ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

# Family Plus

Health Insurance Plan with Maternity Benefits
and to cover everyone in your extended families.

UIN: RSAHLIP22200V032122

# Family Plus

Covid-19 pandemic has proven across the World and in India that how access to Healthcare is so important for everyone in the family right from newborn baby to husband, wife, parents, parent-in-laws, grandparents, grandchildren etc. In fact, Covid-19 has acted as a great leveller in history of Indian Healthcare which has proven that anybody from anyone's family can get admitted to hospital all of a sudden and in such a time you need Health Insurance Policy which takes care of everyone in the family irrespective of age.

Family Plus is an ideal product as you begin to plan your family and plan to cover your entire family. The product comes with rich benefits like no Room Rent Capping, Reload Benefit, No Claim Bonus and unique combination of 2 different Sum Insureds i.e. one Individual which is available to each family member on individual basis and common floater sum insured which is available across all members of the family covered in the policy.

An ideal health insurance plan with maternity benefits and to cover everyone in your extended families. (Parents, Parent-in-laws, Grandparents, Grandchildren and many more).

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# Key features

### Maternity Benefits

- Maternity benefits upto Rs. 50,000 with 2 year waiting period.
- Nutritional allowance of Rs. 10,000 post discharge after delivery- First time in India.
- New born baby cover.
- Vaccination for new born baby cover.

### Access to best Hospitals in India

Strong network of 7000+ hospitals across India.

### Rich Coverage

Little or no deduction from your hospitalisation claims.

### Fastest Claim Processing

- 1 hour for pre-authorization (Initial) & 3 hours for Pre-Authorization (Final) for Cashless Claims through our efficient network of TPAs.*
- 15 working days for reimbursement claims*

*Subject to submission of all relevant documents.

### Four Layered Protection

- Individual sum insured which is available to every insured separately.
- Common Floater sum insured which is available across all members of the family covered in the policy.
- No Claim Bonus (NCB) of 20% every claim free year and going upto 100% in 5 years.
- Re-load of upto 100%.

### Health and Wellness Benefit

- Annual health checkup every year at your doorstep through Home visits.
- Latest scientific information through various health related articles on topics/ issues such as Diabetes, Hypertension, Thyroid, osteoporosis and many more.
- Disease Management for customers identified with high risk with the help of in-house team of doctors and dietician.

### Pre-Post Hospitalisation Expenses

Coverage for medical charges incurred by you before and after hospitalisation including diagnostic tests, medicines, follow-up visits/consultation with the Doctor etc.

### Domiciliary hospitalisation

Reimbursement of medical expenses for treatments taken at home involving medical treatments exceeding a period of 3 days. This can be availed if the condition of the patient does not permit him to be moved to a hospital or there are shortage of beds in the hospital.

### Domestic Evacuation

In case of an emergency due to an accident or illness in india, we will assist to transport you safely from one hospital to another hospital to avail better treatment and to save your life.

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# Key features (continued)

### Second Opinion for Critical Illness

If you are suffering from any of the 11 critical illnesses and feel uncertain about your diagnosis or wish to seek a second medical opinion by an expert physician or doctor, we will arrange the consultation, free of cost for you. This benefit is available for insured persons who are aged 18 years and above.

### All Day Care Procedures

Coverage for medical expenses incurred on all day care procedures including dialysis and chemotherapy.

### Ayush Treatment

The company shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each policy year is up to sum Insured in any AYUSH Hospital.

### Zonal Pricing

**Zone 1:** Delhi/NCR, Mumbai (inc. Thane and Vashi), Bengaluru, Chennai, Pune, Hyderabad, Kolkata and Gujarat.

**Zone 2:** Rest of India.

A discount of 15% for members in Zone 2 will be applicable.

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# Product Benefits

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| SUM INSURED (SI) ₹[1] | Individual Base Sum Insured | 2 lakhs \| 3 lakhs \| 5 lakhs \| 10 lakhs \| 15 lakhs |
| | Floater Sum Insured | 3 lakhs \| 4 lakhs \| 5 lakhs \| 10 lakhs \| 15 lakhs \| 20 lakhs 25 lakhs \| 50 lakhs |
| BASELINE COVER[2] | Inpatient Care | Covered up to Sum Insured |
| | Pre And Post Hospitalisation Expenses | 60/90 days, Covered upto Sum Insured |
| | All Day Care Procedures | Covered up to Sum Insured |
| | Organ Donor Expenses | Covered up to Sum Insured |
| OTHER BENEFITS | Ambulance Cover | Up to ₹ 4,000, per event of hospitalization for every insured member |
| | No-Claim Bonus | 20% of Base Sum Insured up to a max of 100% |
| | Re-load of Sum Insured [3] | Up to Base Sum Insured, once during the policy year |
| | Vaccination in case of Animal Bite[4] | Upto ₹ 5,000 |
| | Ayush Treatment | Covered up to Sum Insured |
| | Domiciliary Hospitalisation [5] | Covered up to Sum Insured |
| | Second Opinion for 11 specified Critical illness [6] | Available Once During The Policy Year |
| | Emergency Domestic Evacuation (Bed To Bed on Advise of Treating Doctor) | Covered up to ₹ 100,000 |
| HEALTH & WELLNESS | Health Check - up | Annual |
| | Preventive Healthcare & Wellness [7] | Available |
| MATERNITY BENEFITS | Maternity Cover for up to 2 Deliveries [8] | ₹ 50,000, per delivery |
| | New Born Baby Cover | Base SI of mother |
| | Vaccinations for New Born Baby in the first Year [#] | Up to ₹ 10,000 |
| | Nutritional Allowance for Mother post discharge [9] | Up to ₹ 10,000 |
| CUSTOMER LEVEL OPTIONS | Hospital Cash (For 30 Days in case of Hospitalisation Beyond 2 Days) | ₹ 2,000 per day |
| | Instalment Options | Monthly, Quarterly and Half yearly |

