

(Formerly known as Royal Sundaram Alliance Insurance Company

Registered Office: 21, Patullos Road, CHENNAI – 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai,

Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

**GROUP HEALTH POLICY** 

### A POLICY SCHEDULE

As Attached and forming part of this Policy.

### **B PREAMBLE**

#### **B.1** Important notes about this insurance

Please read and check the details of this Policy carefully to ensure its accuracy and see that it meets your requirements.

The Policy is an evidence of the contract between the Insured and Royal Sundaram General Insurance Co. Limited.

The information supplied by the Insured, including proposal form, if any supplied by the Insured shall be incorporated in and is the basis of this contract.

The Policy, the Schedule and any Endorsement thereon shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Provided that the Insured pay the premium for all the persons intended to be Insured under this Policy and We receive and accept it, We will provide the insurance described in the Policy.

Insurance under this Policy is given subject to the Endorsements if any, exclusions, terms and conditions shown below and failure in compliance may result in the claim being denied.

#### **B.2** Persons who can be insured

This Policy is available to Insured Person whose age group is between 91 days and 75 years. A minimum of 7 Insured Persons are required to be covered under this policy.

#### **C DEFINITIONS**

In this Policy the singular will be deemed to include the plural, the male gender includes the female and the third gender where the context permits, and the following words or phrases shall have the meanings attributed to them wherever they appear in this Policy.

#### **C.1 Standard Definitions**

#### C.1.1 Accident

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

#### C.1.2 Associated Medical Expenses

Associated Medical Expenses shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner /surgeon/ anaesthetist/ Specialist, excluding cost of pharmacy and consumables, cost of implants and medical devices, cost of diagnostics conducted within the same Hospital where the Insured Person has been admitted. Associated Medical Expenses shall be applicable for covered expenses, incurred in Hospitals which follow differential billing based on the room category.

#### C.1.3 AYUSH Hospital:

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

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- a) Central or State Government AYUSH Hospital; or
- b) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
  - i. Having at least 5 in-patient beds;
  - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
  - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
  - iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

#### C.1.4 AYUSH Treatment

Expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines is covered up to 100% of Sum Insured, during each policy year as specified in the policy schedule.

#### C.1.5 Break in Policy

The period of gap that occurs at the end of the existing policy term, when the premium due for renewal on a given policy is not paid on or before the premium renewal date or within 30 days thereof.

#### C.1.6 Cashless Facility

A facility extended by the Insurer or TPA on behalf of the Insurer to the Insured where the payments, of the costs of treatment undergone by the Insured in accordance with the policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization is approved.

#### C.1.7 Condition Precedent

Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

#### **C.1.8** Congenital Anomaly

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- 1. Internal Congenital Anomaly is which is not in the visible and accessible parts of the body.
- 2. External Congenital Anomaly is which is in the visible and accessible parts of the body.

#### C.1.9 Day Care Treatment

Day Care Treatment refers to medical treatment and/or surgical procedure which is:

- 1. undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hours because of technological advancement and
- 2. which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

#### C.1.10 Day Care Centre

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under—

- --has qualified nursing staff under its employment;
- --has qualified medical practitioner/s in charge;

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- --has a fully equipped operation theatre of its own where surgical procedures are carried out;
- --maintains daily records of patients and will make these accessible to the insurance company's authorized personnel

#### **C.1.11 Dental Treatment**

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

#### C.1.12 Emergency Care

Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly and requires immediate care by a medical practitioner to prevent death or serious long-term impairment of the insured person's health.

#### C.1.13 Grace Period

Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity of benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

#### C.1.14 Hospital

Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- --has qualified nursing staff under its employment round the clock;
- --has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- --has qualified medical practitioner(s) in charge round the clock;
- --has a fully equipped operation theatre of its own where surgical procedures are carried out;
- --maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

#### C.1.15 Hospitalisation

Means admission in a Hospital for a minimum period of 24 consecutive In patient Care hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

#### C.1.16 Illness

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- (a) **Acute condition** Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- (b) **Chronic condition** A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
  - it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
  - 2. it needs ongoing or long-term control or relief of symptoms



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- 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
- 4. it continues indefinitely
- 5. it recurs or is likely to recur

#### C.1.17 Inpatient Care

Inpatient care means treatment for which the Insured Person has to stay in a hospital for more than 24 hours for a covered event.

#### C.1.18 Injury

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

#### C.1.19 Intensive Care Unit

Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

#### C.1.20 ICU Charges

ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

#### C.1.21 Medical expenses

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

### C.1.22 Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

#### **C.1.23** Medically Necessary Treatment

Medically necessary treatment is defined as any treatment, tests, medication, or stay in *hospital* or part of a stay in Hospital which

- is required for the medical management of the illness or injury suffered by the insured;
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- must have been prescribed by a Medical Practitioner,
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

#### C.1.24 Migration

Migration means the right accorded to health insurance policyholders (including all members under family cover and members of group health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer.

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#### C.1.25 Network Provider

"Network Provider" means hospitals or health care providers enlisted by an Insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.

#### C.1.26 Non- Network Provider

Any hospital, day care centre or other provider that is not part of the *network*.

#### **C.1.27** Notification of Claim

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

#### C.1.28 Portability

Portability means the right accorded to individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

#### **C.1.29** Post-hospitalisation Medical Expenses

Medical Expenses incurred during 60 days immediately after the Insured Person is discharged from the hospital, provided that:

- i. Such Medical Expenses are incurred for the same condition for which the Insured Person's hospitalization was required, and
- ii. The in-patient hospitalization claim for such hospitalization is admissible by the Insurance Company.

#### **C.1.30** Pre-Existing Disease

Any condition, ailment, injury or disease:

- a) that is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

### C.1.31 Pre-hospitalisation Medical Expenses

Medical Expenses incurred during 30 days preceding the hospitalisation of the Insured Person, provided that:

- i. Such Medical expenses are incurred for the same condition for which the Insured Person's hospitalization was required, and
- ii. The in-patient hospitalization claim for such hospitalization is admissible by the Insurance Company.

#### C.1.32 Qualified Nurse

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

#### C.1.33 Reasonable and Customary Charges

Reasonable and Customary Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

#### C.1.34 Renewal

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.



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#### C.1.35 Room Rent

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

#### C.1.36 Surgery or Surgical Procedure

means manual and / or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

#### C.1.37 Unproven/Experimental treatment

Unproven/Experimental treatment means the treatment, including drug experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.

### **C.2** Specific Definitions

#### C.2.1 Commencement Date

The "From" date shown in the Schedule or the date from which an Insured Person was included under this Policy, whichever is later.

#### C.2.2 Company/We/Our/Insurer/Us

Royal Sundaram General Insurance Co. Limited.

#### C.2.3 Endorsement

Endorsement means written evidence of change to the Policy including but not limited to increase or decrease in the period, extent and nature of the cover agreed by Us in writing.

#### **C.2.4** Inception Date

The Start date of cover shown in the Schedule or the date from which an Insured Person was included under this Group Health Policy whichever is later.

#### C.2.5 In-Patient

An Insured Person who is admitted to Hospital and stays for a minimum period of 24 hours, for the sole purpose of receiving treatment.

#### C.2.6 Insured Person

Insured Person means the person(s) named in the Schedule for whom premium has been paid by the Insured and has been accepted by Us.

#### C.2.7 Period of Insurance

Period of Insurance means the period shown in the Schedule. However, in respect of the insured persons joining and/or leaving the organization after the "From" Date shown in the Schedule, the period of insurance refers to the period shown in the endorsement.

#### C.2.8 Third Party Administrator (TPA)

Third Party Administrator or TPA means a Company registered with the IRDAI and engaged by an Insurer, for a fee or remuneration, by whatever name called, and as may be mentioned in the agreement, for providing health services as mentioned under IRDAI (Third Party Administrators – Health Services) Regulations, 2016 or its subsequent amendments issued by the IRDAI.

#### C.2.9 SUM INSURED

Sum Insured means the sum shown in the Schedule of Insurance Certificate which represents Our maximum total and cumulative liability for any and all claims under the Policy during the Policy Year.



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#### D BENEFITS COVERED UNDER THE POLICY

The Policy covers Reasonable and Customary Charges incurred towards Hospitalization for treatment of the disease, illness, medical condition or injury contracted or sustained by the Insured Person during the Period of Insurance stated in the Schedule subject to terms, conditions, limitations and Exclusions mentioned in the Policy.

For a claim to be admitted under this Policy, the Insured Person should be hospitalised as an In-Patient during the Period of Insurance for a minimum period of 24 hours. However, this time limit is not applicable to the following specific Day care treatments:

Dialysis, Chemotherapy, Radiotherapy, Eye surgery, Cataract, Lithotripsy (kidney stone removal) Tonsillectomy, D&C, Cardiac Catheterization, Hydrocele Surgery, Hernia repair surgery, Treatments for Fracture and such other Surgical Operation that necessitate Hospitalisation less than 24 hours due to medical/technological advancement / infrastructure facilities.

In the event of any claim becoming admissible under the Policy, the Company will pay to the Insured, the Reasonable and Customary Charges, but not exceeding the Sum Insured mentioned in the Schedule against the Insured person for all claims admitted during the Period of Insurance.

Treatment taken for Cataract is subject to a limit of 30% the Sum Insured or Rs.30000/- whichever is lower is applicable per insured during the period of insurance.

#### D.1 Expenses covered under the Policy

- 1. Room, Boarding Expenses as provided by the Hospital is subject to a maximum of 1% of the Sum Insured per day and for Intensive Care Unit, 2% of the Sum Insured per day. In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid i.e. Insured shall bear a rateable proportion of the total Associated Medical Expenses in the proportion of the difference between the room rent of the entitled room category to the room rent actually incurred.
- 2. Nursing Expenses.
- 3. Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees
- 4. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Donors medical expenses towards Organ transplant, Cost of Pacemaker, Artificial Limbs, Cost of Organs.
- 5. Pre-Hospitalisation and Post-Hospitalisation expenses when the claim for hospitalization is admitted under the policy.

The costs that are to be subsumed into the Room Charges are provided in Annexure-I attached to this Policy;

The costs that are to be subsumed into the specific procedure charges are provided in Annexure-II attached to this Policy;

The costs that are to be subsumed into the costs of treatments are provided in Annexure-III attached to this Policy.

#### E EXCLUSIONS

The Company shall not be liable under this Policy for any claim in connection with or in respect of:

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#### E.1 **Standard Exclusions**

#### E.1.1 **Pre-Existing Diseases – Code-Excl01:**

- a) Expenses related to the treatment of a Pre-existing disease(PED) and its direct complications until the expiry of 48 months of continuous coverage after the date of inception of the first policy with
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by the Insurer.

#### Specified disease/procedure waiting period- Code- Excl02:

- a) Expenses related to the treatment of the listed conditions shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- List of specific diseases/procedures: Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis and related disorders.

#### 30-day waiting period- Code- Excl03:

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

#### E.1.4 **Investigation & Evaluation- Code- Excl04:**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### E.1.5 Rest Cure, rehabilitation and respite care- Code- Excl05:

- Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.



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#### E.1.6 Obesity/ Weight Control: Code- Excl06:

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

#### **E.1.7** Change-of-Gender treatments: Code- Excl07:

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

#### E.1.8 Cosmetic or plastic Surgery: Code- Excl08:

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

#### E.1.9 Hazardous or Adventure sports: Code- Excl09:

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

#### E.1.10 Breach of law: Code- Excl10:

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

#### E.1.11 Excluded Providers: Code- Excl11:

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed by Us in our website / notified to the Insured are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim. The list of Excluded Providers are attached herewith. Pl refer to the updated list of Excluded Providers available in our website:

https://www.royalsundaram.in/html/files/List-of-Excluded-Hospitals.pdf



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- **E.1.12** Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12
- **E.1.13** 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. Code-Exc113
- **E.1.14** 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. Code- Exc114

#### E.1.15 Refractive Error: Code- Excl15:

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

#### E.1.16 Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

#### E.1.17 Sterility and Infertility: Code- Excl17

Expenses related to sterility and infertility. This includes:

- **(F)** Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

#### E.1.18 Maternity: Code Excl18:

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.



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### **E.2** Specific Exclusions

- **E.2.1** Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.
- E.2.2 The cost of spectacles, contact lenses and hearing aids
- **E.2.3** List of optional items as given in the Annexure-IV attached to this Policy
- **E.2.4** Congenital External Disease or defects or anomalies,
- **E.2.5** Tubectomy, Vasectomy
- **E.2.6** Intentional self injury or attempted suicide.
- **E.2.7** Claims caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War Operations (whether war be declared or not)
- **E.2.8** Terrorism (including nuclear, chemical and biological terrorism)
- **E.2.9** Nuclear weapons/materials or Radioactive Contamination.
- **E.2.10** Ionising radiation or contamination by any Nuclear fuel or from any Nuclear waste from burning Nuclear fuel
- **E.2.11** Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or part of it.

"Nuclear, chemical, biological terrorism" shall mean the use of nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

# Royal Sundaram General Insurance

#### ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

(Formerly known as Royal Sundaram Alliance Insurance Company

Registered Office: 21, Patullos Road, CHENNAI – 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai,

Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

- **E.2.12** Any routine or preventative examinations, vaccinations, inoculation or screening.
- **E.2.13** Outpatient treatment charges.
- **E.2.14** Hormone replacement therapy.
- **E.2.15** Use of alcohol, intoxicating drugs and medical conditions resulting therefrom other than impairment of Person's intellectual faculties by usage of drugs, stimulants or depressants prescribed by a Medical Practitioner.
- **E.2.16** Any treatment received outside India.
- **E.2.17** Complication of any surgery, therapy or treatment administered on the Insured Person which is not prescribed by a Registered Medical Practitioner/Registered Medical Institution in their professional capacity.

#### F GENERAL TERMS AND CLAUSES

#### F.1 Standard General Terms and Clauses

#### F.1.1 Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder. "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.

#### F.1.2 Condition Precedent to Admission of liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

#### F.1.3 Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 20/0 above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

#### F.1.4 Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

#### F.1.5 Multiple Policies

i. In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall

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E.mail: customer.services@royalsundaram.in|Website:

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be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

- ii. Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

#### F.1.6 Fraud

- a. If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.
- b. Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.
- c. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:
  - the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
  - the active concealment of a fact by the insured person having knowledge or belief of the fact:
  - any other act fitted to deceive; and
  - any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

#### F.1.7 Cancellation

The Insured may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below:

Provided no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Proposer would be entitled to a return of premium less premium at Company's Short period scales as mentioned below for the period, the Policy had been in force.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud. Such notice shall be deemed sufficiently given, if communicated by e-mail or posted by Registered post and



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addressed to the Proposer at the address mentioned in the Policy or by any other reliable mode of communication.

Short period scales:

For a period not exceeding	1 month	10% of the Annual Premium
-do-	2 months	20% of the Annual Premium
-do-	3 months	30% of the Annual Premium
-do-	4 months	40% of the Annual Premium
-do-	5 months	50% of the Annual Premium
-do-	6 months	60% of the Annual Premium
-do-	7 months	70% of the Annual Premium
-do-	8 months	80% of the Annual Premium
-do-	9 months	90% of the Annual Premium
For a period exceeding	9 months	Full Annual Premium

#### Cancellation grid for Multi-year Policies:

Policy year in which policy is cancelled, cancellation grid of short-period scales of 1 year term as mentioned in Policy document will be applicable. However, for rest of years 5% of the pro-rated annual Premium amount shall be retained. Pro-rated annual rate will be arrived on the basis of pro-rated rate from the entire tenure premium. There will be no refund of premium in the year of claim.

#### F.1.8 Migration

Every Insured Person, including his/her family members covered under this policy shall be provided an option of migration at the time of exit from group or in the event of modification of the group policy (including the revision in premium rates) or withdrawal of the group policy, to an individual health insurance policy or a family floater policy, provided the Insurer has not terminated the Insured Person(S) from being a part of the Group Health Policy due to fraudulent activities or misconduct.

