Lifeline

Health Insurance Plan

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

The
Unusual
Gift of Love

Go cashless with India's leading
health insurance plan

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UIN: RSAHLIP24146V032324

LIFELINE PRODUCT BENEFITS

		LIFELINE HEALTH INSURANCE PLAN > ELITE	**LIFELINE** HEALTH INSURANCE PLAN > SUPREME	**LIFELINE** HEALTH INSURANCE PLAN > CLASSIC
	SUM INSURED (SI) RUPEES	25 lakhs | 30 lakhs | 50 lakhs | 100 lakhs | 150 lakhs	5 lakhs | 7.5 lakhs | 10 lakhs | 15 lakhs | 20 lakhs | 25 lakhs 50 lakhs | 100 lakhs	2 lakhs | 3 lakhs | 4 lakhs
BASELINE COVER BENEFITS[1]	Inpatient Care	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	Pre and post hospitalization expenses including for all Day care procedures	60/180 days, Covered upto Sum Insured	60/90 days, Covered upto Sum Insured	30/60 days, Covered upto Sum Insured
	All Day care procedures	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	Ambulance Cover	Up to Rs.10,000	Up to Rs.5,000	Up to Rs.3,000
	Organ Donor Expenses	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
OTHER BENEFITS	Domiciliary Hospitalization	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	No Claim Bonus	20% of Base Sum Insured up to a maximum of 100%	20% of Base Sum Insured up to a maximum of 100%	10% of Base Sum Insured up to a maximum of 50%
	Re-load of Sum Insured[2]	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
	Ayush Treatment[3]	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	Vaccination in case of Animal Bite[4]	Up to Rs.7,500	Up to Rs.5,000	Up to Rs.2,500
	Emergency Domestic Evacuation (Bed to Bed on advise of treating doctor)	Covered up to Rs.300,000	Covered up to Rs.100,000	Not Covered
	Worldwide Emergency Hospitalization (Excluding US and Canada)[$]	50% of Base Sum Insured up to max of Rs.20 lakhs; Deductible of $1,000 per hospitalization	Not Covered	Not Covered
	International Treatment abroad for 11 specified critical illnesses along with one time return airfare for insured person[6] (Excluding US and Canada)[$]	Covered up to Sum Insured Airfare covered up to Rs.3 lakhs	Not Covered	Not Covered
	Second Opinion for 11 specified Critical Illness[8]	Available once during the policy year (Second Opinion for 11 specified Critical Illness)	Available once during the policy year (Second Opinion for 11 specified Critical Illness)	Not Covered
	OPD Treatment[9]	Up to Rs.10,000	Not Covered	Not Covered
HEALTH & WELLNESS BENEFITS	Health Check-up	Annual	Annual	Once in 2 years
	Preventive Healthcare & Wellness and Disease Management[7]	Available	Available	Available
MATERNITY BENEFITS[10]	- Maternity cover for up to 2 deliveries	INR 2 lakhs | 2 lakhs | 2 lakhs | 2.5 lakhs | 2.5 lakhs	Not Covered	Not Covered
	- New Born Baby Cover	INR 6.25 lakhs | 7.5 lakhs | 12.5 lakhs | 25 lakhs | 37.5 lakhs	Not Covered	Not Covered
	- Vaccinations for new born baby in the first year[#]	Covered up to 10,000	Not Covered	Not Covered
CUSTOMER LEVEL OPTIONS	Top-up plan on annual aggregate basis	Not Available	Deductible of Rs.1,2,3,4,5 and 10 lakhs	Deductible of Rs.1,2,3,4,5 and 10 lakhs
	Hospital cash Benefit (for 30 days in case of hospitalization beyond 2 days) (available only for hospitalisation under Base cover and not available for hospitalisation under optional covers)	Rs.5,000/day	Rs.2,000/day	Rs.1,000/day
	Option to include US and Canada for Worldwide Emergency Hospitalization and International Treatment for specified Critical Illness[$]	Available	Not Available	Not Available
	EMI Options (Monthly, Quarterly, Half-yearly and Annually)[5]	Available	Available	Available

Health Insurance Plan to offer an innovative Reload Benefit

Additional Benefits	Elite Plus Option (Available only under Elite Plan)	Supreme Plus Option (Available only under Supreme Plan)
Additional facility of app based cabs as a part of Ambulance Cover	Available	Available
Refresh of Sum Insured[11]	Available	Available
International Treatment abroad for 3 additional Critical illnesses (Total 14 specified critical illnesses) along with one time return airfare for insured person[6]$	Covered up to Sum Insured, Airfare covered up to Rs.3 lakhs	Not Covered
Inpatient for Pre Existing Diseases in case of Life Threatening Conditions[12]	Up to Rs.2 lakhs	Up to Rs.1 lakh
Bariatric Surgery[13]	Up to Rs.2 lakhs	Up to Rs.50,000
Mobility Devices[14]	Up to Rs.50,000	5% or Rs.50,000 whichever is lesser
Second Opinion for additional 11 specified Critical Illnesses (Total 22 Critical Illnesses)[8]	Available once during the policy year	Available once during the policy year
In-Vitro Fertilisation (IVF) Treatment [15]	Up to Rs.2,50,000	Not Available