Notes:

(1) It is mandatory to choose 1 base sum insured & 1 floater sum insured. The chosen base sum insured will be same for all covered members.

(2) Baseline cover includes

1. 36 month waiting period for pre-existing conditions.
2. 2 year waiting period for specific 16 diseases/conditions.
3. 30 day Initial waiting period from inception.
4. Entry age for adults is 18 years onwards and children is from 91 days onwards. New born Children can be added to existing policies at renewal.
5. Zone 2 is priced 15% lower than zone 1 (For eg, if Zone 1 is priced as Rs.100, then zone 2 will be priced at Rs. 85)

(3) Re-load of Sum Insured - Reinstate sum insured up to base sum insured. Applicable for different illnesses. Reload will be triggered only once in a policy year and only after the base SI + Floater SI is exhausted. The reloaded SI can be jointly or severally used by all insured members, up to the available limit.

(4) Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of Overall limit.

(5) If due to your health condition you cannot be moved to a hospital or a bed is not available in hospital, we will reimburse the medical expenses incurred for treatment taken at home as long as it involved medical treatment for a period exceeding 3 days.

(6) 2nd Opinion for following critical illnesses are covered: Cancer, First Heart Attack, Open Chest CABG, Open Heart Replacement or Repair of Heart Valves, Coma, Kidney Failure, Stroke, Major Organ/Bone Marrow Transplant, Permanent paralysis of Limbs, Motor Neuron Disease & Multiple Sclerosis.

(7) Preventive Healthcare & Wellness Benefit to offer various health related articles on your registered email Id and Disease Management for Customers identified with high risk.

(8) Maternity Benefit - Covers up to 2 deliveries if at least 2 adults are covered under the same policy. 24 month waiting period applies to maternity cover including all attached new born baby cover benefits.

# - Vaccinations would be covered till the next policy anniversary after which the new born baby has to be included in the policy for the coverage to continue.

(9) Nutrition allowance covers cost of nutritional food supplements & medicines which inter alia includes food supplements advised by medical practitioner for nutrition enriched diet viz calcium tablets, vitamins, tonics, fresh/dry fruits & vegetables to be given to mother post birth of child to recuperate. Fixed benefit payable in the form of a postdated cheque, 2 months after delivery. This is a first of its kind offering in the health insurance industry.

Note: Policy offers a combination of individual sum insured and floater sum insured in the same policy. Minimum 2 members need to be covered in the policy. The following relations of the proposer are allowed to be covered in the policy.

Spouse as long as he or she continues to be married to you, Son, Daughter-in-law, Daughter, Father, Mother, Father-in-law as long as your spouse continues to be married to you, Mother-in-law as long as your spouse continues to be married to you, Grandfather, Grandmother, Grandson, Granddaughter, Son-in-law, Brother, Sister, Sister-in-law, Brother-in-law, Nephew and Niece.

UIN: RSAHLIP22200V032122

# General Exclusions

Investigation & Evaluation, Rest Cure, rehabilitation and respite care, Obesity/ Weight Control, Change-of-Gender treatments, Cosmetic or plastic Surgery, Hazardous or Adventure sports, Breach of law, Excluded Providers, Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences, Treatments received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons, Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure, Refractive Error, Unproven Treatments, Sterility and Infertility, Alternative treatment, Ancillary Hospital Charges, Charges for medical papers, Circumcision, Conflict and disaster, Congenital conditions, Convalescence and Rehabilitation, Drugs and dressings for OPD Treatment or take-home use, Items of personal comfort and convenience, including but not limited to : (A)Telephone, television, diet charges, (unless included in room rent) personal attendant or barber or beauty services, baby food, cosmetics, napkins, toiletry items, guest services and similar incidental expenses or services (B) Private nursing/ attendant's charges incurred during Pre-hospitalization or Posthospitalization (C) Drugs or treatment not supported by prescription etc., OPD Treatment, Preventive Care, Self-inflicted injuries, Treatment for Alopecia, Treatment received outside India, Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense.

The above exclusions are indicative and not exhaustive. For a detailed list of exclusions, refer to policy terms and conditions available at royalsundaram.in.

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Disclaimer

Family Plus is an IRDAI approved product with UIN-RSAHLIP22200V032122, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Royal Sundaram IRDAI Reg. No.102
CIN: U67200TN2000PLC045611

Call **1860 425 0000**
Visit **www.royalsundaram.in**

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UIN: RSAHLIP22200V032122
PR25121/OCT25/V1