



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

Customer Information Sheet

Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited

Sl. No	TITLE	DESCRIPTION	Refer to policy clause number
1.	Product Name	Arogya Sanjeevani Policy, Royal Sundaram General Insurance Co. Limited	
2.	What Am I Covered for	a. Hospitalization expenses - Expenses incurred on hospitalization for minimum period of 24 hours including pre-hospitalization expenses for a period of 30 days and post hospitalization expenses for a period of 60 days.	D.1
		b. Day Care Procedures- Medical expenses for day care procedures.	D.1.1
		c. AYUSH Coverage- Expenses incurred on hospitalization under AYUSH Treatment.	D.2
		d. Expenses incurred on treatment of cataract.	D.3
		e. Expenses incurred on dental treatment and Plastic Surgery: Necessitated due to disease or injury.	D.1.1
		f. Ambulance Charges: Expenses on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.	D.1.1
3.	What are the Major exclusions in the policy	Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:	
		a. Admission primarily for investigation & evaluation	E.1.4
		b. Admission primarily for rest Cure, rehabilitation and respite care	E.1.5
		c. Expenses related to the surgical treatment of obesity that do not fulfill certain conditions	E.1.6



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		d. Change-of-Gender treatments	E.1.7
		e. Expenses for cosmetic or plastic surgery	E.1.8
		f. Expenses related to any treatment necessitated due to participation in hazardous or adventure sports	E.1.9
4	Waiting period	a. Pre-Existing Diseases will be covered after a waiting period of forty eight (48) months of continuous coverage	E.1.1
		b. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident.	E.1.2
		c. Specified surgeries/treatments/diseases are covered after specific waiting period of 24 months	E.1.3
		d. Specified surgeries/treatments/diseases are covered after specific waiting period of 48 months	
5	Payment basis	Payment on indemnity basis (Cashless / Reimbursement)	
6	Loss sharing	In case of a claim, this policy requires you to share the following costs: a. Expenses exceeding the following Sub-limits: i. Room Charges(Hospitalization): a. Room Rent - Up to 2% of SI, subject to max of INR 5,000 per day b. ICU charges - Up to 5% of SI subject to max of INR 10,000 per day. c. In case Room/ICU/ICCU rent exceeds the limits specified the claim shall be subject to the proportionate deduction.	D.1
		ii. Cataract - Up to 25% of Sum Insured or Rs. 40,000/- whichever is lower.	D.3



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		<p>iii. Modern treatment methods and Advancements in technology: Up to 50% of the Sum insured.</p> <p>b. Each and every claim under the Policy shall be subject to a Copayment of 5% applicable to claim amount admissible and payable as per the terms and conditions of the Policy.</p>	<p>D.6</p> <p>F.2.1</p>
7	Renewal Conditions	The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.	F.1.10
8	Renewal Benefits	<p>Cumulative bonus:</p> <p>a. Increase in the sum insured by 5% in respect of each claim free year subject to a maximum of 50% of SI.</p> <p>b. In the event of claim the cumulative bonus shall be reduced at the same rate.</p>	D.8
9	Cancellation	<p>a. The Insured may cancel this Policy by giving 15 days written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed in the policy terms and conditions.</p> <p>b. 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.</p>	F.1.7
10	Claims	<p>a. For cashless service – weblink of network hospital royalsundaram.in/health-insurance</p> <p>b. For Reimbursement of Claim: For reimbursement of claims the insured person may submit the necessary documents to TPA/Company within the prescribed time limit as specified hereunder.</p>	G.1



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		Sl. No	Type Of Claim	Prescribed Time limit	
		1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital	
		2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment	
		For details on claim procedure please refer the policy document.			
11	Policy Servicing	Insurer to provide the details of company officials.			
	Grievances/ Complaints	Details of Grievance redressal officer - kindly refer the link https://www.royalsundaram.in/customer-services/grievance-redressal-procedure (or) http://www.ecoi.co.in/ombudsman.html b. IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/ c. Insurance Ombudsman - The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.			F.1.16
12	Insured's Rights	a. Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception.			F.1.15
		b. Lifelong renewability (except on certain specific grounds)			F.1.11
		c. Right to migrate from one product to another product of the company			F.1.8