An Insured Person desirous of migrating his/her policy should apply to the Company to migrate the policy along with all members of the family, if any, atleast 30 days before the premium renewal date of his/her existing policy.

Migration from Group Health Policy to Individual Policy will be subject to underwriting and the decision with regard to acceptance of migration shall be conveyed to the Insured Person opting for migration within 15 days from the date of receipt of the proposal for migration or any requirement called for by the Insurer.

Migration shall be applicable to the extent of the sum insured under the group health policy.

Only the unexpired/residual waiting period not exceeding the applicable waiting period of the previous policy with respect to pre-existing diseases and time bound exclusions shall be made applicable on migration under the new policy.

Every Insured Person (including members under family floater policy) covered under an indemnity based individual health insurance policy shall be provided an option of migration at the explicit option exercised by the Insured Person;

a. to an individual health insurance policy or a family floater policy, or;



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b. to a group health insurance policy, if the member complies with the norms relating to the health insurance coverage under the concerned group insurance policy.

For detailed guidelines on Migration, kindly refer the link:

 $\frac{https://www.royalsundaram.in/html/files/Modification-guidelines-on-standardization-in-health-insurance-Migration.pdf}{}$ 

#### F.1.9 Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- v. No loading shall apply on renewals based on individual claims experience.

#### F.1.10 Withdrawal of Policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

#### F.1.11 Moratorium Period

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

#### F.1.12 Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

#### **F.1.13** Grievance Redressal Procedure

In case of any grievance the insured person may contact the company through

Website: https://www.royalsundaram.in/customer-request

Contact Number: 1860 258 0000, 1860 425 0000 Email: grievance.redressal@royalsundaram.in

Sr. Citizen Can email us at : <a href="mailto:seniorcitizengrievances@royalsundaram.in">seniorcitizengrievances@royalsundaram.in</a>

Fax: 044-7117 7140

Courier:

Grievance Redressal Unit



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Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai – 600097

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at

#### Mr. T M Shyamsunder Grievance Redressal Officer

Royal Sundaram General Insurance Co. Limited Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai(OMR) Karapakkam, Chennai - 600097

For updated details of grievance officer, kindly refer the link.: https://www.royalsundaram.in

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Insurance Ombudsman addresses given in Annexure I.

Grievance may also be lodged at Bima Bharosa (an Integrated Grievance Management System earlier known as IGMS) <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>

### **Annexure I**

#### INSURANCE OMBUDSMAN OFFICE LIST

The contact details of Insurance Ombudsman Office details are as below:

Sr. No.	Office Details	Jurisdiction of Office Union Territory, District)
1	AHMEDABAD - Shri Collu Vikas Rao Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat,Dadra & Nagar Haveli,Daman and Diu.
2	BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
3	BHOPAL - Shri R. M. Singh Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.	Madhya Pradesh Chhattisgarh



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E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

	IRDA Regn. No. 102 CIN-U6/2001	N2000FLC045011
	Airtel Office, Near New Market, Bhopal – 462	
	003.	
	Tel.: 0755 - 2769201 / 2769202	
	Fax: 0755 - 2769203	
	Email: bimalokpal.bhopal@cioins.co.in	
	BHUBANESHWAR - Shri Manoj Kumar Parida	
	Office of the Insurance Ombudsman, 62, Forest	
4	park, Bhubaneshwar – 751 009.	Orissa
	Tel.: 0674 - 2596461 /2596455	Olissa
	Fax: 0674 - 2596429	
	Email: bimalokpal.bhubaneswar@cioins.co.in	
	CHANDIGARH – Mr Atul Jerath	
	Office of the Insurance Ombudsman,	Punjab,
_	6.S.C.O. No. 101, 102 & 103, 2nd Floor, Batra	Himachal Pradesh, Union
5	Building, Sector 17 – D, Chandigarh – 160 017.	Territories
	Tel.: 0172 - 2706196 / 2706468	of Jammu & Kashmir,
	Fax: 0172 - 2708274	Ladakh & Chandigarh
	Email: bimalokpal.chandigarh@cioins.co.in	
	CHENNAI - Shri Segar Sampathkumar	
	Office of the Insurance Ombudsman,	T 127 1
	Fatima Akhtar Court, 4th Floor, 453,	Tamil Nadu,
6	Anna Salai, Teynampet, CHENNAI – 600 018.	Puducherry Town and Karaikal
	Tel.: 044 - 24333668 / 24335284 ; Fax: 044 -	(which
	24333664	are part of Puducherry).
	Email: bimalokpal.chennai@cioins.co.in	
	DELHI - Ms Sunita Sharma	
	Office of the Insurance Ombudsman,	Delhi & Following Districts of
7	2/2 A, Universal Insurance Building, Asaf Ali	Haryana
,	Road, New Delhi – 110 002.	- Gurugram, Faridabad, Sonepat
	Tel.: 011 - 23232481/23213504	&
	Email: bimalokpal.delhi@cioins.co.in	Bahadurgarh.
	GUWAHATI – Shri Somnath Ghosh	Assam,
	Office of the Insurance Ombudsman, Jeevan	Meghalaya,
	Nivesh, 5th Floor,	Manipur,
8	Nr. Panbazar over bridge, S.S. Road, Guwahati –	Mizoram,
	781001(ASSAM).	Arunachal Pradesh, Nagaland
	Tel.: 0361 - 2632204 / 2602205	and
	Email: bimalokpal.guwahati@cioins.co.in	Tripura.
	HYDERABAD – Shri N. Sankaran	1
	Office of the Insurance Ombudsman, 6-2-46, 1st	
	floor, "Moin Court",	Andhra Pradesh,
9	Lane Opp. Saleem Function Palace, A. C. Guards,	Telangana,
,	Lakdi-Ka-Pool,	Yanam and
	Hyderabad - 500 004. Tel.: 040 - 23312122	part of Union Territory of
	Fax: 040 - 23376599	Puducherry.
	Email: bimalokpal.hyderabad@cioins.co.in	
	JAIPUR - Shri Rajiv Dutt Sharma	
	Office of the Insurance Ombudsman,	
10	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh	Rajasthan.
	Marg, Jaipur - 302 005. Tel.: 0141 – 2740363	
	Email: bimalokpal.jaipur@cioins.co.in	
11	ERNAKULAM – Shri G. Radhakrishnan	Kerala,
1 11	Office of the Insurance Ombudsman,	Lakshadweep,
		т,



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E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

	2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard,	Mahe-a part of Union Territory
	M. G. Road, Ernakulam - 682 015.	of
	Tel.: 0484 - 2358759 / 2359338 ;	Puducherry.
	Fax: 0484 -2359336	r uddenerry.
	Email: bimalokpal.ernakulam@cioins.co.in	
	KOLKATA – Ms Kiran Sahdev	
	Office of the Insurance Ombudsman,	
	Hindustan Bldg. Annexe, 4th Floor 4, C.R.	West Bengal,
12	Avenue, KOLKATA - 700 072	Sikkim,
	Tel.: 033 - 22124339 / 22124340. Fax : 033 -	Andaman & Nicobar Islands
	22124341	Alidaman & Nicobai Islands
	Email: bimalokpal.kolkata@cioins.co.in	
	Ешан. оппаюкрат.котката @стопів.со.ш	Districts of Uttar Pradesh
		Lalitpur,
		Jhansi, Mahoba, Hamirpur,
		Banda,
		Chitrakoot, Allahabad,
		Mirzapur,
		Sonbhabdra, Fatehpur,
		Pratapgarh,
		Jaunpur, Varanasi, Gazipur,
		Jalaun,
	LUCKNOW -Shri Atul Sahai	Kanpur, Lucknow, Unnao,
	Office of the Insurance Ombudsman,	Sitapur,
13	6th Floor, Jeevan Bhawan, Phase-II, Nawal	Lakhimpur, Bahraich,
13	Kishore Road, Hazratganj,	Barabanki,
	Lucknow - 226 001. Tel.: 0522 - 2231330 /	Raebareli, Sravasti, Gonda,
	2231331 Fax: 0522 - 2231310	Faizabad,
	Email: bimalokpal.lucknow@cioins.co.in	Amethi, Kaushambi, Balrampur,
		Basti,
		Ambedkarnagar, Sultanpur,
		Maharajgang, Santkabirnagar,
		Azamgarh, Kushinagar,
		Gorkhpur,
		Deoria, Mau, Ghazipur,
		Chandauli,
		Ballia, Sidharathnagar.
	MUMBAI - Shri Bharatkumar S. Pandya	
	Office of the Insurance Ombudsman, 3rd Floor,	
	Jeevan Seva Annexe,	Goa,
1.4	S. V. Road, Santacruz (W), Mumbai - 400 054.	Mumbai Metropolitan Region
14	Tel.:	excluding Navi Mumbai &
	69038821/23/24/25/26/27/28/28/29/30/31	
		Thane
	Fax: 022 - 26106052	
	Email: bimalokpal.mumbai@cioins.co.in  NOIDA - Shri Bimbadhar Pradhan	State of Uttarakhand and the
		following
	Office of the Insurance Ombudsman, Bhagwan	Districts of Uttar Pradesh:
15	Sahai Palace  Ath Floor Main Boad, Nava Bong, Scator 15	
	4th Floor, Main Road, Naya Bans, Sector 15,	Agra, Aligarh, Bagpat, Bareilly,
	Distt: Gautam Buddh Nagar, U.P-201301.	Bijnor,
	Tel.: 0120-2514252 / 2514253	Budaun, Bulandshehar, Etah,
	Email: bimalokpal.noida@cioins.co.in	Kanooj,



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E.mail: customer.services@royalsundaram.in|Website:

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		Mainpuri, Mathura, Meerut,
		Moradabad, Muzaffarnagar,
		Oraiyya,
		Pilibhit, Etawah, Farrukhabad,
		Firozbad, Gautam Buddh Nagar,
		Ghaziabad, Hardoi,
		Shahjahanpur,
		Hapur, Shamli, Rampur,
		Kashganj,
		Sambhal, Amroha, Hathras,
		Kanshiramnagar, Saharanpur.
16	PATNA - Ms Susmita Mukherjee Office of the Insurance	
	Ombudsman,	
	1st Floor, Kalpana Arcade Building, Bazar Samiti	
	Road,	
	Bahadurpur, Patna 800 006. Tel.: 0612-	Bihar, Jharkhand.
	2680952	Dinar, Juarkiland.
	Email: bimalokpal.patna@cioins.co.in	
	PUNE - Shri Sunil Jain	Maharashtra,
	Office of the Insurance Ombudsman,	Area of Navi Mumbai and
17	Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s.	Thane
	195 to 198, N.C. Kelkar Road, Narayan Peth,	excluding Mumbai Metropolitan
	Pune – 411 030. Tel.: 020-41312555	Region
	Email: bimalokpal.pune@cioins.co.in	Region

### **COUNCIL FOR INSURANCE OMBUDSMEN**

Contact Details: Address: COUNCIL OF INSURANCE OMBUDSMEN, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.

#### WHAT IF I EVER NEED TO COMPLAIN?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all instances, call our Customer Services at our Chennai office at 1860 425 0000 or e-mail at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

#### F.1.14 Nomination

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee,



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E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

#### **F.2** Specific General Terms and Clauses

#### F.2.1 Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

#### F.2.2 Change of address

The Insured must inform in writing of any change in his/her address.

#### **F.2.3** Compliance with Policy provisions:

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

#### F.2.4 Disclaimer

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 3 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### F.2.5 Geographical Area:

The cover granted under this insurance is valid only for treatments taken in India.

#### F.2.6 Inclusion and deletion of Insured persons

- a. During the currency of the Policy, additions will be permitted for new joinees and their dependents, newly married spouse, newborn child subject to the age criteria under this policy. The deletions will be permitted for the employees (including their dependents) leaving the organization. No interchange of dependents is allowed under this policy.
- b. Inclusion of persons shall be done on collection of additional premium as decided by the company.
- c. Refunds in respect of any deletion of Insured Persons shall be made on pro-rata basis from the date of deletion until the expiry date of the Policy provided no claim has been made in respect of that Insured Person.
- d. Existing employees and dependents cannot be included during the currency of the Policy period.

#### F.2.7 Jurisdiction

The Policy is subject to the laws of India and the jurisdiction of its Courts in Chennai city only.

#### F.2.8 Notice

Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company, through which this insurance is effected. However Initial notification of claim can be made by telephone.

#### F.2.9 Portability

1. Portability is not applicable under Group Health Policy.

#### F.2.10 Renewal Premium

The renewal premium shall not be accepted more than 90 days in advance of the due date of the premium payment.

# Royal Sundaram General Insurance

#### ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

(Formerly known as Royal Sundaram Alliance Insurance Company

Registered Office: 21, Patullos Road, CHENNAI – 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

#### F.2.11 Transfer

Transferring of interest in this Policy to anyone else is not allowed.

#### G OTHER TERMS AND CONDITIONS

#### **G.1** Claims Procedure

Provided that the due observance and fulfilment of the terms and conditions of this Policy (conditions and all Endorsements hereon are to be read as part of this Policy) shall, so far as they relate to anything to be done or not to be done by the Insured and / or Insured person, be a condition precedent to any liability of the Company under this Policy.

The Claims Procedure is as follows:

- For opting Cashless Facility: (applicable where the Insured has opted for cashless facility and has paid the Third Party Administrator's fees) The Insured Person must call the helpline and furnish membership no and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form. The call must be made 72 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 48 hours of admission.
- Reimbursement Claims Preliminary notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/injury and name and address of the attending Medical Practitioner/ Hospital should be given to Us within seven days from the date of hospitalization /injury/ death, failing which admission of claim is at Insurer's discretion.
- Please ensure that the insured/insured person send the claim form duly completed in all respects along with all the following documents within 30 days from the date of discharge from Hospital.
  - Original Bills, Receipt and Discharge certificate / card from the Hospital.
  - Original Cash Memos from Hospital(s)/Chemist(s) supported by the proper prescriptions.
  - Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.
  - Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
  - Attending Doctor's / Consultant's / Specialist's /
  - Anesthetist's original bill and receipt, and certificate regarding diagnosis.
  - Medical Case History / Summary.
- Insured/Insured Person must give Us at his expense, all the information We ask for about the claim.
- If required, the Insured/Insured Person must give consent to obtain Medical opinion from any Medical Practitioner at Our expense.
- If required, the Insured/Insured person must agree to be examined by a medical practitioner of our choice at our expenses.
- Any claim intimated after 90 days from the date of discharge from the Hospital, shall not be entertained.
- No Claim is admissible beyond 180 days from date of expiry of the policy in respect of hospitalization commencing within the Period of Insurance.



