



Royal Sundaram
General Insurance

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.

HOSPITAL CASH INSURANCE

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	HOSPITAL CASH INSURANCE	
2	What am I Covered for	Hospital Confinement Benefit: Fixed amount / daily benefit as mentioned in the Schedule/Certificate of the Policy is payable for every completed 24 hours of hospitalization, for a maximum period of 180 days per policy period.	C-Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> Pre Existing conditions 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. 	D-Exclusions
		Treatment arising from or traceable to pregnancy / childbirth.	
		Any treatment received outside India.	
		Sex change treatment, Hormone replacement therapy.	
		Outpatient treatment charges.	
		Hospitalization directly or indirectly in consequence of AIDS and related diseases.	
		Directly or indirectly caused by or arising from or attributable to War and allied perils, Nuclear Weapons and Radio Active contamination.	
		*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing	
4	Waiting Period	Diseases contracted during first 30 days from commencement date of the policy. 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.	D-Exclusions
5	Payout Basis	Daily Cash Benefit for the duration of confinement in Hospital.	C-Benefits
6	Cost Sharing	Not applicable	C-Benefits
7	Renewal Conditions	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 applicbale	C-Benefits
9	Cancellation	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 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.	E-Conditions
10	Claim Form Availability	The standard claim form (Part A and Part B) is available in our wesite 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.			

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