



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 PLUS

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Hospital Plus	
2	What am I Covered for	<ul style="list-style-type: none"> Hospital Confinement Benefit - Disease: 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 per policy period. Hospital Confinement Benefit - Accident: If the Hospitalization is due to an Accident, double the Daily Benefit mentioned in the Schedule/ Certificate of Insurance is payable for every 24 hours of hospitalization. Convalescence Benefit: A lump sum as specified in the Schedule/ Certificate of Insurance is payable if the period of hospitalization exceeds 21 days. Personal Accident Benefit: In an unfortunate event of accidental death, the sum stated in Schedule/Certificate of Insurance is payable. The cover is operative worldwide. 	C-Benefits I & II
3	What are the major exclusions in the policy	<p>For Hospital Cash:</p> <ul style="list-style-type: none"> Pre Existing Condition and any disease, illness, medical condition, injury, which is a complication of a Pre Existing Condition. Any heart, kidney and circulatory disorders in respect of Insured Persons suffering from pre-existing Hypertension / Diabetes. Treatment related to Pregnancy/child birth. War & Allied perils, Nuclear Weapons or Radioactive contamination. Any other Alternative Treatments except Allopathy (Modern Medicine). Out Patient Treatment charges. Treatment of psychiatric and psychosomatic disorders. Any hospital admission primarily for diagnostic purpose. <p>For Personal Accident:</p> <ul style="list-style-type: none"> Any claim due to pre-existing condition. Intentional self-injury, suicide or attempted suicide. Whilst under the influence of intoxicating liquor or drugs. Self-endangerment unless in self-defense or to save life. Participation in Hazardous Sport / Hazardous Activities. 	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 applicable for C-Benefits I	<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 / Spondilitis 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>	Exclusions
5	Payout Basis	Daily Cash benefit for the duration of confinement in Hospital AND / OR Fixed amount on the occurrence of a covered event.	C-Benefits I & II
6	Cost Sharing	Benefits payable are reduced by half for first 10 days of hospital confinement for dependant Children.	C-Benefits I

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. 	D.Conditions
8	Renewal Benefits	Cumulative Bonus: Personal accident Sum Insured increases by 5% for every claim free policy year subject to maximum of 25%.	C-Benefits II
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 for which 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. 	D.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.	D.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.			

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