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	Annexure-I – Costs that are to be subsumed into the Room Rent Charges
Sl No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES



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Annexure-II – Costs that are to be subsumed into Specific Procedure Charges		
Sl No. Item		
1	HAIR REMOVAL CREAM	
2	DISPOSABLES RAZORS CHARGES (for site preparations)	
3	EYE PAD	
4	EYE SHEILD	
5	CAMERA COVER	
6	DVD, CD CHARGES	
7	GAUSE SOFT	
8	GAUZE	
9	WARD AND THEATRE BOOKING CHARGES	
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	
11	MICROSCOPE COVER	
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER	
13	SURGICAL DRILL	
14	EYE KIT	
15	EYE DRAPE	
16	X-RAY FILM	
17	BOYLES APPARATUS CHARGES	
18	COTTON	
19	COTTON BANDAGE	
20	SURGICAL TAPE	
21	APRON	
22	TORNIQUET	
23	ORTHOBUNDLE, GYNAEC BUNDLE	

	Annexure-III – Costs that are to be subsumed into Costs of treatment		
Sl No.	Sl No. Item		
1	ADMISSION/REGISTRATION CHARGES		
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE		
3	URINE CONTAINER		
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES		
5	BIPAP MACHINE		
6	CPAP/ CAPD EQUIPMENTS		
7	INFUSION PUMP- COST		
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC		
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES		
10	HIV KIT		



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11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer& Strips
18	URINE BAG

Annexure-IV – List of Optional items		
Sl No.	Item	
1	BABY FOOD	
2	BABY UTILITIES CHARGES	
3	BEAUTY SERVICES	
4	BELTS/ BRACES	
5	BUDS	
6	COLD PACK/HOT PACK	
7	CARRY BAGS	
8	EMAIL / INTERNET CHARGES	
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	
10	LEGGINGS	
11	LAUNDRY CHARGES	
12	MINERAL WATER	
13	SANITARY PAD	
14	TELEPHONE CHARGES	
15	GUEST SERVICES	
16	CREPE BANDAGE	
17	DIAPER OF ANY TYPE	
18	EYELET COLLAR	
19	SLINGS	
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	
22	Television Charges	
23	SURCHARGES	
24	ATTENDANT CHARGES	
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	
26	BIRTH CERTIFICATE	
27	CERTIFICATE CHARGES	
28	COURIER CHARGES	



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29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
-	



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67	AMBULANCE
68	VASOFIX SAFETY

#### **List of Excluded Providers**

Hospital Name	Hospital Address
A P Superspeciality Dental Hospitals	Avm Towers, 1St Floor, Beside Sivaparvathi Theatre, Kphb Main Road, Kukatpally, Hyderabad, Pin-72
A.N.Care & Cure Multispeciality Hospital & Trauma Centre	Kalagarh Road, Dhampur, Bijnor, UP
Aarogya Nursing Home	In front of cdmo office, hospital road, Sundargarh
Aarvy Hospital	530/18 Civil Lines -Gurgaon, Haryana-122 001
AASHIRWAD HOSPITAL	G-121, ORIENTAL VILLA, SUSHANT LOK-III, SECTOR-57.,G-121, ORIENTAL VILLA, SUSHANT LOK-III, SECTOR-57.,GURGAON
AASHIRWAD NURSING HOME HEART & DIABETES CENTER	A-29/3, LIONS ENCLAVE MARBLE BLOCK, VIKAS NAGAR, UTTAM NAGAR,NEWDELHI
Aastha Hopital	L-2/50, New Mahavir Nagar, Opp.Kangra Niketan,, Outer Ring Road, New Delhi, Pin-110018
Aastha Medical Hospital	G-(2) 7, Muktanand Complex, Near Sardar Bridge Circle, Adajan Road, Surat-9
Aayush Mamta Criticare Hospital And Trauma Centre	At. Ghansoli Gaon, Near Ghansoli Vidyalaya, Navi Mumbai-400709
Aayush Nursing Home	Runwal Estate, D1-4,5,6, Manpada, Thane, -, Pin-400607
Abhay Nursing Home	101, Trade Corner Building, Sakinaka Junction, Saki-Vihar Road, Andheri, Mumbai, Pin-400072
Abhi Hospital	330,Gyan Khand 1St, Ghaziabad
Abhinav Sushrut Hospital	Mangirish,Ramkuwar Thakur Road, Dahisar, Mumbai-68
ABHIRAM HOSPITAL	NEAR JANGATHI BUS STAND, BATJEWARA, SARDHANA ROAD, MEERUT - UTTAR PRADESH
Adarsh Hospial	C-15/16/Purshottamnagar.Opp,Darshan Complex Bopal, Bus Stand Bhopal
Adarsh Hospital	6, Ambica Soceity, Near Vidyanagar High School, Usmanpura, Ahmedabad
Adarsha Hospital	Near Service Bus Stand Udupi 576 101
Adarsha Hospitals	Near Krishna Picture Palace., Opp Santosh Honda Showroom Kothapet Guntur 522 001
Aditya Multi Speciality Hospital	F-1, Central Plaza, Sattadhar Char Rasta, Sola Road, Ahmedabad - 380061
Aditya Varma Medical Centre	32, Chitra Vihar, Vikas Marg, Delhi, Pin-110092
Agarwal Nursing Home	19/8 New Palasia, Indore
Agarwal Medical Centre	E-234, Greater Kailash Part - I, New Delhi - 110048
Aggarwal Medical Centre	Jiwan Nagar, Main Market Gaunchi, Sec - 55, Faridabad
Aishba Hospital	Sector 116, Noida Uttar Pradesh – 201 301
Akash Hospital	Rajeev Colony, Sec-25, Ballabgarh, Faridabad, Pin-121004
AKASH NURSING HOME	SIKANDARPUR MARG,BALLIA, Uttar Pradesh - 277001



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Alaknanda Hospital	35A, Manasoravar Colony, Rajpur Road, Dheradun
AM PM 24 HRS HOSPITAL	OM SUPREME, 2ND FLOOR, NEAR D MART, ABOVE DOMINOS, OLD BAIL BAZAR, OPP H P PETROLPUMP, Agra Road, Bhoiwada, Kalyan, Maharashtra 421301
Ambika Hospital	B-22-23,Saraswathi Nagar, Basni, Jodhpur -342005
Amma Hospital	74/A7-A8, Bagalur Road, Hosur - 635109
Amrapalli Hospital	Plot N0 NH 34, P2 Omega 1, Gautam Buddh Nagar, opp Yamuna expressway noida 201 308
Amrut Nursing Home	Ami Villa, 1St Floor, Amrut Nagar, Ghatkopar (W), Mumbai, Pin-400086
Anand Hospital	21, Community Centre, Preet Vihar, Delhi , Pin-110092
ANAND HOSPITAL -MAVAL	5,SHUBHAM COMPLEX, TALEGAON CHAKAN ROAD,MAVAL, PUNE
Anand Nursing Home & Lab	Vinayaka Complex, Pipeline Circule, Hegganahalli Main Road, Sunkadakatte, Bangalore - 560091
Angoori Devi Ortho & General Hospital	Khewra Road, Bahalgarh, Sonepat, Haryana
Anil Baghi Hospital	Anil Baghi Road, Bus Stand City Anil Baghi Road, Bus Stand City, Ferozepur, Punjab
ANKUR HOSPITAL	JAY MAHARASHTRA CHOWK, ALANDI ROAD,,BHOSARI,PUNE
Anmol Poly Clinic	Phoolpur Varanasi
Annapoorna Orthopaedic Centre	Ground Floor Of Sbm Building, Kottal Road, Kampli 583132
ANSHU HOSPITAL	Shiv colony sehatpur road,,palla no.1,,NEWDELHI
Anupam Hospital	Akbarpur Vineet Kunj, Main Road Kolar, Bhopal
Anuradha Hospital	43, Lakshmi Takies Road, Shenoy Nagar, Chennai, Pin-600030
Anuradha Hospital & Trauma Centre	D-635, 60 Feet Road, Near Shiv Mandir, Chala Colony, Ballabhgarh 121 004
Apoorv Medical Centre	L-65 Shastri Nagar, Meerut
Apoorva hospital	2nd right turn from St'Ann women college, Near park, 46/A, Santosh nagar colony, Mehdipatnam, Hyderabad - 28
Apple Hospital	266 Main Road, Opp Geethanjali Talent School, Vivekananda Nagar, Kukatpally, Hyderabad, A.P, Pin-500072
Aravind Hospital	Opp. Police Station, Hayathnagar, R.R. Dist, Pin-501505
ARDENT GANPATI HOSPITAL (A UNIT OF ARDENT MEDICARE PVT LTD )	SWARN PARK MAIN ROHTAK ROAD, METRO PILLAR NO . 493 NEAR RAJDHANI PARK MUNDKA (METRO STATION), NEW DELHI 110041
Arihant/Aashirwad Hospital	G-122, Oriental Villa, Sector-57, Sushant Lok III, Gurgaon
Arjun Hospital	17/91, Subhash Nagar, Near Main Market, Bus Stop, New Delhi, Pin-110027
Arjun Memorial Multispeciality Hospital	L-487, Police Traning Center, Shastri Nagar,L-487, Police Traning Center, Shastri Nagar,MEERUT,Uttar Pradesh
Arpan General Hospital	Arpan Shopping Arcade 1St Floor C S T Road, Near Kurla Station Road Kurla West Mumbai 70
Arpan Hospital & Research Centre	151/2, Imli Bazar , Indore , Pin-452004



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Aruna Muti Speciality Hospital	Donka Road 1St Lane Guntur-522002
Aryan Hospital & Research Centre	2298, Sudama Nagar,Ring Road,Indore
Asarfi Hospital Pvt Ltd	At - Baramuri, P O Bishunpur Polytechnic , Dhanbad , Pin-828130
Ashirbad Hospital And Research Centre	N H - 5, Link Road Square, Madhupatna, Cuttack-753010
Ashirvad Medical Nursing Home	Opp. Amdavadi Pole, Baroda
Ashirwad Hospital	A-01, Mahavir Dham, Plot No112, Sector-12, Vashi, Navi Mumbai, Pin-400703
Ashirwad Hospital	1St Floor, Jayesh Chambers, Desai Street, Udhnagam, Surat, -, Pin-394210
Ashirwad Hospital	Tila More, Nistoli Road, Ghaziabad
Ashirwad Nursing Home	DC Colong Chowk, Behind BTM Bhiwani, Haryana - 127021
Ashish Pathology Centre	Rishi Tola, Janana Hospital Road, Faizabad-2244001
Ashok Hospital	Neer Sagar Colony Main Ajmer Road Bhankrota Choraha, Jaipur
Ash-Shifa Dispensary & Maternity Home	Behind Sarvjanik School, Navapur - 425 418
Ashwini Multi-Speciality Hospital	Arjun Co-Or Hsg, Society, Vadavali Section, Ambernath (E)-421501
ASIAN MULTISPECIALITY HOSPITAL	1412/A PRINCE APPT, BHANDARI COMP, AUTO RIKSHAW STAND, NARPOLI, BHIWANDI
Astha Children Hospital	Vidhanta Shopping Center, Near Petrol Pump, Opp. Navin Flourine Colony, Bhestan, Surat
Athithi Hospital	A-135, Shalimar Garden Extn, Ii, Sahidabad, Ghaziabad (Near Sm World Mall)
Auc Hospital & Maternity	B-44, G.H. Road, Police Chowki Road, Pandesara, Surat
AVADH HOSPITAL & HEART CENTRE	9-D, SINGAR NAGAR, KANPUR ROAD, LUCKNOW
Avantika Hospital	168/A-00/ Sector-2, Rohini, New Delhi
Ayaan Hospital	Byepass Road, Alwar, Rajasthan
Ayush Hospital Research Centre	43, Jinsi, Sub Road, Near Badwali Masjid, Jehangirabad, Bhopal-462023
Ayushir Multispeciality Hospital	Samadhan Chowk, Pimprigaon, Pimpri
Ballabhgarh Nursing Home	64-65, Mukesh Colony, Ballabgarh Pin-121004
Banasawadi Hospital	No.5Ac-904, 1St Block, Hrbr Layout, Banaswadi, Bangalore 560043
Bansal Global Hospital	C-10,ramgarh colony,GT karnal road,DELHI - 110033
Bapuji Maternity & Nursing Home	Dr No:7-44, Bapujinagar, Hyderabad, Pin-500076
Batra Hospital	Near S.D. High School, Shivaji Nagar, Khandsa Road, Gurgaon, Haryana, Pin-122001
Batra Hospital	17, Zone-1, Maharana Pratap Nagar, Shopping Complex, Near Jyoti Talkies, Bhopal-462004
Bellona Nursing Home And Diagnostic Centre	51A, Diamond Harbour Road, Kolkata -, Pin-700027
Belur Sramajibi Swasthya Samity	Howrah, West Bengal, Calcutta
Bengali Nursing Home	Sohna Road, Palwal, Pin-121102



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Bhagvati General Hospital	Ff-12, Rang Kutir Bunglows Shopping Centre, B/H Vrudavan Society, Sadeshwar Road, Baruch
Bhakti Hospital	A/P Sanaswadi, Tal. Shirur, Dist. Pune, Pin-412208
Bhandari Maternity & Nursing Home	#5,Dhanlaxmi Society,Sinhagad Road #5,Dhanlaxmi Society,Sinhagad Road, Pune
Bhapkar Hospital & Maternity Home	Nagapur (M.I.D.C.), Ahmednagar, Pin-414111
Bharat Hospital	Near Tej Garni, Garh Road, Opp. Ambedkar Degree College, Meerut, Uttar Pradesh, Pin-250003
Bhargav Medical Centre	137,Ram Mandir Road,Babhai, Borivali, Mumbai-91.
Bhatia Hospital	3825A, Block A, Main Bandh Road, Sgm Nagar, Nit Faridabad 121001
Bhawana Hospital	V.P.O Fatehpur Billoch, Near Bus Stand (Blb), Faridabad
Bilaspur Hospital	Jarhabhata Mandir Chowk , Bilaspur-420765
Bimla Devi Hospital	Plot No - 5, Pocket - B, Mayur Vihar Phase - Ii, Delhi, - Pin-110091
Bora Hospital	589, Ganesh Peth-Pune, Maharashtra 411002
Carewell Hospital	Mahadev Mandir Road, Peergate, Bhopal
Chai Hospital	29, Sector 9, Faridabad, Pin-121006
Chaithanya Hospital	J-152/154 L.I.G Colony, Chhoti Khajrani Opp, Kanchan Apartment Indore-08
Chanderwati Medical Centre	780, D. AV. College Road, Karnal-132001
Chandralok Hosptial	Gurdwara Road, Jawahar Colony, Faridabad, Pin-121003
Chandramani Hospital	Girdharnagar, Shahibaugh, Ahmedabad, Gujarat 380004
Channan Devi Memorial Hospital, Rohtak	Plot No.952, Ward No 23, Lal Chand Colony Chowk, Near Durga Mandir, Rohtak. Haryana-124001
Charak Hospital & Research Centre	Old Nav Bharat Press Building, Jahangirabad, Bhopal - 462 042
Charotar Speciality Hospital	Vivek Opulance, Opp. Santram Party Plot, Kheda-Matar Road, Ahmedabad, Gujarat 387570
Charu Hospital	Plot No. 12 / 0 Line /Room No 1, Near Shivsena Office, Mumbai
Charvi Hospital	Kashipur Road, Gava Dharm Kanta Near Ambika Show Road Rudrapur
Chetana Hospital	G-P/116, Vrindanavan Society Area, Near Rotary Club, Chinchwad, Pune - 19
Chirag Clinic And Nursing Home	124, Pavan Nagar, Makarpura, G.I.D.C Colony, Vadodara-10
CHIRANJIV HOSPITAL & MATERNITY HOME	NEAR JAIN MANDIR, Ward No -4, GURGOAN, HARYANA
Chirayu Hospital	Ratan Colony Jiwaji Ganj Lashkar Gwalior-2
Chittaranjan Seva Sadan	At/Po-Niali,Cuttack, Odisha 753001
Citi Hospital	115, Zone : Ii M. P. Nagar , Bhopal, Pin-462011
Citi Hospital	Sch. No91, Anaj Mandi, Near Malwa Mill Chouraha, Indore (M.P.)
City Care Hospital	S-30, Dlf Colony, Sahibabad, Gzb ( U P ), Pin-201301



