



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.

SECURE ALL

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Secure All	
2	What am I Covered for	<ul style="list-style-type: none"> Hospitalization expenses that are incurred as in-patient during the policy period. Pre-Hospitalization medical expenses incurred 30 days prior to hospitalisation. Post Hospitalization medical expenses incurred within 60 days from date of discharge from the hospital. Day care procedures which do not require 24 hours hospitalization. Recovery Benefit: A lump sum of Rs.25,000/- is payable, only if a valid claim for hospitalisation is admitted under the policy, if the period of hospitalization exceeds 15 days. Hospital Cash benefit: Fixed amount as daily benefit stated in the Schedule/Certificate of Insurance is paid for each completed 24 hours of hospitalization subject to maximum amount specified in the Schedule/Certificate of Insurance. This benefit is payable only if a valid claim for hospitalisation is admitted under the policy. Personal Accident Benefit: In an unfortunate event of accidental death or disablement, the sum stated in Schedule/Certificate of Insurance is payable. The cover is operative worldwide. 	C-Benefits
3a	What are the major exclusions in the policy under Hospitalization Benefit	<ul style="list-style-type: none"> The cost of spectacles, contact lenses and hearing aids. Treatment arising from or traceable to pregnancy/childbirth. Expenses on vitamins and tonics unless forming part of treatment for injury or disease. Any treatment received outside India. Any claim in respect of Unproven/Experimental treatment. Dental treatment or surgery of any kind unless requiring hospitalization. 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, 	D-Exclusions
3b	What are the major exclusions in the policy under Personal Accident Benefit?	<ul style="list-style-type: none"> Intentional Self Injury/Suicide. Whilst under the influence of intoxication of drugs/liquor. Any claim in respect of Pre-existing Diseases. War and Allied perils, Nuclear weapon and ionizing radiation. Participation in Hazardous sports/Activities. Any claim arising out of mental disorder/AIDS and related diseases. Any claim due to Insured person engaging in illegal act/violation of law. 	General 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 Hospitalization benefit	<p>Specific waiting periods:</p> <ul style="list-style-type: none"> 24 months: Treatment for Congenital Internal Anomaly / Disorders / Defects, any type of Migraine /Vascular headache, 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, Treatment of Spondylosis / Spondylitis any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Sinusitis, Hernia, Hydrocele, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer and Osteoarthritis of any joint during the first two years of the operation of the Policy with Us. Pre-existing diseases: Covered after 48 months. 	D-Exclusions

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.	C-Benefits
6	Cost Sharing	In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits: <ul style="list-style-type: none"> Room/ ICU charges beyond 1.5% and 3% of the Sum insured per day respectively. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees are subject to a limit of 40% of the sum insured. Specified diseases: <ul style="list-style-type: none"> Cataract - 7.5% of the Sum Insured subject to maximum of Rs.20000/-. Piles, Fistula, Fissure, Tonsillitis, Sinusitis - 10% of the Sum Insured. Benign Prostatic Hypertrophy, Hernia - 20% of the Sum Insured. Knee/Hip Joint Replacement, all Cancer, Renal Failure - 50% of the Sum Insured. Appendicitis, Gall bladder stones and Gynaec disorders - 25% of the Sum Insured. Dialysis, Chemotherapy and Radiotherapy - 10% of the Sum insured per month. 	C-Benefits
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 the insured or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal. 	E-Conditions
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
9	Cancellation	<ul style="list-style-type: none"> 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. The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company. 	E-Conditions
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.	E-Conditions
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.	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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