



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, Patullas Road, Chennai - 600 002.

MASTER PRODUCT - ACE HEALTH ADVANTAGE

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	MASTER PRODUCT - ACE HEALTH ADVANTAGE	
2	What am I Covered for	Hospitalization expenses that are incurred as in-patient during the policy period.	C-Benefits
		Pre-Hospitalization medical expenses incurred 30 days prior to hospitalisation.	C-Benefits-d
		Post Hospitalization medical expenses incurred within 60 days from date of discharge from the hospital.	C-Benefits-e
		Day care procedures which do not require 24 hours hospitalization.	C-Benefits-f
		Ambulance Charges - A specified amount as per plan chosen is reimbursed, on producing the bills in original, towards Emergency ambulance charges for transporting the patient to the hospital.	Additional Benefits-1
		Maternity Benefit (Not applicable for Silver Plan): 10% of the Sum Insured subject to maximum of Rs. 50,000/- irrespective of number of policies. This benefit shall be applicable only in respect of delivery of first two living children.	Additional Benefits-6
		The policy extends to cover the following on payment of additional premium:	
		Contact lens, Spectacles and hearing aids: The Insured is eligible for Cost of contact lens, spectacles and hearing aids on completion of four consecutive years subject to a maximum of Rs.20000/- subject to terms and conditions of the policy.	Additional Benefits-2
		Critical Illness: Lump sum amount as mentioned in the schedule if the Insured Person is Diagnosed to be suffering from any of the defined Critical illness, the signs or symptoms of which is experienced by the Insured Person more than one hundred and eighty (180) days following the commencement Date. Further the Insured Person should survive more than thirty (30) days from the date of Diagnosis of Critical Illness.	Additional Benefits-3
		Dental Care: The Insured is eligible for a maximum of Rs. 15,000/- , on completion of two consecutive years under this policy with us towards Fillings and Crowns, Emergency Tooth Replacement, Non-cosmetic Oral Surgeries and Dental x-rays.	Additional Benefits-4
		Convalescence / Recovery Benefits: A lump sum of Rs.15,000/- is payable, if the period of hospitalization exceeds 15 days and only if a valid claim for hospitalization is admitted under this policy.	Additional Benefits-7
Hospital Cash: For each completed 24 hours of hospitalization the daily benefit of Rs.2000/- for a maximum of 30 days. This benefit follows admitted liability under hospitalization cash benefit.	Additional Benefits-8		
Accidental Death and dismemberment Benefit: Amount as specified in schedule of policy is payable towards death and covered disablement due to accident. This is a worldwide cover.	Additional Benefits-9		
3	What are the major exclusions in the policy	Expenses towards External Durable Devices	D. Exclusions-(ii)-4
		Any other alternative medicine except Allopathy(Modern Medicine).	D. Exclusions-(ii)-23
		Costs of donor screening or treatment including surgery to remove organs in the event of the insured acting as a donor	D. Exclusions-(ii)-32
		Any treatment received outside India.	D. Exclusions-(ii)-22
		Hospitalization directly or indirectly in consequence of AIDS and related diseases.	D. Exclusions-(ii)-7
		The treatment of psychiatric, psychosomatic disorders, mental or insanity related diseases	D. Exclusions-(ii)-16
		Genetic disorders and stem cell implantation/ surgery / storage.	D. Exclusions(ii)-35
		Domiciliary Hospitalization	D. Exclusions-(ii)-41
		Treatment by a family member or self-medication or any treatment that is not scientifically recognized	D. Exclusions-(ii)-31
Directly or indirectly caused by or arising from or attributable to War and allied perils, Nuclear Weapons and Radio Active contamination,	D. Exclusions-(ii)-11		