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		<p>Migration related queries please email us at healthpolicy.helpdesk@royalsundaram.in and write us at:</p> <p>Royal Sundaram Insurance Co. Ltd. 2nd Floor, Delphi C-wing, Hiranandani Business Park, Powai, Mumbai- 400076</p>	
		<p>d. Right to port from one company to another company</p> <p>Portability related queries please email us at healthpolicy.helpdesk@royalsundaram.in and write us at:</p> <p>Royal Sundaram Insurance Co. Ltd. 2nd Floor, Delphi C-wing, Hiranandani Business Park, Powai, Mumbai- 400076</p>	F.1.9
		<p>e. Change in SI during the Policy term is not allowed and it is only allowed at the time of renewal.</p> <p>Customer services no :18604250000</p>	F.2.11
		<p>f. Turn Around Time (TAT) for issue of PreAuth and settlement of Reimbursement</p> <p>Cashless - 3 hours from time of receipt of all requisite documents. Reimbursement – 30 days from the date of receipt of all requisite documents.</p>	
13	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	
<p>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</p>			



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ASP 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)		Coverage opted on individual basis covering multiple member of the family under single policy (sum insured is available for each member of the family)		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)							
	Individual		Premium (Rs.)	Sum Insured (Rs.)	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	₹ 1,818	100000	NA	NA	₹ 2,908	₹ 0	₹ 2,908	100000	₹ 5,307	₹ 0	₹ 5,307	100000	₹ 5,307	₹ 0	₹ 5,307	100000
25	₹ 1,951	100000	NA	NA	₹ 3,079	₹ 0	₹ 3,079	100000	₹ 5,467	₹ 0	₹ 5,467	100000	₹ 5,467	₹ 0	₹ 5,467	100000
35	₹ 2,494	100000	NA	NA	₹ 3,749	₹ 0	₹ 3,749	100000	₹ 6,391	₹ 0	₹ 6,391	100000	₹ 6,391	₹ 0	₹ 6,391	100000
45	₹ 3,902	100000	NA	NA	₹ 5,975	₹ 0	₹ 5,975	100000	₹ 8,528	₹ 0	₹ 8,528	100000	₹ 8,528	₹ 0	₹ 8,528	100000
55	₹ 8,157	100000	NA	NA	₹ 12,586	₹ 0	₹ 12,586	100000	₹ 14,875	₹ 0	₹ 14,875	100000	₹ 14,875	₹ 0	₹ 14,875	100000
65	₹ 12,237	100000	NA	NA	₹ 19,050	₹ 0	₹ 19,050	100000	₹ 21,080	₹ 0	₹ 21,080	100000	₹ 21,080	₹ 0	₹ 21,080	100000
70	₹ 13,960	100000	NA	NA	₹ 21,775	₹ 0	₹ 21,775	100000	₹ 23,697	₹ 0	₹ 23,697	100000	₹ 23,697	₹ 0	₹ 23,697	100000
18	₹ 2,009	200000	NA	NA	₹ 3,214	₹ 0	₹ 3,214	200000	₹ 5,865	₹ 0	₹ 5,865	200000	₹ 5,865	₹ 0	₹ 5,865	200000
25	₹ 2,156	200000	NA	NA	₹ 3,402	₹ 0	₹ 3,402	200000	₹ 6,041	₹ 0	₹ 6,041	200000	₹ 6,041	₹ 0	₹ 6,041	200000
35	₹ 2,756	200000	NA	NA	₹ 4,143	₹ 0	₹ 4,143	200000	₹ 7,063	₹ 0	₹ 7,063	200000	₹ 7,063	₹ 0	₹ 7,063	200000
45	₹ 4,312	200000	NA	NA	₹ 6,602	₹ 0	₹ 6,602	200000	₹ 9,424	₹ 0	₹ 9,424	200000	₹ 9,424	₹ 0	₹ 9,424	200000
