



Royal Sundaram

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.

HOSPITAL CASH PLAN
For Standard Chartered Bank Customers

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Hospital Cash Plan for Standard Chartered Bank Customers	
2	What am I Covered for	<ul style="list-style-type: none"> Hospital Confinement Benefit: Daily benefit as mentioned in the Schedule/ Certificate of Insurance is payable for every completed 24 hours of hospitalization, for a maximum period of 180 days per Illness/ Accident/ Policy. Convalescence Benefit: A fixed amount which is ten times that of the daily benefit (mentioned in the Schedule / Certificate of Insurance) is payable towards convalescence, if the hospital confinement is beyond 21 consecutive days. Parental Benefit: For each 24 hour period of Hospital Confinement of children covered under the policy, half the Daily Benefit shown on the Schedule for that Insured Person is payable in addition to the Hospital Confinement Benefit, for a maximum of 21 days per illness/accident/policy. 	C-Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> Pre-Existing Disease and any disease, illness, medical condition, injury which is a complication of a Pre-existing Disease. Any heart, kidney and circulatory disorders in respect of Insured Persons suffering from pre-existing Hypertension / Diabetes. Treatment arising from or traceable to pregnancy/ childbirth. Any treatment received outside India. Directly or indirectly caused by or contributed to by Nuclear weapons/ materials or Radioactive Contamination. Outpatient treatment. The treatment of psychiatric, mental or nervous conditions, insanity. Directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Warlike Operations (whether war be declared or not). 	D-Exclusions
		*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing	
4	Waiting Period	<p>Diseases contracted during first 30 days from commencement date of the policy.</p> <p>12 months: 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, 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, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer, Osteoarthritis of any Joint during the first year of the operation of the Policy with us.</p>	D-Exclusions
5	Payout Basis	Daily Cash benefit for the duration of confinement in Hospital	C-Benefits
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days. 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. At renewal, the coverages, terms & conditions & premium may change, in which case a three months notice shall be sent to the Proposer/Insured. 	E-Conditions
8	Renewal Benefits	Not Applicable	Not Applicable
9	Cancellation	<ul style="list-style-type: none"> The Company may at any time, cancel the policy on grounds of misrepresentation, fraud, non disclosure of material facts, relating to this insurance of the Insured or non-cooperation by the Insured. The Proposer/Insured may at any time cancel this policy and in such event, the Company shall allow refund of premium less premium at Company's short period rate, provided no claim has been made / paid under the policy. 	E-Conditions
10	Claim Form Availability	The standard claim form (Part A and Part B) is available in our website for ready reference. The same may be also obtained from any of our offices on request.	E-Conditions
(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.			