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MAURYA PATH,RUKANPURA RUKANPURA,BAILEY ROAD,PATNA,BIHAR
Opp.HDFC Bank,,Alwar Bypass,Tapukara,Rajasthan
Aaga Chauk, Baldeobagh, Jabalpur-482002
Model Town, Delhi Road, Rohtak-124001
City Centre, Near Kanya Shala, Jail Road, Nashik Road 422101
LAXMI GANESH COMPLEX, OPP.PETROL PUMP,,O/S.TEJAL APT,PRATAP NAGAR ROAD,,VADODARA,Gujarat
Ganesh Market, B-6, Nehru Vihar, Main Karawal Nagar Road, Delhi 94
#8-5-69,AMMA RESIDENCY,OLD BOWNEPALLY,Hyderabad - 500011
Opp. Bandhutva, Chs, Datta Mandir Road, Vakola Bridge, Santacruz (East), Mumbai 55
I-Wing, Old Nasheman Colony, Opp. Telephone Exch., Kausa Mumbra, Thane, Mumbai
350, Ajanta Colony, Nr. Tej Garhi Chauraha, Garh Road, Meerut
18-1-505, Mosque Road, Opp. V V Mahal, Tirupati-517501
Hig-33, Shivaji Nagar, Opp To Sargam Cinema, Hoshangabad Road, Bhopal-462016
NH-3, Dholpur road, Dholpur, Rajasthan 302012
B-98 Pushpanjali Encl Delhi, Opp. Govt. Girls School,,Circular Road, Rewari
Sitapur Road, Near-khadri-Mashjid, Shewani Nagar, Lucknow
Savedi road, Ahmednagar, Maharashtra, 414603
Holy Complex, Near Sai Petrol Pump, Opp Payyade Hotel, Mira Bhayandar Road, Mira Road E, Thane, Maharashtra 401105
#8-6-772/N/206/A/1/NR,NAGARJUNA COLONY,BESIDE SBH,HASTHINAPURAM,NAGARJUNA SAGAR HIGHWAY, Hyderabad
YADAV NAGAR,PART-III,,WARD NO.29,BERLI ROAD,,MATHURA,Haryana
D-88,GALI NO.11,,CORNER SHANI BAZAR RAOD,,NEW DELHI,Delhi
Main Road Surajpur-Greater Noida (Gautam Budh Nagar)
No.100, 4Th Cross, 2Nd Block, Koramangala, Bangalore 560034
Civil Hospital Road, Karimnagar-505002
Devpushp Complex, Tulsidham Char Rasta, Baroda Dairy - Vrajdham Road, Manjalpur, Baroda - 11
Trimbak Road, Nashik, Pin-422002



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E.mail: customer.services@royalsundaram.in|Website:

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Dhanashri Hospital	Siddhivanayak Tower Near Colletor Office, Natakwala Lane Road Mumbai-
Dhanwantary Hospital	400092 545 Netaji Subhash Road, Mulund West, Mumbai-400080
Dhar Medical Centre	
Dnar Medical Centre	C-111,Sector-39, Noida
DHRC HOSPITAL	Roop Nagar Colony,,Ayodhya By-Pass,INDORE,Madhya Pradesh
Diamond Hospital	105, 1St Floor, Markaz View, Next To Millat School, Opp. Excel Industries, S.V.Road, Jogeshwari(W), Mumbai, Pin-400102
Dinesh Iccu-Nicu & General Hospital	B-Wing Sai Geeta Darshan Opp New Golden Nest, Bhayander East Thane
Diwan Hospital	1St. Floor, Bg Corner, Behind Nigdi Bus Stop, Nigdi, Pune Pin-411044
Dr A G Umbrani Clinic	Jeevan Complex, P M T Chowk, Bhosari, Pune-411039
Dr Arjuns Pol'S Kausthubh Nursing Home	Plot No.76, Sector-6, Behind Ganesh Market & Post Office,, Koperkhairane, Navi Mumbai,, Pin-400709
Dr Bhute Nursing Home	Mahataney Park Aziz Baug Opp Sita Estate Mahul Road Chembur Mumbai 400 074
Dr Dhokes Shradha Hospital	Panchasheel Arcade, 1St Floor, Near Sahakar Bazar, Airoli, Navi Mumbai, Pin-400708
Dr Doshi Childrens Hospital	1St Floor, Suparb Apt, Uthalsar Naka, Thane, Pin-421202
Dr Kaushik Vaidyas Medical Nursing Home	D-1 Medical Complex Nr Chandani Appt, Sola Road, Ahmedabad 63
Dr Khandekar Accident Clinic	Nath Krupa, Plot No.2 Road No. 1, Sector - 1 New Panvel (East), Panvel, Pin-410206
Dr Makan Surgical Maternity & Accident Hospital	Ganga Nagar, Sangvi, Pune, Pin-411027
Dr Narkhedes Advanced Ent	3, Krishna Society, Naupada, Thane (W), Pin-400603
Dr Savlas Polyclinic & Nursing Home	6/7, Dharmodaya Jeevdaya Lane , Ghatkopar (W), Mumbai , Pin-400086
Dr. Ashok Kumar Clinic	591, Shyam Park Main Market, Sahibad, Ghaziabad - 201005
Dr. Dande Hospital & Research Centre	Near Ravi Nagar Square, Nagpur-440010
Dr. Jyoti Kanak Surma Children Hospital	A.P Market, Udhna Main Rd, Udhna, Surat, -, Pin-394210
Dr. K V Rama Rao Hospital	Gurajada Apparao Street, Vizianagaram, Pin-535002
Dr. Manohar Sai Gowda Memorial Hospital	Opp. Inspection Bungalow,Nh-4 Raod,Mulbagal- 563131
Dr.Bhadange Balrugnalaya	Gautha,Sinnar,,Maharashtra
Dr.Deore Nursing Home	Nirganga Apt, Hanuman Ghat, Gangapur Road, Nashik, Pin-422002
Dr.Fazal Haque Memorial Diagnostic & Research Centre	7/74 Chandni Chowk Ratlam(M.P)
Dr.Maheshwari'S Ashwini Multi Hosp	Arjun Co-Op Society, Vadavali Section, Ambernath
Dr.R.P Singh Hospital	Near Railway Station, Indra Road, Malout, Pin-152107
DR.SANJAY MULTISPECIALITY HOSPITAL	NEAR GAJRAL HOTEL, OPP GOVT HOSPITAL. ROHTAK ROAD, BAHADURGARH, DIST JHAJJAR, JHAJJAR, Haryana



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Durga Hospital	Noida Road Dadri, Gautam Budh Nagar
East City Hospital	H.No.28-15,1, Vinayaga Nagar Bus Stop, Neredmet, Secunderabad 500056
East West Medical Centre	711, Sector-14, (Near Main), Gurgaon, Haryana, Pin-122001
Ekta Hospital	MAIN SOHNA GURGAON ROAD, NEAR RADHA KRISHNA TEMPLE BADSHAHPUR, GURGOAN
Ekta Nursing Home	419, Laxmipuri Colony, Indore
Emergency Hospital	Near Rtc Bus Stand, C.T.M Road, Madanapalle - 517325
F I Hospital	37 Cantt Road , Near Burlington Crossing Lucknow , Pin-226001
FAMI CARE NURSING HOME	F-25/97 SECTOR-7, ROHINI, Ayodhya chownk ,F-25/97 SECTOR-7, ROHINI, Ayodhya chownk ,GURGAON,
Family Care Nursing Home	Gagan Vihar ,Agwanpur Road , Meethapur , New Delhi
Family Medicare	K/2060 C.R. Park, New Delhi
Family Medicare	A-55 Sector 61, Noida-201301
Faraz Health Care	F-167/2, Height Tension Road, Shaheen Bagh, Jammia Nagar, Okhla, New Delhi-110025
G M Medical Centre	Naseeb Plot No 115, 1St Floor, S V Road, Khar ( W ), Mumbai, Pin-400052
G V A Hospital	Opp. Vishnu Hotel, Mayuri Center, Khammam, Pin-507002
Gadhavi Hospital	plakalang complex,highway road,Tharad, Banaskantha, Gujarat. Pincode-385565
Gajanan Hospital & Critacal Care Center	Sarang Society plot no.8 Gajanan Mandir Chowk,Near LIC office Opp Axis Bank,Garkheda Parisar,Aurangabad
Galaxy Multispeciality Hospital	Plot No.12/13, Sector 15, Near D'Mart, Roadpali, Kalamboli, Navi Mumbai, Maharashtra 410218
GANPATI MATERNITY & NURSING HOME	Balan Building, 1st Floor, Ambivali, Thane - 421102, Opposite Nrc Gate, Ambekar Chowk, Mohane Gao, Main Bazar Peth
Garden View Nursing Home	Garden View, Tulinj Road, Nallasopara, Maharashtra Pin-401209
Garims Nursing Home Pvt Ltd	K-243A Sector-31, Gautam Buddha Nagar K-243A Sector-31, Gautam Buddha Nagar
Gayatri Hospital & ICU	Add. 1st Floor Opp. T.M.C Office,, Mohan Heritage Building, Mahapalika Bhavan Rd, Ramabai Ambedkar Nagar, Panch Pakhdi, Thane West.
Geeta Memorial Hospital	Dasa Sahi, Jobra, Cuttak, Odisha 753003
Geetanjali Medical Centre	6426/8, Arya Samaj Road, Dev Nagar, Karol Bagh, New Delhi, Pin-110005
Getwell Multi Speciality Hospital	F-2/8-9, Mayur Vihar Colony, Near Ashoka Garden Police Station, Bhopal, Pin-462003
Getwell Multispeciality Hospital	S-19, Shalimar Garden Extension 1, Near Dayanand Park, Sahibabad, Ghaziabad, U.P
Girdhar Hospital	11/34 Girdhar Marg,Malviya Nagar Jaipur-302017
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Girdhari Lal Nursing Home	RDA Regn. No. 102 CIN-C0/2001N2000PLC043011 Rz-1/3, Main Road, Palam Colony, (Near Mangalapuri Crossing), New Delhi, Pin-110045
Girija Nursing Home & Gen Hospital	Lal Chakki Station Road, Ulhasnagar-421001
GLOBAL HOSPITAL	FNG ROAD,SEC-65, NOIDA - Uttar Pradesh - 201307
God Father Hospital	344,Nandnvan Soc-2, B/H Matrushakti Soc., Varachha Road,Surat, Pin-395006
Goel Hospital	Goel Plaza,Faizabad Road,Lucknow - 226016
Good Will Hospital	D141 A And B, Sector 40, Noida, U.P., Pin-201303
Gopal Hospital	Shanti Nagar Bus Stand, Loni, Ghaziabad, Pin-201102
GOPI ORTHO and CHILDREN HOSPITAL	3RD FLOOR, SADHANA HOSPITAL BUILDING, UNAPANI ROAD, SURAT 395002
Gopinath Hospital	Gopinath Hospital, Bhiwadi, Pin-301019
Govind Prabha Arogya Sankool	Opp. Ratna Sagar School, Kazi Medan, Gopipura, Surat
Grace Hospitals	OPP STARAM RADIO STORES STREET, VYURRU, VIJAYAWADA, Andhra Pradesh - 521165
Green City Hosiptal	Nh 17, delta 1, Greater Noida
Green Hospital	Umar Nagar, Hapur Road, Meerut, Pin-250002
Green Tree Hospital	Jind road,,Barwala,FARIDABAD,Haryana
Gupta Hospital	Vijai Nagar,Kanpur Road, Lucknow
Gupta Medical Hospital & Icu	2Nd Floor, Pramukh Doctor House, Near Tvs Point, Surat
Gupta Multispeciality Hospital	B-20 (Opp. Ram Mandir), Vivek Vihar, Delhi, Pin-110095
Gurjar Hospital& Endoscopy Cen	2&3 Scheme No 44-B Bhanwar Kua Chauraha , A B Road Indore, Pin-452008
Gurukul Hospital	Plot No 7, Sector-12A, Opp Kalash Udyan, Near Govind Appt., Koparkhairane, Navi Mumbai, Pin-400705
Guruprem Gen & Maternity Hospital	Plot No1, Sector-4, Airoli, Navi Mumbai, Pin-400708
Hari Om Hospital	A/1, Tejendrapark Society, Nirant Char Rasta, Vastral Road, Ahmedabad, Pin-382418
Harsiddhi Hospital	Mansarovar Campus, Kolar Road, Bhopal, .M.P., Pin-462011
Health Care General Hospital	Opp. Saibaba Temple, Main Road, Suraram ,, Hyderabad
Health Point Nursing Home & Eye Centre	167, F G Street, Kalitala, Gardhar, Po - Telinipara, Dist - Hooghly, Pin-712136
HELP & CARE/JEET HOSPITAL	JEET HOSPITAL,GAHAMAR KUNJ,FAIZABAD ROAD,CHINHAT, LUCKNOW
HEMKUND HOSPITAL PVT LTD	MAKHU ROAD,LOHIAN KHAS, JALANDHAR, PUNJAB 144629
Heritage Hospital	7/52 - A/1, Jawahar Nagar, Agra
HIGHWAY HOSPITAL & TRAUMA CENTRE	Haldiram chowk,NH8,,near PS.Kherki daula,Haryana
HIRANYAA MULTI SPECIALITY & CHILDREN'S HOSPITAL	#6-122/1,Plot no.19,Balapur X road,opp.bawarchi restaurant, RANGA REDDY
Hi-tech Medical colleg	Health park, pandara, rasulgarh, Bhubaneswar, Orissa 751007
Holy Trinity Hospital	1St Floor, Heritage Holy, J N Road, Mulund (W), Mumbai - 400 080



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IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

Ikon Hospital	16-11-741/C/1/15, Behind Tmc, Adjacent To Reliance Fresh, Dilsukhnagar, Hyderabad, Pin-500060
Image Hospitals	Ameerpet, Hydreabad 500073
Imperial Hospital	Near Main Circle, Shatri Nagar Jaipur
INDIRAWATI HOSPITAL	MOTIRAM COMPLEX, OPP GOVT SR SCHOOL, BHIWADI MODE, BHIWADI TEHSIL, TIJARA, ALWAR, RAJASTHAN
Indus Hospital	Scf 99-100, Phase - 3B2, Mohali, Pin-160062
Ishu Health Care Nursing Home	110-111 Gda Flats, Abhay Khand-3 Indirapuram Ghaziabad-201010
J D Hospital Pvt Ltd	M-43, Mamura Sector 66, Noida, U P 201301
J J Hospital	Chanakyapuri, Sector-6, Ghatlodia, Ahmedabad
J R Chaudhary Hospital Pvt Ltd	Nangla charandas,phase-II, Noida
Jadhav Hospital	Tapkir Nagar, Tapir Chawk, Main Road, Kadewadi, Pimpri, Ne, Pin-411017
Jagadamba Hospitals	Jagadamba Hospitals Pvt Ltd 1-3-380/3, Gandhinagar Hyderabad - 500 080
Jagadamba Nursing Home	L-619, Shastri Nagar, Hapur Road, Meerut, Pin-250002
Jai Ambe Hospital	Shree Krishna Garden, M.I.D.C Road, Near Eskan Temple, Mira Road-E, Thane Maharashtra 401104
Jai Ambe Poly Clinic Nursing Home	Sivdham Apartment Flat No 01, 02 B Wing Ground Floor Suhasini Pawaskar Road, Vasihali Nagar, Dahisar East, Mumbai - 68
Jain Hospital	S - 1/65-A-1 K, Opp Hanuman Ji Mandir, Pandeypur Crossing, Varanasi Pin- 221002
Jain Hospital & Maternity Centre	Suraj Garh Road Near Railway Station Loharu, Bhiwani, Pin-1
Jain Surgical Clinic	358, Tarun Enclave, Pitampura, Delhi-34
Janak Hospital	Ground Floor, Arihant Apartment, Near Don Bosco School, Shanti Park, Mira Road (E), Thane, Pin-401107
Janaswasthya	Bhadrapur, Bus Stand, Birbhum, Baharampur, West Bengal-731237
Janatha Nursing Home	Dodballapur, Bangalore 561 203
Janvi General Hospital & Maternity Hospital	F-192,Sukhi Nagar,Bamroli road,Pandeser,Surat,Gujarat 394327
Jaspreet Hospital	2479/E, Chander Lok, 100 Ft Road, Durgapuri Chowk, Shahdara, Delhi, Near Mcd Office, Pin-110032
Jeevan Dhara Hospital	168, Pocket -B, Defence Colony, New Delhi
Jeevan Hospital	Main Ghaziabad Road, Loni, Ghaziabad
Jeevan Anmol Hospital	Andol Mouri, Dhulagarh, Howrah, W.B
Jeevan Jyot Hospital	Vidhate Bhawan, Esis Hospital Samore, Trimbak Road, Satpur, Nasik, Pin-422007
Jeevan Jyothi Hospital	B-28 Kiran Garden Matiala Road Uttam Nagar, New Delhi, Pin-110059
Jeevan Jyothi Hosptial	Zojwala Shopping Centre, Above Ramdeo Hotel, Agra Road, Kalyan, Pin-421301