		Treatment taken in Excluded hospitals.	D. Exclusions-(ii)-43
		Exclusions applicable for Critical Illness	Additional Benefits-3
		Pre Existing Disease Any heart, kidney and circulatory disorders in respect of Insured Persons caused by Hypertension / Diabetes.	
Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing			
4	Waiting Period	Initial waiting period: 30 days from the commencement date for all illnesses (not applicable on renewal or for accidents)	D-Exclusions-(i)-2
		Specific waiting periods :	
		12 months: 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/Benign Tumours/Breast Lumps.	D-Exclusions-(i)-3
		24 months: Spondylosis/Spondylitis, Any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders, Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Salphingo – Oophorectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis and Deviated Nasal Septum, Heart ailments, Chronic Renal Failure or end stage Renal Failure, Any type of cancer including but not limited to Carcinoma / Sarcoma Blood Cancer, Diabetes and its related complications both direct and indirect, Hypertension and its related complications both direct and indirect, Organ Transplant, Retinal detachment surgery with or without vitrectomy.	D-Exclusions-(i)-4
		During first three years of the policy under Silver Plan and during first two years of the policy under Gold, Platinum and Super Platinum Plan: Osteoarthritis of any joint, Treatment of Joint replacement Surgery by any cause other than accident, Chronic Obstructive Pulmonary Disease (C.O.P.D),Operations for age related macular degeneration (ARMD) or chrodial neo vascular membrane (CNVM)	D-Exclusions-(i)-5
		Pre-existing diseases: Covered after 36 months(Silver Plan) and 24 months(Gold, Platinum and Super Platinum plans) under hospitalization benefit. This exclusion will also apply to any complications arising from pre-existing ailments/diseases/conditions.	D-Exclusions-(i)-1
		Applicable for Critical Illness Benefit: 180 days waiting period from the commencement date of the Policy.	Additional Benefits-3
		24 months: Expenses towards Maternity treatment	Additional Benefits-6
5	Payout Basis	Reimbursement of covered expenses up to specified limits mentioned in the Schedule / Certificate of this policy AND / OR Fixed amount on the occurrence of a covered event / Daily Cash for each completed 24 hours of hospitalization.	C-Benefits & Additional Benefits
6	Cost Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits:	
		For Ambulance Charges: <ul style="list-style-type: none"> • sum of Rs 2500 per admissible hospitalization for silver & Gold Plan • sum of Rs.3500 per admissible hospitalisation for Platinum Plan, • sum of Rs.5000 per admissible hospitalisation for Super Platinum Plan and overall policy limit of • Rs.5000 for Silver & Gold Plan • Rs. 7000 for Platinum Plan • Rs.10000 for Super Platinum Plan 	Additional Benefits-1
		Specified diseases: <ul style="list-style-type: none"> • Cataract - 10% of the Sum Insured subject to a maximum of Rs.50,000/- • Dialysis, Chemotherapy and Radiotherapy - 10% of the Sum insured per month • Physiotherapy Charges Rs.250/- per day 	C-Benefits-1g
		Aco payment of 25% is applicable for Cost of contact lens, spectacles and hearing aids,Dental Care.	Additional Benefits-2 & 4
		Maternity Benefit - 10% of the Sum insured subject to maximum of Rs.50,000/-	Additional Benefits-6
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. • In the event of mis-description, fraud, non co-operation by you or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal. 	E-Conditions-14

8	Renewal Benefits	No Claim discount: The renewal premium shall be reduced by 5% if there is no claim under the expiring policy	C. Benefits-Additional Features-4
		Indexation: The Sum Insured under this Policy increased by slabs of 10% of the Sum Insured under Silver, Gold and Platinum Plans and 20% of the Sum Insured under Super Platinum Plan subject to a maximum accumulation of 5 slabs.	Additional Benefits-10
		Health Checkup - A maximum amount of Rs.2500/-(Plan - Silver and Gold) Rs. 3,500/- (Platinum Plan) and Rs.5000/- (Super Platinum Plan) is reimbursed after each 2 consecutive claim free years. In respect of a floater policy, if a claim is admitted/ settled under the policy, no insured member shall be eligible for the above benefit.	Additional Benefits-5
9	Cancellation	The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the Insured	E-Conditions-4
		The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company	E-Conditions-4
		Free look in: At the inception of the policy the insured will be allowed a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable and the refund in such case shall be subject to terms and conditions of the policy.	E-Conditions-5
10	Claim Form Availability	The standard claim form (Part A and Part B) and the cashless pre-authorisation request form are available in our website for ready reference. The same may be also obtained from any of our offices on request.	--
11	Network Hospitals of TPA	The updated Network Hospital List may be obtained from the website of our TPA. Please note the Network Hospitals of the TPA are subject to change	--
(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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