,288	10 lakh Supreme	
25	₹ 6,345	10 lakh Supreme	NA	NA	NA	NA	₹ 9,869	₹ 0	₹ 9,869	10 lakh Supreme	₹ 13,611	₹ 0	₹ 13,611	10 lakh Supreme	
35	₹ 8,968	10 lakh Supreme	NA	NA	NA	NA	₹ 12,363	₹ 0	₹ 12,363	10 lakh Supreme	₹ 17,572	₹ 0	₹ 17,572	10 lakh Supreme	
45	₹ 15,564	10 lakh Supreme	NA	NA	NA	NA	₹ 20,913	₹ 0	₹ 20,913	10 lakh Supreme	₹ 26,078	₹ 0	₹ 26,078	10 lakh Supreme	
55	₹ 27,886	10 lakh Supreme	NA	NA	NA	NA	₹ 37,568	₹ 0	₹ 37,568	10 lakh Supreme	₹ 42,646	₹ 0	₹ 42,646	10 lakh Supreme	
65	₹ 47,683	10 lakh Supreme	NA	NA	NA	NA	₹ 64,965	₹ 0	₹ 64,965	10 lakh Supreme	₹ 69,902	₹ 0	₹ 69,902	10 lakh Supreme	
70	₹ 60,932	10 lakh Supreme	NA	NA	NA	NA	₹ 83,518	₹ 0	₹ 83,518	10 lakh Supreme	₹ 88,359	₹ 0	₹ 88,359	10 lakh Supreme	
50 lakh Elite															
18	₹ 37,723	50 lakh Elite	NA	NA	NA	NA	₹ 50,334	₹ 0	₹ 50,334	50 lakh Elite	₹ 76,065	₹ 0	₹ 76,065	50 lakh Elite	
25	₹ 42,480	50 lakh Elite	NA	NA	NA	NA	₹ 55,857	₹ 0	₹ 55,857	50 lakh Elite	₹ 80,705	₹ 0	₹ 80,705	50 lakh Elite	
35	₹ 47,789	50 lakh Elite	NA	NA	NA	NA	₹ 66,475	₹ 0	₹ 66,475	50 lakh Elite	₹ 91,323	₹ 0	₹ 91,323	50 lakh Elite	
45	₹ 59,772	50 lakh Elite	NA	NA	NA	NA	₹ 81,820	₹ 0	₹ 81,820	50 lakh Elite	₹ 105,289	₹ 0	₹ 105,289	50 lakh Elite	
55	₹ 83,557	50 lakh Elite	NA	NA	NA	NA	₹ 120,510	₹ 0	₹ 120,510	50 lakh Elite	₹ 143,589	₹ 0	₹ 143,589	50 lakh Elite	
65	₹ 122,160	50 lakh Elite	NA	NA	NA	NA	₹ 204,673	₹ 0	₹ 204,673	50 lakh Elite	₹ 227,752	₹ 0	₹ 227,752	50 lakh Elite	
70	₹ 156,011	50 lakh Elite	NA	NA	NA	NA	₹ 250,029	₹ 0	₹ 250,029	50 lakh Elite	₹ 267,551	₹ 0	₹ 267,551	50 lakh Elite	
150 lakh Elite															
18	₹ 46,080	150 lakh Elite	NA	NA	NA	NA	₹ 65,404	₹ 0	₹ 65,404	150 lakh Elite	₹ 99,401	₹ 0	₹ 99,401	150 lakh Elite	
25	₹ 56,229	150 lakh Elite	NA	NA	NA	NA	₹ 73,709	₹ 0	₹ 73,709	150 lakh Elite	₹ 105,239	₹ 0	₹ 105,239	150 lakh Elite	
35	₹ 68,543	150 lakh Elite	NA	NA	NA	NA	₹ 82,226	₹ 0	₹ 82,226	150 lakh Elite	₹ 113,756	₹ 0	₹ 113,756	150 lakh Elite	
45	₹ 83,554	150 lakh Elite	NA	NA	NA	NA	₹ 107,347	₹ 0	₹ 107,347	150 lakh Elite	₹ 136,616	₹ 0	₹ 136,616	150 lakh Elite	
55	₹ 102,035	150 lakh Elite	NA	NA	NA	NA	₹ 145,448	₹ 0	₹ 145,448	150 lakh Elite	₹ 176,541	₹ 0	₹ 176,541	150 lakh Elite	
65	₹ 146,778	150 lakh Elite	NA	NA	NA	NA	₹ 238,801	₹ 0	₹ 238,801	150 lakh Elite	₹ 269,894	₹ 0	₹ 269,894	150 lakh Elite	
70	₹ 189,405	150 lakh Elite	NA	NA	NA	NA	₹ 295,919	₹ 0	₹ 295,919	150 lakh Elite	₹ 327,543	₹ 0	₹ 327,543	150 lakh Elite	
Total premium for all members of the policy (2Adult with ages 25 years and 2 children with age < 18 yrs=4 members in all) is Rs.14526/-.		NA		NA		NA		NA		NA		NA		Total premium when policy opted on a floater basis is Rs.10024/-.	
Sum Insured available for each individual is Rs.2 lakhs		NA		NA		NA		NA		NA		NA		Sum Insured of Rs.2 lakhs is available for the entire family	