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Jeevan Jyoti Clinic & Hospital	G.T.B Chowk, Dilshar Garden, Delhi 110095
Jeevan Jyoti Hospital	162,Bai Ka Allahabad-211003
Jeevan Jyoti Maternity & Nursing Home	32, Chitragupt Nagar, Opp Vaishali Nagar, Kotra, Bhopal
Jeevandeep Maternity & General Hospital	1180/56,Tilangana Building,Ground Floor,Opp.Ganesh Mandir, Ganesh Nagar,Tadali Road, Kamatghar,Bhiwandi, Pin-421302
JHAMB MEDICAL & MATERNITY CENTRE	BP 59,SHALIMAR BAGH,Club Road, Delhi, 110088
Jivan Nursing Home	Civil Road, Chhotu Ram Park Chowk, Rohtak-124001
Jiwan Hospital	R-226-227-228, Mangol Puri, Delhi, Pin-110083
JIYA HOSPITAL	PLOT NO.96 B1/B2, VIJAY NAGAR, BEHIND DR. DELHIVALA HOSPITAL ROAD,
Joitiba General Hospital	1St Floor, Akshar Avenue, Cadila Bridge, Near Atmamangal Hall, Ghodasar, Ahmedabad 50
Just Kids Childrens & Neonatal Hospital	M-20/21/22, Mezzanine Floor, Sargam Shopping Centre, Parle Point, Surat-395007
K D Care Hospital	347, Saket Nagarold Palusia, Indore, Pin-452018
K Deep Nursing Home	Lig Flats, Biscuit Factory Road, Near Sabzi Mandi, Samrala Chowk, Ludhiana
K.D.M.HOSPITAL	Near RTO Office, Pushuli, Robertsganj, Sonebhadra, UP
K.K Hospital	2, Inder Enclave Main Rohtak Road, Peeragarhi, Delhi, Pin-110087
K.N.D Hospital	Main Bazar Simrol Post, Indore, MP
Kabeer Hospital	H.No.8, Barra-2 (Near Barra-2 Pani Ki Tanki, Shastri Chowk) Kanpur-27
Kailash Jeevan Hospital	Plot No. 120, "Saikunj", Station Road, Mumbai
Kalavati Hospital	D-187-188-189, Dajinagar Society, Harni Warasiya Ring Road, Vadodara, Pin-390006
KALAWATI HOSPITAL	GARHI BOLNI RD, MODEL TOWN, REWARI, HR 12341,NULL,GURGAON,HARYANA
Kalawati Kaustubh Hospital (P) Ltd	2 Inder Enclave Main Rohtak Road, Peeragarhi Nr Shiv Vihar No.4, Delhi-87
Kalyan Hospital	G-22, Dilshad Colony, Delhi, Pin-110095
KALYANI HOSPITAL	RZ-30A,RATI RAM PARK,,NAYA BAZAR,NEAR ( GOVT SR.SEC.SCHOOL) NAJAFGARH,Delhi
Kamlesh Medical Centre	423, Bhera Enclave, Paschim Vihar, Delhi
Kammal Nursing Home & Hospital	790, Indra Chowk, Jafrabad, Delhi, Pin-110053
Kamran Nursing Home	"Abhishek" Commercial Complex, Opp "M" Ward Office. 1St Road Chembur, Mumbai
Kanak Hospital	76 Jwalapur, Dehradun Road Haridwar
Kanika Medical And Surgical Clinic	H-3, Sector-11, Noida, Pin-201301
Karnataka Sarkara Arogya & Kutumba	Prathamika Arogya Kendra, Laxmipura, Srinivaspur Taluk, Kolar Dist
Kalyana Sevagalu	



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KAUSHAL HOSPITAL	NEAR SRI RORI SAHIB GURDWARA, MOHALI, PUNJAB
KAUSHIK HOSPITAL	Kaushik enclave,main road,Dharuhera,REWARI,Haryana
Kausthubh Nursing Home	Plot No. 76 Sector 6 Koperkhairane, Behinde Ganesh Market, Navi Mumbai - 400709
Kaustubh Hospital	A 6, Nutan Vaishali Bhagat Lane, Matunga West, Mumbai - 400016
Kaveri Speciality Hospital	#15/2,4Th Cross, Hosur Main Road, Madivala, Bangalore-560068
Kavita Medical Centre	5, Sector -29, Near Mother Diary, Opp. Huda Market, Faridabad, Pin-121008
Kenia Eye Hospital	102, D wing, 1st floor,Rizvi Nagar, Next to Milan Mall, S. V Road, Santacruz West Mumbai, Maharashtra Pin Code: 400054
KESAR HOSPITAL & MATERNITY	
HOSPITAL	281-R, Model Town,,Maharana Pratap Chowk,Model Town Rewari
Khan Nursing Home	454, Vayu Vihar, Harjender Nagar, Kanpur - 208007
KHERA HOSPITAL	NEAR PUNJAB NATIONAL BANK,,NANGLOI,Delhi
Khuda Care Hospital	19 4Rth Coss Valmikinagar, Pin-560026
KHUSHI HOSPITAL	PLOT NO - 1, KARUNA KUNJ,SECTOR - 3, DWARKA,Delhi
Kims Super Speciality Hospital	Agarasen Square,,Bilaspur ( C.G.)
Kn Bharadwai Nurisng Home	E-142, Preet Vihar, Delhi 110092
Krishna Hospital	Near Saraswati Cinema, Panch Batti, Bharuch, Pin-392001
Krishna Hospital	201/2/3, Suryadeep Complex, Nr. Rupam Cinema, Harni Road, Vadodara, Pin-6
Krishna Hospital	Lily Chouraha, Jinshi Road, Jahangirabad, Bhopal
Krishna Hospital	Gayatri Nagar X Roads, Karmanghat Hyderabad-79
Krishna Hospital	10,aalok park society,near ashirvad nagar,kenal na kathe,khodiyar nagar,Surat, Gujarat 395006
Krishna Nursing Home	Neha Apts., L,B.S. Marg, Bhandup, Mumbai Pin-400078
Krishna Plastic & Hand Surgery Centre	Suryaraopeta, Vijayawada, Pin-520002
Krishna Priya Nursing Home	Opp. Chaitanya College Main Campus, Lakshmipuram, Guntur-6
Krishna Sai Clinic	Sangadigunta Main Road, Guntur-522003
Krishnai Care Maternity & Surgical Nursing Home	3-B Pratibha Co-Op Hsg Society Manisha Nagar, Kalwa Thane-400605
Kulkarni Nursing Home	144, Shastri Nagar, Near Mahavir Garden, Khopoli, Raigad, Maharastra, Pin-410203
KUMAR HOSPITAL	GAUTAM BUDDH NAGAR, Uttar Pradesh
Kumar Ortho & Maternity Home	W.No-10 Guddu Chowk, Ashram Road, Araria-854329 Bihar
Kumaran Health Centre	200 Feet Inner Ring Road, Retteri Junction, Kolathur Chennai-99
L V Prasad Eye Institute	Khorda, Puri. Odisha 751024
Lakshmi Nursing Home & Diagnostic Centre	House No4-222, Geetha Nagar, Besides Balaji Nagar, Opp. Municipal Office, Malkajgiri, Hyderabad, Pin-500047



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IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

Lakshmi Priya Hospital	Near Gandhi Statue, Uppal, Hyderabad, Pin-500039
Lansdowne Nursing Home	119, Sarat Bose Road, Kolkata
Lavekar Hospital	Subhash Road, Vazirabad, Subhash Road, Vazirabad,
Laxmi Nursing Home	T-19, Sharma Colony, Budh Vihar Phase-II , New Delhi-110086
Leela Ba Hospital	2nd floor, Ratnapuri Society, B/h Ganga Auto Mobile, Beside Uma complex, Kamrej Char rasta,Surat, Gujarat 394180
Leela Hospital & Diagnostic Ce	133, Margosa Road, 10Th Cross, Malleshwaram, Bangalore, Pin-560003
LEELAWATI MULTI SPECIALITY HOSPITAL	Lal Kuan, Chipiyana Road Opp. Green Enclave Colony, Greater Noida West, Gautam Budh Nagar Utter Pradesh -201009.
Life Care Group of Hospital	Old Barahi Road Near Chota Hanuma Mandir, Bhadurgarh, Haryana- 124507
Life Care Hospital	S-1, 1St Floor, Vedant Complex, Kores Road, Above Icici Bank, Above Nisarg Hotel, Vartak Nagar, Thane (W), Pin-400606
Life Care Multispeciality Hospital	Flat No.104, 1Stfloor, Suyash Chas., Sec. 10, Koparkhairne, Navi Mumbai-400614
Life Hospital	Old Club Road, Kothapet, Guntur, Pin-522001
Life Line Children & Healthcare Hospital Pvt Ltd	Life Line Complex 12 Virnagar Society, Near Bhimjipura Char Rasta Nava Vadaj, Ahmedabad-380013
Life Line Health Care	Plot No.140, Sector-15, Part-2, Gurgaon - 122001
Life Line Hospital	Flat No 2,3 Akanksha Co-Op Society Sector-3 Opp Railway Station Gate No.2, Airoli Navi Mumbai
Life Line Hospital	Main Dadri Road, Opp. Radha Swami Satsang Vyas , Sector -49, Noida G. B . Nagar
Life line Hospital	85,Old Roshanpura, Chhawla Stand, Gurgaon Road, Najafgarh, New Delhi- 110043
Life Line Hospital Ghandhidham	A1-276,Brajbhumi Society near,Valabhav Township Ajwa Rd Vadodara,Gujarat,390019
Life Worth Hospital	Main Rd, Samta Colony, Raipur, Chattisgarh, Pin-492001
Lk Hospitals	Sri Venkateshwara Hospital, 4-159, Maruthi Nagar, Malkajgiri, Hyderabad, Pin-500047
Ln Rathi Memorial Hospital	E-109 Shastri Nagar, Kalpatrucinema Road,
Lokpriya Hospital	E - 2, Sector - 26, Noida (Up), Pin-201301
LOTUS HOSPITAL	RAGHAVA CINE COMPLEX ROAD, POGATHOTA, NELLORE, Andhra Pradesh
Lotus Multispeciality Hospital	Balaji Sadan, Plot - 20 / D, Sec - 15 1St. Floor. Opp: Icc Ground, Navi Mumbai, Vasi , Mumbai , Pin-400703
M D Thakur Memorial Multispeciality Hospital	P-71, Above Yash Health Care Centre, Sudama Nagar, MIDC, Dombivali €, MUMBAI
M R Hospital	Main Kanjhawala Road Karala, Delhi-110081
M S Maternity & General Hospital	10/A & B, Miniland, Tank Road, Bhandup (W), Mumbai 78
M.V.S. ACCIDENT HOSPTIAL	33-18-15 A, SURYARAOPET, NEAR PUSPA HOTEL, Hyderabad
Maa Gayatri Hospital	Kaushambi Road, Jhalwa, Allahabad, Pin-211003

Group Health Policy UIN: RSAHLGP22167V032122 IRDA Regn No.102



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Registered Office: 21, Patullos Road, CHENNAI – 600 002.

Corporate Office : "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

E.mail: customer.services@royalsundaram.in|Website:

www.royalsundaram.in

Maa Hospital	A/8-9, Srihari Township, Sayaji Park, Ajwa Road, Baroda 19.
Maa Hospitai	Dr Ehsan Shaikh Clinic, Wadilal Gosallya Road, Near Keshriya Hanuman
Madina Hospital & Polyclinic	Mandir, Sanjay Nagar, Lalji Pada, New Link Road, Kandivli (W), Mumbai, Pin-400067
Madnapalli Hospitals Pvt Ltd	Ctm Road, Madanapalli, Chittoor - 517 325
Mahalakshmi Hospitals	Papasaheb Road, Vijaya Vihar Centre, R.R. Pet, Eluru - 534 002
Mahaveer Hospital	OPP. CITY MALL, NEAR OLD BUS STAND, VYARA, SURAT
Mahavir Hospital	A/6, Kiran Nagar, Opp. Vrundavan Bus Stop, Waghodia Road, Vadodara Pin-390019
Mahavir Orthopaedic & General Hospital	12/13/14, 1St Floor, Manisha Heights, Balrajeshwar Road,, Near Vaishali Nagar Bus Stop Mulund (West), Mumbai, Pin-400080
Maitri Hospital	Gopal Park, Nr Maya Cinema Road, Ahmedabad
Makkar Medical Centre	A-1, Priyadarshini Vihar, Delhi 110092
Malavia Medial Hospital	1St Floor,Sandhya Darshan Apt.,Opp.Bhulka Bhavan School,Adajan Rd,Surat, Surat, Pin-395009
Mali Hospital	Tal - Kadegaon, Dist - Sangli, Tadsar Road, Kadapur, Pin-415305
Malik Hospital	C 2/ 17 Arjunmarg, Dlf Phase-1 , Gurgaon , Pin-122002
Mamta Hospital And Icu	Zahoor Palace, 2Nd Floor, "B" Wing, Opp. L.T.Gate No. 6, S V Road, Powai, Mumbai - 400072
Manas Hospital	Shiv Samarth, Kudus Plaza, 1St Floor, Kudus, Tal-Wada
Manasa Hospital	B H Road Gauribidanur 561 208
Manav Seva Hospital	R-138, New Roshan Pura, Main Gurgaon Road, Najafgarh, New Delhi, Pin-110043
Mangala Hospital	Bamandayapada, Near Custom Colony, Marol, Military Road, Andheri (East), Mumbai, Pin-400069
Manisha Nursing Home	Kasi Kunj, S V Rd, Malad (W), Mumbai, -, Pin-400064
Manju Nursing Home	Chilakaluripet-522616 Guntur Dist
MANOJ HOSPITALS, MEDCHAL, HYDERABAD	Venkateswara Nagar, Jagathgirigutta, Medchal dist, Telangana
Maragadam Hospital	686/687, Nehruji Road, Villupuram - 605602
Marudhar Hospital	A-93-99, Singh Bhoomi Khatipura, Jaipur-302012
Matru Chaya Nursing Home	Mashirpur Morh Lalganj Azamgarh
Matru Hospital	198/1272, Opp Ambaji Temple, Jodka, Nr.Gol Limda Darg Road, Hardas Nagar, Bapunagar, Ahmedbad 24.
Mauli Hospital	Visanji Nagar, Jalgaon, Pin-425001
Max Care Hospital	New paras vihar colony,,near tapovan gate,,GWALIOR,Madhya Pradesh
MEDCURE HOSPITAL	MAIN BANSHI ROAD,GURGAON,Haryana
Medi Centre	15/488 Vasundhara Ghaziabab-201012
Medicare Hospital	Near R T C, Bus Stand, Nandyal-518501
Medimax Hospital	K-112, Sector 12, Pratap Vihar, Ghaziabad - 201 009
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Haryana  385,SEC-61,,CRPF ROAD,,GURGAON,Haryana  "Sai Ranga Towers" Thukaramgate, North Lallaguda, Secunderabad 17  1 K * 84, Phawra Singh Chowk, N.I.T, Faridabad  Near Chelipura Police Chowky Shahbazar,Aurangabad  C-3/76, Janak Puri, New Delhi-110058
"Sai Ranga Towers" Thukaramgate, North Lallaguda, Secunderabad 17  1 K * 84, Phawra Singh Chowk, N.I.T, Faridabad  Near Chelipura Police Chowky Shahbazar, Aurangabad  C-3/76, Janak Puri, New Delhi-110058
Near Chelipura Police Chowky Shahbazar, Aurangabad C-3/76, Janak Puri, New Delhi-110058
C-3/76, Janak Puri, New Delhi-110058
16, Old Roshanpura, Chhawal Stand Gurgaon Road Najafgarh, Do, Pin-110005
Singhagad Housing Society , Plot No . 3A, Sector -7, Kamothe, Mumbai
Mittal Hospital And Diagnostic Centre Iii-M-17 Nehru Nagar (Opp Paras Hotel And Adjecent Youth Club) & Dena Bank Ambedkar Road Ghaziabad.
C-3/6 Janak Puri New Delhi 110 058
C-5, Green Park Extension,, New Delhi,, Pin-110016
Plot no 1141, Mahandi Vihar, Cuttak, Odisha 753004
Pavan Nagar, Cidco, Nashik 422 008
10/A, Miniland Tank Road, Bhandup (W), Mumbai, Pin-400078
Shree Gajanan Society, Gorakshanagar, Dindori Road, Nashik 422004
21/77, MOSQUE STREET, ARAKKONAM
B-53 Sector-22 Noida Gautam Budh Nagar, U.P
Harankhana Road, Near Panigate, Vadodara-19
41, Madakulam Main Road, Palanganatham, Madurai, Pin-625003
Nit, Faridabad, Pin-121001
Bhigwan Chowk, Baramati- 413102
Mahatma Phule Chowk, Balaji Towers(Front), Chakan Dist., Pune
Door No 393, Lingampally Road, ,Serilingampally,ADILABAD,Telangana
Gurunani Plaza, Deolali Camp. Nashik
101, A Wing, Golden Havens, Near Pratap Theatre, Kolbad Road,, Khopat, Thane (W), Pin-400601
National Hospital & I.C.C.U, Vikar Paradise First Floor, Opp Balrajeswar Mandir Bhakti Marg Off L B S Marg Mulund West Mumbai 400 080
309, 3rd floor , Vinayak Arcade, Surat , Gujarat 395007
Vasudev Nayar Road, Kothapet, Tenali, Guntur - 522 201
Mohan Baba Nagar, Badarpur, Delhi