55	₹ 9,014	200000	NA	NA	₹ 13,909	₹ 0	₹ 13,909	200000	₹ 16,438	₹ 0	₹ 16,438	200000	₹ 16,438	₹ 0	₹ 16,438	200000
65	₹ 13,895	200000	NA	NA	₹ 21,052	₹ 0	₹ 21,052	200000	₹ 23,295	₹ 0	₹ 23,295	200000	₹ 23,295	₹ 0	₹ 23,295	200000
70	₹ 15,427	200000	NA	NA	₹ 24,063	₹ 0	₹ 24,063	200000	₹ 26,186	₹ 0	₹ 26,186	200000	₹ 26,186	₹ 0	₹ 26,186	200000
18	₹ 2,712	300000	NA	NA	₹ 4,338	₹ 0	₹ 4,338	300000	₹ 7,918	₹ 0	₹ 7,918	300000	₹ 7,918	₹ 0	₹ 7,918	300000
25	₹ 2,911	300000	NA	NA	₹ 4,593	₹ 0	₹ 4,593	300000	₹ 8,156	₹ 0	₹ 8,156	300000	₹ 8,156	₹ 0	₹ 8,156	300000
35	₹ 3,720	300000	NA	NA	₹ 5,593	₹ 0	₹ 5,593	300000	₹ 9,534	₹ 0	₹ 9,534	300000	₹ 9,534	₹ 0	₹ 9,534	300000
45	₹ 5,821	300000	NA	NA	₹ 8,913	₹ 0	₹ 8,913	300000	₹ 12,722	₹ 0	₹ 12,722	300000	₹ 12,722	₹ 0	₹ 12,722	300000
55	₹ 12,169	300000	NA	NA	₹ 18,777	₹ 0	₹ 18,777	300000	₹ 22,191	₹ 0	₹ 22,191	300000	₹ 22,191	₹ 0	₹ 22,191	300000
65	₹ 18,759	300000	NA	NA	₹ 28,420	₹ 0	₹ 28,420	300000	₹ 31,449	₹ 0	₹ 31,449	300000	₹ 31,449	₹ 0	₹ 31,449	300000
70	₹ 20,826	300000	NA	NA	₹ 32,485	₹ 0	₹ 32,485	300000	₹ 35,352	₹ 0	₹ 35,352	300000	₹ 35,352	₹ 0	₹ 35,352	300000
18	₹ 2,772	400000	NA	NA	₹ 4,435	₹ 0	₹ 4,435	400000	₹ 8,094	₹ 0	₹ 8,094	400000	₹ 8,094	₹ 0	₹ 8,094	400000
25	₹ 2,976	400000	NA	NA	₹ 4,695	₹ 0	₹ 4,695	400000	₹ 8,337	₹ 0	₹ 8,337	400000	₹ 8,337	₹ 0	₹ 8,337	400000
35	₹ 3,803	400000	NA	NA	₹ 5,717	₹ 0	₹ 5,717	400000	₹ 9,746	₹ 0	₹ 9,746	400000	₹ 9,746	₹ 0	₹ 9,746	400000
45	₹ 5,950	400000	NA	NA	₹ 9,111	₹ 0	₹ 9,111	400000	₹ 13,005	₹ 0	₹ 13,005	400000	₹ 13,005	₹ 0	₹ 13,005	400000
55	₹ 12,440	400000	NA	NA	₹ 19,194	₹ 0	₹ 19,194	400000	₹ 22,684	₹ 0	₹ 22,684	400000	₹ 22,684	₹ 0	₹ 22,684	400000
65	₹ 19,175	400000	NA	NA	₹ 29,051	₹ 0	₹ 29,051	400000	₹ 32,147	₹ 0	₹ 32,147	400000	₹ 32,147	₹ 0	₹ 32,147	400000
70	₹ 21,289	400000	NA	NA	₹ 33,207	₹ 0	₹ 33,207	400000	₹ 36,137	₹ 0	₹ 36,137	400000	₹ 36,137	₹ 0	₹ 36,137	400000
18	₹ 2,812	500000	NA	NA	₹ 4,499	₹ 0	₹ 4,499	500000	₹ 8,211	₹ 0	₹ 8,211	500000	₹ 8,211	₹ 0	₹ 8,211	500000
25	₹ 3,019	500000	NA	NA	₹ 4,763	₹ 0	₹ 4,763	500000	₹ 8,458	₹ 0	₹ 8,458	500000	₹ 8,458	₹ 0	₹ 8,458	500000
35	₹ 3,858	500000	NA	NA	₹ 5,800	₹ 0	₹ 5,800	500000	₹ 9,888	₹ 0	₹ 9,888	500000	₹ 9,888	₹ 0	₹ 9,888	500000
45	₹ 6,036	500000	NA	NA	₹ 9,243	₹ 0	₹ 9,243	500000	₹ 13,193	₹ 0	₹ 13,193	500000	₹ 13,193	₹ 0	₹ 13,193	500000
55	₹ 12,620	500000	NA	NA	₹ 19,472	₹ 0	₹ 19,472	500000	₹ 23,013	₹ 0	₹ 23,013	500000	₹ 23,013	₹ 0	₹ 23,013	500000
65	₹ 19,453	500000	NA	NA	₹ 29,472	₹ 0	₹ 29,472	500000	₹ 32,613	₹ 0	₹ 32,613	500000	₹ 32,613	₹ 0	₹ 32,613	500000
70	₹ 21,597	500000	NA	NA	₹ 33,689	₹ 0	₹ 33,689	500000	₹ 36,661	₹ 0	₹ 36,661	500000	₹ 36,661	₹ 0	₹ 36,661	500000
Total premium for all members of the policy			NA		NA				Total premium when policy opted on a floater basis is Rs.5467/-.							