Notes:

(1) Baseline cover includes a
- 36 months waiting period for Classic, 36 months waiting period for Supreme and 24 months waiting period for Elite for pre-existing conditions.
- a 2 years waiting period for specific 16 diseases/conditions.
- a 30 day Initial waiting period from inception.
- Entry age for Adults is 18 years onwards and from 91 days to 25 years for children. New born children can be added to existing policies at renewal.
- Zone 2 is priced 25% lower than Zone 1 (For eg., if Zone 1 is priced as Rs.100, then Zone 2 will be priced as Rs.75).

(2) Re-load of Sum Insured - Reinstate sum insured upto base sum insured. Applicable for different illness or different Insured member for same illness.

(3) AYUSH Treatment - Inpatient Treatment taken up in authorized hospitals as per definition mentioned in policy terms and conditions.

(4) Vaccination for Animal Bite (Post Bite Treatment) - OPD benefit upto defined limit as part of overall limit.

(5) EMI Options: Offering a more convenient way to pay your premium - Monthly, Quarterly, Half-yearly, Annually.

(6) Critical Illness need to be diagnosed in India and customer needs to take Pre-Authorization before proceeding for treatment abroad. Critical illnesses covered under Elite Plan: 1. Cancer 2. First Heart Attack 3.Open Chest CABG 4.Open Heart Replacement or Repair of Heart Valves 5. Coma 6. Kidney Failure 7. Stroke 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease 11. Multiple Sclerosis. Additional Critical Illness Covered under Elite Plus- 1. End stage Liver Failure 2. End Stage Lung Failure 3. Third degree burns 20% co-payment applies for treatment every year.

(7) Preventive Healthcare & Wellness Benefit to offer various health related articles to be sent to our customers on their email ids and Disease Management etc.

(8) 2nd Opinion for following critical illnesses are covered under Supreme and Elite Plan: 1. Cancer 2. First Heart Attack 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma 6. Kidney Failure 7. Stroke 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease 11. Multiple Sclerosis. Additional Critital Illnesses covered under Supreme Plus and Elite Plus: 1. Benign Brain Tumor 2. Blindness 3. End Stage Lung Failure 4. End Stage Liver Failure 5. Loss of Speech 6. Loss of Limbs 7. Major Head Trauma 8. Primary (Idiopathic) Pulmonary Hypertension 9. Third Degree Burns 10. Angioplasty 11. Deafness.

(9) OPD Treatment covers Medical Practitioner Consultation, Medicine and Diagnostic Tests, Dental, Contact lenses, Spectacles and Hearing Aids are covered once in 2 years with a sublimit of 30% of Sum Insured.

(10) Maternity Benefit - Covers up to 2 deliveries if both husband and wife are covered under the same family floater policy, New Born Baby Cover and Vaccination for new born (only in Elite Plan). 36 month waiting period applies to maternity benefit. # - 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 at the time of renewal.

(11) Refresh of sum insured will be applicable for same illness for same Insured Person in the same Policy year. Refresh benefit is part of Re-load benefit. Available only once during the Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy at a policy level.

(12) Inpatient for PED in case of Life threatening Condition can only be payable under reimbursement mode and can be claimed once in Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy lifetime.

(13) Waiting Period for Bariatric Surgery in case of Supreme Plus is 72 months and in case of Elite Plus is 48 months. Any complications arising out of bariatric treatment post surgery will not be covered.

(14) We will pay cost of devices such as walkers, manual wheelchair, Crutches, Splints, External Prosthetics, Slings, Plasters etc. in case of any inpatient hospitalization due accidental injury.

(15) Waiting Period for IVF treatment will be 48 months and benefit can be claimed only in India for maximum for 3 IVF cycles. Benefit will be provided only in floater policies subject to the condition that both husband and wife are covered as a floater cover for a continues period of 48 months.

$ Worldwide Emergency Hospitalization and International Treatment abroad for specified critical illness cover is excluding US and Canada. However, Customer has option to include US and Canada by paying an additional premium. This benefit can be availed only at the inception of first policy with us.

Note: Policy offers both individual and family floater cover options with defined relationships allowed of Husband, Wife & Dependent Children.

Maximum Family Combination Allowed: 2 Adults + 4 Children.