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IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

Nest Hospital	Plot No.42, Behind Garden Café Hotel, Suraram, Hyderabad-55
New Leelamani Hospital	4/116, C-1, Civil Lines, Kanpur, Pin-208001
New Life Nursing Home	Rajarhat Road, Kolkata
New Medical Centre	B-39 Moti Nagar, New Delhi-110015
New Take Care Hospital	3 To 6, Ground Floor, Tejaswini Apts, Sai Baba Nagar, Near St. Thomas Church, Off Mira Bhayander Road, Mira Road (E), Thane, Pin-401107
Nidan Nursing Home & Maternity Centre	364, Abhay Khand Iii , Indirapuram, Ghaziabad, Pin-201010
Nimish Nursing Home	Nimish Nursing Home, 10, Gangavihar Society, Gotri Main Road, Baroda 390 021.
Nirali Clinic	99, Urmi Society, Bpc Road, Akota, Vadodara, Gujerat, Pin-390007
Nirmal Hospital	A-170, Bhagat Singh Colony,, Bhiwadi Disstt. : Alwar, Pin-301019
Nirmala Hospital	RZ-E-20,,Jai vihar,DELHI
Noor Nursing Home	B K Tower, Charnipada Road, Behind Rashid Compound, Kausa, Mumbra, Thane 400 612
Nulife Hospital	A1 Harikrishna Building, 1St Floor, L.B.S Marg, Ghatkopar, Mumbai 400086
OM ARPAN NURSING HOME	Kavita Palace Road, Opposite Sector- 62, Anil Vihar, Khora Colony, Sector 62A, Noida, Uttar Pradesh 201309
Om General Hospital	I Floor, Plot No. 250, Ashirwad Township-1, 120 Feet, Bamroli Road, Udhna, Surat
Om Hospital	1 / B - 9, Poonam Nagar, Phase - Iii, Opp Sector 7, Shanti Park, Mira Road (East), Thane, Pin-401107
Om Hospital	Tapovan Building, 1St &2Nd Floor, Opp Pathare Nursery Shivaji Chowk Kalyan(W)-421301
Om Multispeciality Hospital	Main Maruti Kunj Road, Near DPS School, Maruti Kunj, Gurugram
Om Poly Clinic	Tulsi Complex, D.P Katrap Road, Katrap Chowk, Barlepur, East
Orthopaedic Hospital & Taruma Centre	108/109, First Floor, Sakivihar Rd, Opp. Sakinaka Post Office, Sakinaka, Andheri (E), Mumbai, Pin-400072
OSCAR SUPER SPECIALITY HOSPITAPL & TRUMA CENTER P.R.P MULTI SPECIALITY HOSPITAL KIDNEY CENTRE, TRAUMA CENTRE	Pgi Road Medical,Jhang Colony,ROHTAK,Haryana
& BLOOD BANK	Opp.civil hospital, KARNAL, HARYANA
Padhi Health Care	Gandhi Padia,Nayabazaar,Bhadrak- 756100
Padmavati Nursing Home	Near Pavaskar Building,Olkaiwadi, Lonavala- 410401
Paliba Hospital	Opp. B.K.Cinema, Urmi Shopping Centre, Mahesana(N.G), Gujarat, 384002
Palwal Hospital	New Sohna Mod, Old G T Road, Palwal Pin-121102
Panacea Hospital	141, Sai Arcade, Panvel
Panchgram Trailanga Swami P H C	Nabagram, Murshidabad, West Bengal -742184

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	IRDA Regii. No. 102 CIN-U0/2001N2000PLC043011
PANDA NURSING HOME	BEHIND GEORGE U.P.SCHOOL,NEAR TOWN POLICE STATION,GUDIANALI,DHENKANAL - 759001
Paras Nursing Home	Plot No. 1, Gulab Nagar, Dhankawadi, Pune - 411 043
Parashree Speciality Hospital	Near Osmania Masjid, Amravati, Pin-444602
PARTH HOSPITAL	25, vikas nagar, Rannola road, Uttam nagar Delhi
Pathik Children Hospital	Virali Complex, Opp. Jivan Jyoti Cinema, Vohna Road, Surat
PATNA MEDICARE EMERGENCY HOSPITAL	New bypass road,near main gate patna central school,,jaganpura,PATNA,Bihar
Peace Hospital	Bagalur, Bangalore North 562 149
Pgh Hospitals Pvt Ltd	Plot No89, Vikas Nagar Extn Phase 2, Block B, New Delhi
Pole Star Cure Centre	No:7, Sarada Pally, D Block, Kolkata
Polyclinic Dr.Arvind C. Shah	Shop No.3, Kasturbanagar Shopping Center, Goudani'S Chowk, Saraspur, Ahmedabad-380018
Poojan Multispeciality Hospital	1St Floor, Vaibhav Complex, Nr. Nirnay Nagar Under Bridge, Nirnay Nagar, Ahmedabad, Pin-382481
Popli Hospital And Dental Clinic	Rz-E-2/86A, Chanakya Place, Part 1, Pankha Road, Delhi, Pin-110059
POR GENERAL HOSPITAL	18 Shanti Niwas, Karvan Chowkdi, Por, Vadodara - 391243 Vadodara, Gujarat 391243
PRAGYA HOSPITAL	51 D, Chandra Nagar, Kanpur - 208007, Near Kda Chauraha
Prakash Hospital	D12, 12A, 12B, Sector 33, Noida, Pin-201301
Prasad Hospital	Mig-204-Room No: 1 Opp: Grand Sitara Hotel. K P W B Colony, Hyderabad, Pin-500072
Prasad Hospital	Sahjanand Complex, Harivila Road, Bapa Sitaram Chowk, Krishnanagar, New Naroda, Ahmedabad, Gujarat 382346
Prashant Nursing Home	88.593, Near Sisamau Post Office, Kanpur
Prathmesh Hospital	Sr. No. 8, Yashwantnagar Chouk, Hadapsar Bye Pass Road, Opp Balaji Palace, Chandan Nagar, Pune 14
Pratik Hospital & Maternity Hospital	Shreeji Arcade, 3Rd Floor, Junction Of S V Road & M G Road, Opp. Dena Bank, Kandivali(W), Mumbai, Pin-400067
Prayag Hospital	J-206/A-1,Sector-41, Noida
Prernaa Hospital	1St Floor. Commerce Centre, Gopal Talkies Crossing, Anand, Pin-388001
Priti Nursing & Maternity Home	39, C Y Chintamani Road , Allahabad , Pin-211002
Priya Hospital	D/25, Hig World Bank, Barra, Kanpur
PROLIFE HOSPITAL	HYDERABAD,NIZAMABAD,Telangana
Pushpa Hospital	Kate Wasti, Kale Colony Behind Ram-Krishna Hari Ashram Pune-Alandi Road, Charholi Budurk Pune
Pushpa Nursing Home	Dharuhera Chowk, Circular Road, Rewari, Haryana, Pin-123401
R C MEMORIAL NURSING HOME	115-C, NEW AZAD NAGAR,(OPP.KALYANPUR THANA,,KALYANPUR,KANPUR
R N Hospital & Maternity Centrer	Village Aliar Dhana, Sec -8, Imt Manesar,, Aliyar, Gurgaon, Haryana, Pin-122413



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R N Khetarpal Memorial Nursing Home	W-283/4 Vishnu Khyala Road New Delhi 110018
Radhika Hospital & Policy Clinic	41, Ganesh Krupa Soc., Ichchhanath Road, Surat 7
Raghava Hospital Multi Speciality	8-3-214/18, Srinivasa Colony West, Ameerpet, Hyderabad-500038
Rahul Hospital	Unit Of Aims Near Bus Stand Dm Road Palwal -121102
Rainbow Children'S Hospital	99,Basant Nagar, Jawaddi Dugri, Ludhiana, Punjab
Raj Medical Centre	C-3/51-A, Yamuna Vihar, Delhi, Pin-110053
Rajaram Hospital	26-A & B, Block - E, Panki, Kanpur, Pin-208020
RAJAWAT HOSPITAL & TRAUMA CENTRE	Bisayakpur rania,,kanpur dehat,KANPUR,Uttar Pradesh
Rajendera Hospital	$554\!+\!1/21, Om Nagar, Near35 Mile Stone, N H\!-\!8, Gurgaon Haryana, Pin-122003$
RAJYA LAKSHMI HOSPITAL	NEAR SUSHMA CENTRE BUS STOP,N.H.9,VANASTHALIPURAM, HYDERABAD, ANDHRA PRADESH
Raksha Hospital	1St Floor, D-11, Asmita Jyoti Building, Near Atharva College, Marve Road, Charkop Naka, Malad ( W ), Mumbai, Pin-400095
Ram Hospital	At 18, Gurumajra, Krishnan Pura, Tehsil Nalagarh, Solan, Himachal Pradesh-174101
RAMANAND HOSPITAL ICCU NICU	OLD MUMBAI-PUNE ROAD, KALWA(W), THANE, MUMBAI
Ramkar Hospital	Sant Tukaram Nagar, Wagholi, Haveli (Opp. Kesnand Phata), Pune, Pin-412207
Rapid Cure Hospital & Trauma Centre	Gandhi chowk,,bhiwadi road,alwar bypass tapukara,,HATHRAS,Rajasthan
RATAN VISHWAS HOSPITAL	TAGORE GARDEN, GOVARDHAN ROAD,OPP FCI GODOWN, MATHURA - UTTAR PRADESH - 281001
Relif Hospitals	Swapna Complex Durganagar, X Road Mylardevpalli Katteda, Hyderabad-05
Rescue Hospital	S-5, Vishwas Park, Behind Sector-3 Petrol Pump, Dwarka, Delhi, Pin-110059
RINI HOSPITAL	SANTAR ROAD,RAJASTHAN
Rishab Hospital & Research Centre	No.9 Crossing, Sharda Nagar, Geeta Nagar, Kanpur
Riya Hospital	Saloda Mod, Gangapur City 322201
RIYA HOSPITAL AND TRAUMA CENTRE	2500, sudhama nagar hawa bangla road, Indore
Rn Hospital	171, Amar Nagar Chs, Dhobi Ghat, S.T Road, Trombay, Mumbai- 400088
Rode Hospital	Sai Park, Sr No 84, Dighi Bhosari Road, Dighi, Pune
Roshan Hospital	Nh-15, Gamma-Ii, Greater Noida, Pin-201306
Royal Hospital	White House, Plot No11, Royal Colony No8, Cidco, Aurangabad
S B Nursing Home	Lake Bloom- 16, 17, 18, Opp. Solaris Estate, L.T.Gate No6, Tunga Gaon, Sakivihar Road, Powai, Mumbai, Pin-400072
S V Hospitals	7-1-246/B/1, Road Opp. Yellamma Temple, Balkampet, Hyderabad



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	KDA Regii. No. 102 CIN-00/2001N2000PLC043011
S.K Hospital	5/47-C, Mahesh Nagar, Indore
S.K.Hosital	New S.T Colony, Katkat Gate, Aurangabad -431001
Sadbhavna Nursing Home	Main Road Deepak Vihar Khora Colony Sector, Noida, Pin-62
Sadhna Hospital	Jhadkhand Mode, Khatipura Road, Jaipur - 12
Saha Hospital	1St Floor, Renuka Building, Opp. Mangala High School, Above Bank Of Maharastra, Thane (E), -, Pin-400603
Sahajeevan General Hospital	Plot No 57 Sahyadri Nagar, Ashwin Sector Opp Hotel Sai Palace Near Ambad Police Station, Cidco New Nashik-422009
Sahara Hospital	19-A, Vasant Vihar, Gwalior, Pin-474007
Sahjanand Hospital	Sahjanand Complex, Nr. Bhagyoday Society, Opp. Subhash School, Thakkarnagar Road, Ahmedabad, Gujarat 380001
Sai Ashirwad Hospital	101, 104, A- Wing, Ratnadeep Building, Bhayender, Mumbai
Sai Care Multi Speciality Hospital	H.No. Plot No.15, Phase-3, Opp.Kanaka Durga Temple, Kphb Colony, Hyderabad-72
Sai Health Care Multispeciality Hospital	Sanskar Tower, 1St Floor, Dharmveer Tower, Panchpakadi, Thane (W), Pin-400602
Sai Hosital & Medical Research Centre	2-1, Shapura, Near Jaipur Highway Road, Rajasthan
Sai Hospital	566, Vikas, Shree Chembur Ganesh Co-Op Housing Society Ltd, Sion-Thrombay Road, Chembur, Mumbai Pin-400071
Sai Hospital	Plot No 254, Amberhai, Sec - 19, Dwarka, New Delhi - 75, Pin-110075
SAI HOSPITAL AND TRAUMA CENTRE	B2/7,KAMLA NAGAR,OPP.CENTRAL BANK,ETAH,Uttar Pradesh
Sai Jyot Hospital	Datta Nagar, Opp Shriram Bakery, Tandon Road, Dombivli, Pin-421201
Sai Kripa Children'S Maternity & Surgical Hospital	202, Ostwal Shopping Centre, Opp. Bhayandar Railway Station(East), Dist., Thane-401105
Sai Krupa Clinic	Moti Palace Asha Nagar Opp Sadguru Vidyalaya Singanpor Road Katargam Surat 4
Sai Medical Hospital	Shiv Shakti Appt., Opp. Vidhyakunj School, Shubhas Chandra Bose Marg, Palanpur Jakat Naka, Surat, -, Pin-395009
Sai Medicare	D-5, Sector-12, Opp. Noida Stadium, Gate No1, Noida, U.P., Pin-201301
Sai Nursing Home	C12 And 13, E-2, Highawy Park (Bldg), Thakur Complex, Kandivali (East), Mumbai, Pin-400101
Sai Preethi Lifeline Hospital & Diagnostics	10-3-5/E/106,107, Sakina Complex,Mehdipatinam,Hyderabad 500028
SAI SANJEEVANI HOSPITAL	243,SHAKTI KHAND-III,INDIRAPURAM,Ghaziabad, Uttar Pradesh 201014
Sai Seva Hospital	Row House B1, Sector-4, Infront Of Cidco Water Tank, Airoli, Navi Mumbai, Pin-400708
Sai Speciality Hospital	Shivam Market-3, Koyana Nagar, Sane Chowk, Chinchwad, Pune-400019
Sai Yash Hospital	Ravi Park Chs Ltd., Gr. Floor, Near Vijay Park, Behind Amber Plaza Party Hall, Mira Road (E), Thane, Pin-401107



