



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 - AMSURE MASTER HEALTH PLAN

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	MASTER PRODUCT -AMSURE MASTER HEALTH PLAN	
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-1e
		Post Hospitalization medical expenses incurred within 60 days from date of discharge from the hospital	C-Benefits-1f
		Day care procedures which do not require 24 hours hospitalization	C-Benefits-1g
		Accident Hospitalisation - An additional 50% of hospitalisation sum insured is made available to the Insured Person in case of accidental hospitalization. This sum insured can be utilized only after exhaustion of basic sum insured.	Additional Benefits-1
		Ambulance Charges - An amount of Rs.1500/- per admissible hospitalization and overall policy limit of Rs.3000/- towards Emergency ambulance charges on producing original bills is payable	Additional Benefits-2
		Hospital Cash - A daily benefit of Rs.1000/- is payable on minimum 24 hours hospitalization to a maximum limit of 30 days per annum. This benefit follows admitted liability under hospitalization benefit.	Additional Benefits-4
3	What are the major exclusions in the policy	Expenses related to External Durable Devices,	D-Exclusions-(ii)-4
		The cost of spectacles, contact lenses and hearing aids.	D-Exclusions-(ii)-38
		Treatment arising from or traceable to pregnancy/childbirth.	D-Exclusions-(ii)-37
		Expenses on vitamins and tonics unless forming part of treatment for injury or disease.	D-Exclusions-(ii)-10
		Any treatment received outside India.	D-Exclusions-(ii)-22
		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
		Dental treatment or surgery of any kind unless requiring hospitalization.	D-Exclusions-(ii)-39
		Any other alternative medicine except Allopathy(Modern Medicine)	D-Exclusions-(ii)-23
		Hospitalization directly or indirectly in consequence of AIDS and related diseases.	D-Exclusions-(ii)-7
		Out patient Treatment charges / Domiciliary Hospitalization.	D-Exclusions-(ii)-40,41
		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
Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing.			
4	Waiting Period	30 days for all illnesses (not applicable on renewal or for accidents)	D-Exclusions-(i)-2
		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
		36 months: 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 choroidal neo vascular membrane (CNVM)	D-Exclusions-(i)-5
		Pre-existing diseases: Covered after 36 months. This exclusion will also apply to any complications arising from pre-existing ailments/diseases/conditions.	D-Exclusions-(i)-1

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 AND / OR Daily Cash benefit for 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: Room/ ICU charges A limit of 2% and 4% of the Sum insured per day respectively	C-Benefits-a
		Specified diseases: 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-h
7	Renewal Conditions	Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days.	E-Conditions-13
		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.	
8	Renewal Benefits	Cumulative Bonus: The Sum insured shall be increased by slabs of 5% in respect of every claim free year subject to a maximum accumulation of 10 slabs.	C-Benefits-Additional Features-4
		Health Checkup - A maximum amount of Rs.1500/- is reimbursed after each 4 consecutive claim free years. In respect of a floater policy, if a claim is reported/ admitted/settled under the policy, no insured member shall be eligible for the above benefit.	Additional Benefits-3
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	
		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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