ELIGIBILITY CRITERIA & POLICY TERMS

Minimum Entry Age	91 days for dependent children, 18 years for proposer or adults.
Maximum Entry Age	25 years for dependent children, lifetime entry age for adults.
Policy Type	Individual or family floater.
Family Coverage	Self, spouse and up to 4 dependent children. Separate floater plan can be taken for parents or other dependents.
Sum Insured Enhancement	Only at the time of renewals.
Policy Tenure	Option of 1 year, 2 years as well as 3 years. Discount of 7.5% if you opt for 2 years tenure and 12% if you opt for 3 years tenure.
Premium	For the purpose of calculating premium, the country has been divided into 2 Zones. Zone 1: Delhi/NCR, Mumbai (including Thane and Vashi), Bengaluru, Chennai, Pune, Hyderabad, Kolkata and Gujarat. Zone 2: Rest of India. A discount 0f 25% for the members in Zone 2 will be applicable.
Renewal Conditions	Lifetime renewability.
Renewal Premium	Premium payable on renewal based on the age at the time of renewal. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Grace Period	15 days for Monthly Policy, and 30 Days for Quarterly, Half yearly & Annually.
30 days Free Look Period	If after purchasing the policy, you do not find it suitable, you can cancel and return the policy to us in the free look-in period of 30 days (only for new policies).

Health Insurance plan with wellness benefits that works for you

Lifeline Health Insurance Plan

GET CLASSIC, SUPREME OR ELITE PLANS UNDER LIFELINE FOR UNPARALLELED BENEFITS

- Serviced by a Dedicated Team of Doctors
- Widest Sum Insured from INR 2 Lakhs to 1.5 Crore
- Return Airfare for International Treatment
- Worldwide Emergency Hospitalisation for up to INR 20 Lakhs
- International Cover for 11 Specified Critical Illnesses
- Vaccination in case of Animal Bite
- Premier Hospitals in India and Abroad with No-Room-Rent-Cap
- Emergency Domestic Evacuation
- Second Opinion for 11 Critical Illnesses
- Reload Benefit Doubles your Sum Insured at No Extra Cost
- Double your Sum Insured in 5 Claim-Free Years with our Accelerated No-Claim Bonus
- Wellness Benefits, E-Chat with Doctors and Free Health Check-up
- Covers Hospitalisation for Ayush Treatments
- Income Tax saving on Premium paid Under Section 80D of the IT Act
- EMI Options
- Health & Wellness

Service & Claims Standards
+ Innovative Health Insurance Plans, Serviced by Doctors
+ Exclusive Customer Service Help Desk

WAITING PERIOD & MAJOR EXCLUSIONS

1. Initial Waiting Period - 30 Days
2. Initial Waiting Period For Critical Illness - 90 Days
3. For Pre-Existing Disease:
   A. Classic - 36 Months
   B. Supreme - 36 Months
   C. Elite - 24 Months
4. For Maternity benefits - 36 Months
5. Specific Waiting Period of 24 months for 16 specified illnesses listed below:

   • Stones in Biliary and Urinary systems • Lumps / Cysts / Nodules / Polyps / Internal Tumours •Gastric and Duodenal Ulcers •Surgery on Tonsils / Adenoids •Osteoarthrosis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse • Cataract • Fissure / Fistula / Hemorrhoids • Hernia / Hydrocele • Chronic Renal Failure or end stage Renal Failure • Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media • Benign Prostatic Hypertrophy • Knee / Hip Joint replacement • Dilatation and Curettage • Varicose Veins • Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis • Hysterectomy for any Benign Disorder.
6. Permanent exclusion list:

   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, Maternity, Alternative treatment, Ancillary Hospital Charges, Charges for medical papers, Circumcision, Conflict and disaster, Congenital conditions, Convalescence and Rehabilitation, Dental/oral treatment, Drugs and dressings for OPD Treatment or take-home use, Hereditary conditions, 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 Post-hospitalization (C) Drugs or treatment not supported by prescription etc., OPD Treatment, Preventive Care, Self-inflicted injuries, Sexual problems, Sexually transmitted diseases, Sleep disorders, Treatment for Alopecia, Treatment for developmental problems, Treatment received outside India, Artificial life maintenance is not covered from the time Insured Person goes into vegetative state and a point of no recovery to Life, 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.

Disclaimer

Insurance is the subject matter of solicitation. Lifeline (UIN-RSAHLIP24146V032324) is a Health Insurance product underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. 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. The Lifeline (UIN-RSAHLIP24146V032324) is a Health Insurance product of Royal Sundaram approved by IRDAI.

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 the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

Royal Sundaram IRDAI Reg. No.102
CIN: U67200TN2000PLC045611

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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