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Saibaba Maternity & Nursing Home	Sector 19 Koperkhairane Gaon Near Teen Taanki, Navi Mumbai, Pin-400709
Saibaba Nursing Home	Kamla Raman Nagar, Opp Mohammadiya Masjid, Baiganwadi, Govandi, Mumbai, Pin-400063
SAIJEEVAN HOSPITAL	Plot no.13,gut no.323,,near ramchandra mangal,PUNE,Maharashtra
Saikrupa Hospital	1St Floor Bansi Plaza, Opp. Water Tank, Ozar (Mig), Tal. Niphad, Dist - Nashik, Pin-422011
Saish Nursing Home & Iccu	Eco Park, Co. Op. Hsg. Society Limited, Flat No 000 D/3, Off Military Road, Andheri (E), Mumbai, Pin-400059
Saluja Hospital	1, Putlighar Road, Shahjahanabad, Bhopal
Saluja Multi-Speciality Hospital	9-4-269, Regimental Bazar, Opp.Toil Gate Of Secunderabad Railway Station, Secunderabad 500025
Samarth General Hospital	Near Ranenagar Bus Stop, Mumbai Aga Highway, Nasik, Pin-422009
Samvedna Hospital	Agwanpur Road, Near Molarband School, Om Enclave, Faridabad, Haryana, Pin-121003
Samvedna Hosptial	A-93, Sector 34, Noida
Sandhya Nursing Home	Vaibhav, 1St Floor, Mahim Dharavi Road, Opp. Abhyudaya Co-Op. Bank, Mahim (E), Mumbai, Pin-400074
Sanghavi Hospital	Siddhi Vinayak Complex, Near Thermax Chowk, Sambhaji Nagar, M.I.D.C. Chinchwad, Pune, Pin-411019
Sanjay Medicare Centre	Sarfabad,Sector - 73, Noida
Sanjeevan Hospital	Plot No F - 41, Sector -12, Opp State Bank Of Hyderabad, Kharghar, Navi Mumbai, Pin-410210
Sanjeevan Hospital	Ghotavde Phata, Pirangut, Tal. Mulshi, Pune, Pin-411001
Sanjeevani Hospital	Rz-S-43, New Roshan Pura, Infront Of Reliance Fresh, Gurgaon Road, Najafgarh, New Delhi - 43, Pin-110043
Sanjeevani Multi Speciality Hospital	Main Hapur Road, Opp Holy Cross Hospital Masuri Ghaziabad
Sanjeevini Hospital	Above Sbh , Vill & Mandal: Keesara , R.R. Dist, Secunderabad
Sanjiv Nursing Home & Sanjiv Hospital	16/A, Parth Housing Home, Akota, Vadodara
Sanjivani Heart & Eye Care Hospital	Bhagat Commercial Centre, Near Policy Chowky, Opp. Tower, Sidhpur-384151
Sanjivani Hospital	127-A, Kalani Bag, A.B.Road , Dewas
Sanjivani Hospital	Opp. Sanskruti Vidhyalay, Mahadev Nagar Tekra, Vastral Road, Ahmedabad, Gujarat 382418
Sanket Children Hospital	101, Murlidhar Complex, Fatehpura, Paldi, Ahmedabad, Pin-380007
Sanskar Children Hospital	Varcha Rd, Surat, -, Pin-395006
Sant Dnyaneshwar Hospital	Hira Plaza, Pune Nasik Highway, Bhosari, Pune, Pin-411039
Sant Hospital	Main Burari Road Sant Nagar, Delhi-110084
Santhi Nursing Home	Opp Nirmala Hish School, Vijayawada, Pin-520010
SANTOKBA DURLABHJI MEMORIAL HOSPITAL	Bhawani singh marg, Jaipur



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Sapna Health Care Centre Pvt Ltd	Bhaveshwar Plaza, A Wing, 1St Floor, Lbs Marg, Ghatkopar West, Mumbai - 400 086
Saradha Nursing Home	Grand Road, Puri, Odisha 752001
Saral Nursing Home	Lal Bangla (Opp. Thana Chakeri), Kanpur - 208007
Saraswathi Hospital And Cancer Care Centre	A 2, Adhyapak Nagar, Najafgarh Road, Nangloi, New Delhi
Saraswathy Hospital	299 / 2, Delhi Road , Near Telephone Exchange, Gurgaon, Haryana 122001
Saraswati Hospital	1St Floor, Opp: Toyota Showroom, Malad Link Road, Malad (W) Mumbai, Maharashtra, Pin-400064
Saraswati Hospital	Plot No. 8/K/2 & 3, Road, No. 8, Opp. Vitthal Rakhumai Mandir, Shivaji Nagar No.2, Baiganwadi, Govandi, Mumbai
Sardar Hospital	Sardar Patel Mall, N.H-8, Nikol Gam Road, Ahmedabad
Sarveshari Hospital	Multispeciality Family Health Care Gala No - 11 Tunga Gaon Prem Nagar Saki Vihar Roadnear Nucleus House Kazim Manjil Back Bharat Gas Powai Mumbai, Pin-400076
Sarveshwar Hospital	Opp. Navjeevan Post Office Ajwa Road, Vadodara-19
Sarveshwari Hospital & Icu	11-Kazim Manzil, Prem Nagar, Near Shanti Complex, Sakivihar Road, Tunga Village Bus Stop Powal, Mumbai-400072
SARWAMANGAL NURSING HOME	HIRAK POINT,MEMCOMORE PO-NAG NAGAR DHANBAD-826004
Satyam Multispeciality Hospital & Trauma Centre	Plot no - 12, Sec - 14, Opp. D-Mart, Koparkhairane, Navi Mumbai
Saumya Hospital	E/141, Near Arjun Complex, Rajavir Temple, Kubernagar, Ahmedabad, Pin-382340
Savitri Hospital	142/91, Extended Lal Dora Kanjhawala Road, New Delhi 110081
Saxena Multispeciality Hospital Pvt Ltd	112-113, T P Scheme Delhi Road , Sonepat
Seraz Hospital	Baur Jail, Anisabad,Baur Jail, Anisabad,SIWAN,Bihar
Sevabhaya Hospital	573, 5Th Block, Bhashyam Circle, Rajajinagar, Banglore, Pin-560010
Sewree Nursing Home	Above Arab Hotel, Ebrahim Khan Dosh Mohammed Bldg., Gate No. 7, Cross Road, Opp. Sewree Railway Station, Sewree (W), Mumbai, Pin-400015
Shaily Nursing Home	Shop No:1, Hema Park, Veer Sarvarkar Marg, Bhandup(E), Mumbai-400042
Shakuntala Hospital Nursing Home	Near Jagan Gate ( Leo Chowk ), Circular Road, Rewari, Pin-123401
Shakuntala Nursing Home	Rz-81A, Sagarpur West, (Opp Delhi Vidyut Board Colony) New Delhi-46
Shalu Pediatric & Trauma Hospital	876/2, Mata Road,Gurgaon- 122001
Shantamani Hospital	1st Floor, Shyam Shikhar Complex, Opp. Dinesh Chambers, India Colony, Bapunagar, Ahmedabad, Gujarat, 380024
Shanti Maternity And Nursing Home	Jind Bye Pass Chowk, Jind Road, Rohtak Pin-124001
Shanti Surgical Hospital	Gaya Road, Near State Bank, Jehanabad



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•	102/CH C0/20011120001 Ec045011
Shantivan Hospital	No.8 Ratnasagar Society, Meghaninagar, Ahmedabad-16
Sharaf Hospital	Old High Court Lane, Gwalior, Madhya Pradesh, Pin-474001
Sharda Clinic & Hospital	Nr.Dena Bank, Asarwa Chakla, Ahmedabad-380016
Sharma Hospital	Nr Sharma Hospital, Jasoda Nagar Chokady Nr Cadila Bridge N H 8, Ahmedabad
Shashi Nursing Home	2, Raghubanshee Colony, Marimata, Indore, Madhya Pradesh, Pin-452014
Shayona Multispeciality Hospital	A/102-103, SHAGUN RESIDENCY, NR. SITA NAGAR CHOKDI, PUNA GAM BOMBAY MARKET TOAD,
Sheela Medical Centre	Main Gejha Road, Bhangel, G.B. Nagar, Noida, Pin-201301
Shengde Hospital	Rajale , Phaltan, Satara, Pin-415523
Shikha Hospital	109, Pramukh Chamber, Opp.Mazda Tower,, Tadwadi, Rander Road, Surat, Pin-395009
Shiv Krishna Hospital	( A Unit Of Aadi Hospital Pvt. Ltd. ) D 494, Lajpat Nagar, Opp: Kali Mandir , Sahibabad , Pin-201801
Shiv Poly Clinic	Flat No16/1,2, Prem Nivas, Laxmi Colony, Mahul Road, Chembur, Mumbai, Pin-400074
SHIV SHAKTI HOSPITAL	GG / 13, City Centre, Sector 4, Bokaro
Shivain Hospital	Main Delhi- Saharanpur Road, Plaza Market, Opp Upper Coat, Near Salam Hotal, Loni,Ghaziabad
Shivakrupa Multispeciality Hospital	Chatrapati Shivaji Chowk, Near Bus Stand, Dehu Aiandi Road,
Shivam Medical Hospital	C - 4, Satyanarayan Society Near Jashoda Nagar Cross Road , Maninagar (E) Ahmedabad , Pin-382445
Shivam Nursing Home	Opp. Rashmi Residency, Vasai-Nallasopara Link Road, Nallasopara (E), Thane, Pin-401209
Shivam Nursing Home	Plot No.106, Sector-Ii, Charkop, Kandivli (W) Mumbai-400067
Shivani Hospital	647/2, Sector - I, Madion Road, Jankipuram, Lucknow, U.P., Pin-226021
Shivlok Hospital	Rooree Road, Modipuram (Near Palhera Chopla), Meerut
Shraddha Heart Hospital	101 Chandrodaya Building, Corner Of R.B.Kadam Marg L.B.S.Road, Ghatkopar(West) Mumbai-400086
Shraddha Multispeciality Hospital	opp.gitanjali society,,Thakorwadi lane,,NAVSARI,Gujarat
Shraddha Surgical Hospital	Ambedkar Road, Sangli-416416.
Shree Hari Clinic	11, Priyanka Palace, Near Satyanarayan Society, Kapodra-Pune Road, Surat-6
Shree Hari Om Hospital	Drashti Complex, A-Wing, Opp. L.P Sawani Vidhyabhavan, Honey Park Rd, Adajan, Surat, -, Pin-395009
Shree Hospital	Sheetal Complex, Above Telephone Exchange & The National Co-Op Bank, Pune Link Road, Katemanivali Naka Kalyan (E)
SHREE JEEVAN HOSPITAL	67/1 NEW ROHTAK ROAD , New Delhi
SHREE KAMLA MULTISPECIALITY HOSPITAL	13,Bajrang estate, Ahmedabad
Shree Krishna Hospital	Nh2, Sector 15, Vasundhara, Sahibabad, Ghaziabad
Shree Mahavir Hospital	1, Tulsi Raw House, Jodhpurgam Road, Ahmedbad



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	1
Shree Narayan Hospital	Haridham Complex, Madan Zampa Road, Jairatna Char Rasta, Vadodara-1
SHREE ROYAL HOSPITAL	7-4-158/1,FEROZGUDA,BALANAGAR, Hyderabad
Shree Samarth Hospital	227, Omkar Aprt. Rasta Peth, Karande Chaowk, Pune, Maharashtra, Pin-411011
Shree Sardar Patel General Hospital	Rambaug Maninagar , Ahmedabad, Pin-380008
SHREE SEVA HOSPITAL	NEAR BETHAL CHURCH, KOHOJGAON, AMBERNATH WEST, Maharashtra 421505
Shree Shakti Medical Hospital	C/1/153 Lla Society Opp Poddar House India Colony Road, Ahmedabad, Pin-1
Shree Shyam Health Care And Trauma Centre	90 Km Delhi Jaipur Highway Chowk, Rewari, Pin-123401
Shree Sukh Shanti Hospital	Vikram Appts, G-Wing, New Maneklal Estate, L B S Marg, Ghatkopar(W), Mumbai Pin-400086
Shree Tirupati Balaji's Hospital	Ashok Vihar, Main Palam Vihar Road, Gurgaon, Pin-122001
Shree Venkatesha Hospital	A-Wing, 1St Floor, Bably Apartments, Station Road, Nallasopara West
SHREE VINAYAK HOSPITAL	PLOT NO.12-13, AGWANPUR CHOWK, NEAR SEC-91, FARIDABAB, FARIDABAB,FARIDABAD,Haryana
Shree Vittal Rukhmani Hospital	In Front Of Motikamal Market, Near Sinna Bus Stand, Sinnar, Dist-Nashik- 422103
Shree Vraj Hospital	7, Manisha Society, Old Padra Road, Baroda, Pin-390020
Shreeji Hospital (1)	Gopal Cinema Crossing, Station Road, Anand, Gujarat 388001
Shreeji Hospital (2)	401/402, Jay Complex, Hirabaug, Surat, Gujarat 395006
Shreeji Hospital (3)	2nd floor, Shanti corner, near Ashirwad township, Surat, Gujarat
Shreeyash Hospital	Sr. No 356 & 357Behind Hotel Abhijeet Garden Kondhanpur Phata, Shriram Nagar, Tal:Haveli Pune Pune MH 412202
Shrey Children's Hospital	2 Nd Floor, Vraj Complex, Opp. Dhananjay Tower, 100 Ft. Road, Nr Shyamal Cross Road, Satellite, Ahmedabad, Pin-380015
Shreyal Hospital	Behind N J Complex, Near Dhruv Motors Puna Patiya Magob Surat
Shreyas Hospital	73, 6Th Cross, 3Rd Main, Behind Icici Atm, Kengeri Satellite Town, Bangalore, Pin-560060
Shri Balaji Hospital	Pataudi Road, Near Govt School, Gadholi, Gurgaon, Hayana
Shri Balaji'S Multispeciality Hospital	Sector-9-10, Basai Chowk, Basai Road, Gurgaon- 122001
Shri Hospital	In Indrayananinagar, Minimarket Bhosari, Pune, Pin-411026
SHRI JAYRAM HOSPITAL and TRAUMA CENTRE	D-668, BARRA-8, KANPUR, KANPUR, KANPUR, UTTAR PRADESH
Shri Jiyalal Hospital & Maternity Centre	No. 6, Inder Enclave, Rohtak Road, Near Peragarhi Chowk, New Delhi - 87
Shri Nidhi Policlinic	Shri Nidhi Policlinic And Maternity Centre #803/D Maruthi Tent Circle Bus Stop J C E Road 13Th Main Road 4Th Stage T K Layout Mysore.



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Shri Raghunath Hospital	Laxman Garh, Seekar, Rajsthan
SHRI SAI MULTI SPECIALITY	
HOSPITAL	MAIN BUS STAND,HAYATPUR,PATAUDI ROAD,GURGAON,Haryana
Shri Sai Nath Hospital	B-75, Veena Nagar, Khatipura Main Road, Sukhliya, Indore (M.P.)
Shri Sai Surgery	2017, E, Rajarmpuri, 6Th Lane, Kolhapur, Pin-416008
Shri Sainath Hospital	Brajvaibhav Room No 1, Ground Floor, Shiv Vallabh Cross Road, Rawalpada, Dahisar (E), Mumbai-400068
Shri Sant Dnyaneshwar Hospital	Jalalpur, Vidya Nagar, Parli TPS, Beed - 431520
Shri Sardar Patel Hospital	Rambaug, Mani Nagar, Ahmedabad-380028
Shri Shirdi Dham Hospital	205, Sahjivan Nagar, Gopur Chowki Indore
Shri Siddhi Vinayak (Multi Speciality Hospital)	Kanjhawala Rd, Rohini Extension, Rohini, DELHI
Shri Siddhivinayak Hospital & Polyclinic	Trinetra Bldg, 1St Floor, Ambemata Mandir Road, Near Lata Apartment, Kharigaon, Bhayander (E) Thane-401105
Shri Umiya Multispeciality Hospital	Raj Bunglows, Near Swagat Hall, Ramji Mandir Road, Ranip, Ahmedabad, Pin-382480
Shri Vinayaka Nursing Home	Am/65, Sukhliya, Near Jain Mandir, Indore
Shubh Nursing Home	Hastsal Village(Opp.D.D.A), Distt. Park, New Delhi-59
Shubham Hospital	Patel Chambers, Near S.T.Depo,,navabazar, Karjan, dist - Baroda,VADODARA,
Shubhangi Clinic	A/P Talwade, Tal-Sawantwadi Dist, Sindhudurg
Shushrusha Hospitality Hospital	Akshar Kunj, Ground Floor, Khajuria Tank Road, Opp. Milap Cinema, Kandivali(W), Mumbai, Pin-400067
Siddhi Clinic And Nursing Home	30, Nandanvan Apt., Naginawadi, Surat, Pin-395004
Siddhi Hospital	First Floor, Devi Jyot Apartment, Near Gayatri School, A Ward, Kubernagar, Ahmedabad 382 340
Siddhivinayak Hospital	OPP CHAKAN CHOUK, SHIKARPUR, PUNE-NAGAR ROAD, Taluk Shirur Dist Pune Pincode - 412208
Siddiquiya Hospital	M.N. D'Soza Compound, Kherani Road, Sakinaka, Mumbai-400072
Sigma Hospitals	Apiic Colony, Opp Sub- Station, Ida, Jeedimetla, AP
Sneh Hospital	Plot No:1, First Floor, Bag Dilkusha Bogda Pul, Raisen Road, Bhopal-462003
Sneha Hospital	101/102, Prerna Chs, Central Park(Near Petrol Bunk), Nallasopara(E), Thane
Sofi Hospital	Main Road, Poovar Trivandrum District
Sojitra Surgical Hospital	5, Manekpara, Amreli 365601
Sona Maternity & Nursing Home	4/1925,Rama Block,Bhola Nath Nagar,Shahdara, Delhi-110032
Sona Medical Center	82 Sita Sadan, Vakola Bridge, Opp.Hotel Hyatt,, Shivaji Nagar Road, Santacruz (East), Mumbai,, Pin-400055
SONIA HOSPITAL (Altius Sonia Hospital)	GULSHAN PARK,MAIN ROHTAK ROAD, NANGLOI, DELHI
Sood Genaral & Maternity Hospital	Nr Truck Union Meerut Road, KARNAL



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Sourabh Hospital	212, Khajuri Bazar M G Road, Indore Madhya Pradesh
Sowmya Hospital	No.1-9-49/B/1, Near E-Seva, Ramnagar, Musheerabad, Hyderabad 500020
Spandan Accident & Critical Care Hospital	plot no.07,opp.mahindra gate, Nashik 422 007
Spandana Hospital	Sector 9-10, Basaichowk, Basai Road, Gurgaon 122 001
Spandana Hospital	R.T.C Bus Stand Road, Punganur-517247 Chittoor Dist A.P
Spandana Hospital Heart & Multi Specialities	Wyra Road, Khammam - 507 001
Sparsh Hospital	Rr-3, Mianwali Nagar, Rohtak Road, New Delhi-110087
Sparsh Medicare & Trauna Centre	Shakti Khand-Iii,Plot No.54Indirapuram, Ghaziabad, Pin-201014
Sree Aparna Clinic	30-14-1, Durga Agraharam Kothavantena Road, Vijayawada-520002
Sree Hospitals	Javili Street, Palamaner- 517403
Sree royal hospital	Hotel Samrat Complex, Balanagar, Hyderabad
Sree Venkatesha Hospital	1St Floor,Bably Apartment, Station Road, Nalasopara (W) , Pin-401203
Sree Venkateshwara Speciality Hospital	Gupta Layout Lakkasandra Bannerughatta Road, Bangalore, Pin-560030
Sri Bala Nursing Home	46, Srp Koil Street (North) Tvk Nagar, Chennai 600 082
Sri Esodha Hospital	No.46,Konnur High Road,Ayanavaram,Chennai, Pin-600023
Sri Krishna Orthopaedic Multi Speciality Hospital	Beside Subrahmaneswara Swamy Temple, Amalapuram , AP
Sri Raj Trust Hospital	bus stand road, near jakkanpur thana,PATNA, Bihar - 800001
Sri Ram Hospital	Gopal Bhavan, Santacruz, (West), Mumbai
Sri Rama Nursing Home	Sri Ram Nagar, Rajahmundry, Pin-533105
Sri Ranga Hospital	Kumarpally Reddy Colony Hanamkonda , Warrangal
Sri Sai Bhramarambika Nursing Home	Kantetivaripodu, (Via), Malikipuram-533253
Sri Sai Hospitals	Nakkala Road, Suryaraopet, Eluru Road, Vijaywada
Sri Sai Krupa Hospital	581 1St Main Road Mallathhalli Near Bangalore University, Bangalore, Pin-560056
Sri Sai Ram Hospital	Beside District Court, Sangareddy, AP
Sri Sai Thirumala Hospitals	Near Ibp Petrol Pump, Durga Nagar, Karmanghat Main Road, Hyderabad
Sri Satya Sai Nursing Home	Seetharampuram, Vijayawada- 520002
Sri Srinivasa Hospital	17-2-790 New Santosh Nagar, Saidabad Hyderabad-500059
Sri Srinivasa Multispeaciality Hospital	Near Vijaya Diagnostic, Civil Hospital Road, Karim Nagar, Hyderabad
Sri Venkateshwara Multispeciality Hospital	Near Karman Ghat, X Roads, Sagar Road, Hyderabad
Sri Venkateswara Nursing Home	Tallapudi, W.G.Dist.A.P- 534341
SRI VINAYAK HOSPITAL	S-63, DHABA COMPLEX, ALWAR 301 019



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SRIKARA HOSPITALS	10-3-188,OPP RAILWAY RESERVATION COUNTER,SECUNDERABAD
Srushti Nursing Home	Block - C-1, Opp Roshan Apt, Netaji Venus Road, Ulhasnagar, Pin-421004
Sruthi Hospital	Near N.H5, Bommuru Junction, Bommuru, Rajahmundry,
Star Nursing Home	Opp Power House, Shastri Nagar, Kalyan Road, Bhiwnadi-421302
Sudha Hospitalchak Maternity & General Hospital	Radha Kunj - A, Ground Floor, Nivetia Road, Malad (East), Mumbai, Pin-400097
Suguna Sree Nursing Home	Opp Bus Stand Suraram X Road, Hyderabad, Pin-500055
sujata hospital	BAJGHERA ROAD RAJENDRA PARK, Gurgaon - 122006,
Sukh Sagar Hospital	Sc-47, Shalimar Garden, Sahibabad, Ghaziabad
SUKHDA HOSPITAL	KADALPUR INDUSTRIAL AREA,MAIN PATAUDI ROAD,,SONEPAT,Haryana
SUKHSAGAR HOPSITAL	MANTRI TOWER BUNGLOW, L.T.ROAD, OPP.VITTHAL MANDIR,MANTRI TOWER BUNGLOW, L.T.ROAD, DAHISAR(W),MUMBAI,
Suman Hospital	Opp Archies Gallery Collage Road, Nashik, Pin-422005
Sumitra Nursing & Maternity Home	A-2 Sector-22, Noida-201301
Sun Shine Hospital	Sec-64,Sahupura Road, Uncha Gaon,Ballabgarh,
SUNFLAG GLOBAL HOSPITAL	off cr poly technic, Delhi road, Rohtak, Haryana
Sunil Hospital	15/199 – 200 Shivalik Road, Malviya Nagar, Delhi, Pin-110017
Sunny'S Childrens Hospital	201-202 Sunny Estate Sion Trombay Road Chembur, Mumbai, Pin-400071
Sunrise Hospital	Near Sector 10A, Khandsa Road, Gurgaon, Pin-122001
SUNSHINE HOSPITALS	LAXMI SAGAR SQUARE,CUTTACK PURI ROAD,PO-BUDHESWARI COLONY,KALAHANDI,West Bengal
SUPRIYA HOSPITAL	15/1 IYAPPASWAMY TEMPLESTRAIGHT ROAD,,BENGALURU,KARNATAKA
Surbhi Hospital	Sector-35, Noida
Surgicare Hospital	135-P, Sector 56, Gurgaon 122 003
Surgicare Medical Center	Sai Dwar, Opp.Laxmi Industrial Estate,, S.A.B. T.V.Lane Lokhandwala, Andheri(West), Pin-400053
Surya Hospital And Iccu	Plot No.21-B, Sector 11, Near Ayyappa Temple, Nerul, Navi Mumbai 400 706
Surya Multi Speciality Hospital	No:20 Tank Street Hosur-635109
Suryakant General Surgical Accident & Maternity Hospital	Shankarroo Market, Near Khalre Petrol Pump, Narayangam, Pune
Sushila Hospital	Opp Mcr Tvs Showroom , Arya Samaj Road, Narela, Delhi - 110040, Pin-110040
Suvidha Hospital	4, Neelam Apt., Kokani Pada, Triveni Nagar, Kurar, Malad(East), Mumbai, -, Pin-400097
Suyog Hospital	195, Bhawar Kua Main Road, Indore 1



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Swami Harshankaranand Ji Hospital & Research Centre	H. No: 8/237, Newada Sunderpur , Varanasi, Pin-221004
Swapna Srushti Multispeciality Hospital	4th floor,laxmivila greens,nr.hari darshan char rasta,new naroda,Ahmedabad,
Swasti Klinik & Trauma Center	Sco No. 81, Khandsa Road, Sector 10A, Gurgaon, Pin-122001
Swastik Hospital & Research Centre	Plot No 22, Swastik Park, Chembur, Mumbai - 400071
Swati Hospital	76, Kanchan Park, Opp. Kasba Chowki, Main Ghaziabad Road, Loni (Ghaziabad)
Swati Hospital	115, Krishna Park, Opp. Abjibapa Flat, Nirant Chokadi, Vastral, Ahmedabad, Gujarat, 382418
Swati Hospital and Research Centre	128/981, Hamirpur Rd, Y Block, Kidwai Nagar, Kanpur, Uttar Pradesh 208011
Swiss Park Nursing Home Pvt Ltd.,	48/4, Swiss Park, Kolkata 700 033
Teja Nursing Home	Beside Ranga Theatre, Main Road, Kodad, Nalgonda Dist, Pin-506002
TEJDEEP CHILDREN HOSPITAL	SILVER COMPLEX, STATION ROAD, UNA, PINCODE 362560
Teresa Eye Care Center	Shyamsundar, Raina 1, Asansol, West Bengal 713424
Tewari Medical Centre	Awana Market, Gejha Road, Noida
Thite Hospital	A/P Perne Phata, Pune-Nagar Road, Tal, Haveli, District Pune
Tilak Hospital & Research Centre	A-1,chanakyapuri,,Paldi meena,Agra road,,,Rajasthan
Tirumala Multi Speciality Hospital	Plot No:47, A.P.S.E.B Colony, Omkar Nagar, Sagar Road, Hyderabad-500079
Tirupati Medical Centre	C-10, Shivalik Panchsheel, Geetanjali Marg, New Delhi, Pin-110017
Tulasi Nursing Home	Taderpalligudem, Pin-534102
Umiya Medical And Surgical Centre	O-202, 2Nd Floor, Centre Plaza, Sattadhar Char Rasta, Sola Road, Ahmedabad, Pin-380061
Unique Hospital	335 Jawahar Marg, Indore Madhyapradesh
Upkar Hospital Samiti	J - 7/2, K 6, Gopal Bagh, Bageshwari Devi Road, Jatipura, Varanasi, Pin-221001
Urmila Nursing Home	119/6, Nai Sarak, Shastri Nagar, Meerut, U P . 272001
Usha Nursing Home	Sector No.149, M.G.Road , Pune , Pin-411001
Usha Nursing Home	Mrudula Sadan, Sunsthee Vasahat, Pratap Road, Raopura Baroda-1
Usha Nursing Home	Plot No 36, Hema Nagar, Hyderabad-39
Usha Rani Nursing Home	Malud, Odisha - 752030
Uttam Hospital	E - 230, Sector - 9, New Vijay Nagar, Ghaziabad
V Care Hospital	No 29, 1St Main Roa, A 1St Block, Devegowda Road, Adi Kabir Ashram Raod, R.T. Nagar Bangalore-32
Vadodara Clinic	Nagarwada Char Rasta, Vadodara, Pin-390001
Vaish Nursing Home	42, Sewak Ashram Road, Dehradun, Uttarkhand, Pin-248001
Vaishali Hospital	4-5Aadi Parishar Fase-2 Bag Sewaniya Bhopal
Vaishno Medical Centre	75, S.K.Iii , Indirapuram, Ghaziabad



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Vandana Nursing Home	Dwarkapet Road, Narsampet, Warangal, Pin-506132
Vandana Nursing Home	H. No. 423 Faridabad, Sector 22, Faridabad, Haryana 121001
Vansh Hospital	A-135, Shalimar Garden Extn, Ii, Sahidabad, Ghaziabad (Near Sm World Mall)
Vardaan Hospital	3E-1, N.I.T Faridabad
Vardhaman Hospital & Maternity Home	Sheetal Appts., Jangal Mangal Rd, Bhandup (W), Mumbai, -, Pin-400078
Vardhman Hospital	D-27Shyam Nagar New Sanganer Road Sodala Jaipur-302109
Vasundhara Hospital	15/Nh-1, Near Atal Chowk, Vasundara, Ghaziabad
Vatsal New & Children's Hospital	201, Vishal Building, Junction Of R.B. Mehta Marg & Hingwala Lane, Ghatkopar East, Mumbai - 400 077
Vatsalya Hospital	Chandgad, Kolhapur, Maharashtra
V-CARE MULTI SPECIALITY HOSPITAL	B/H OSKAR ORCHID,NH-8,JUNABAZAAR, KARJAN, VADODARA - GUJARAT - 391240
Venkata Sai Nursing Home	5-2/1Durga Nagar,Shivani Lodge Lane,Dilsukhnagar Hyderabad-60
Venus Nursing Home	Near Govt Polytechnic College, Ismail Ganj, Faizabad Road, Lucknow, Pin- 226016
Vertex Hospital	Veena Nagar,Phase Ii, Near Tulsi Pipeline Road, Mulund (W), Mumbai, Pin-400080
Vibhu Hospital	Sector-49, Barola Behind , S.D.Public School Noida
Vijaya Laxmi Nursing Home	Behind Sai Ram Theatre, 13-1-39/1, Saipuri Colony, Malkajgiri, Hyderabad
Vinayak Hospital	Khandsa Road, Near State Bank Of India, Gurgaon, Haryana Pin-122001
Vinayak Hospital	101, Gangasagar Complex, Suseen- Tarsali Road, Tarsali, Baroda 390009
Vinciti Hospital (Multi Speciality Hospitals)	8-4-123 Old Bowenpally, Secunderabad
VIRENDRA HOSPITAL	7,STANLEY,CIVIL LINES,NEXT TO MISHRA BHAWAN,ALLAHABAD
Virmani Hospital	Plot No - 8, Commercial Complex, Delhi
Vishwa Medical & Heart Hospital	M-102,Hira Anand Complex,Gordhanwadi Circle,Kankaria,Ahmedabad, Pin-380008
Vithai General Hospital	At/Post - Dapur, Infront Of Datta Mandir, Tal Sinnar Dist - Nashik, Pin-422103
VRAJRENU HOSPITAL	Shivanjali society,gotri-vasna ring road,VADODARA, Gujarat - 390021
Waltair Multicare Hospital	8-1-97/41, Behind Lakshmi Ganapathi Temple, Pedawaltair Jn., Visakhapatnam-530017
White House Clinic	Bhaskarganj, O.T.Road, Balasore-1 Orissa
White House Hospital	C 3/58Am Yamuna Vihar, Delhi, Pin-110053
Yash Hospital And Prasuti Gruh	B-44, Police Chowky Road, Pani Tanki Road, G H Board, Pandesara, Surat
Yatharth Wellness Hosiptal	Shiv Mandir Market, near oriental Bank, Main Dadri road, Bhangel Phase 2 Noida
-	