



Divyang Plus, Royal Sundaram General Insurance Co. Ltd.



Suffering from a physical or a mental disability can make everyday life challenging and create a financial and emotional strain. We, at Royal Sundaram understand the need of a health insurance for everyone as a measure of financial security from rising medical costs.

We bring to you '**Divyang Plus**, Royal Sundaram General Insurance Co. Limited', an individual health insurance policy. It's a health insurance product designed especially for persons with disabilities (including mental disabilities) and persons suffering with HIV/AIDS.

The key features are as mentioned below:



SI options:
4 lakhs & 5 lakhs



Cataract Treatment:
Upto Rs. 40,000 per eye



Pre-Post Hospitalisation:
30 days / 60days



Coverage type:
Individual
(non-floater) policy



**Waiting period for
pre-existing disabilities:**
24 months



AYUSH Treatment:
Covered upto 50% of
sum insured



**Premium payment
options:** Monthly/
Quarterly/Half yearly/
Annually



**Pre - existing
diseases waiting
period:** 48 months



**Emergency Ground
Ambulance:**
covered upto Rs. 2000
per hospitalization





Key Notes:

1. Every policy will undergo Pre Policy Medical Check-up (PPMC) at their doorstep, through home visit.
2. For accepted proposal - Royal Sundaram will reimburse 50% cost of PPMC.
3. For rejected proposal - Customer will bear 100% cost of PPMC.
4. We will use a combination of Tele Underwriting and Video MER wherever possible

Medical Underwriting Grid	
Age	Underwriting Criteria
Upto 5 years	Tele Underwriting with proposer
6 years to 17 years	Tele Underwriting with proposer + MER
18 years to 65 years	Tele Underwriting with applicant (proposed insured) + Set of medical tests

5. Below list of conditions will be acceptable under pre-existing disability condition - Blindness, Muscular Dystrophy, Low Vision, Chronic Neurological conditions, Leprosy Cured Persons, Specific Learning Disabilities, Hearing Impairment (Deaf and hard of hearing), Multiple Sclerosis, Locomotor Disability, Speech and language Disability, Dwarfism, Thalassemia, Intellectual Disability, Hemophilia, Parkinson's Disease, Sickle Cell Anemia, Autism Spectrum Disorder, Multiple Disabilities including deaf/ blindness, Cerebral Palsy, Acid Attack Victim, Mental Illness and HIV/AIDS.
6. For the above specified pre-existing disability conditions 40% or more disability as certified by the competent authority as per the Disability Act 2016 will eligible for policy. The insured mandatorily need to submit disability certificate issued by the Medical Board appointed by the government for certifying disability.
7. In case of proposal with multiple disabilities, where one disability is 40% and other is below 40%, for such cases analysis will be done by Underwriting team.

Eligibility Criteria:

1. **Age:**
 - **Children:** The minimum entry age under this policy is 1 day and maximum is 17 years.
 - **Adult:** Minimum entry age is 18 years and maximum entry age is 65 years.
2. **Policy type:** This is an Individual Policy
3. **Policy period:** The policy can be bought for 1-year period.
4. **Renewal:** The policy is renewable lifelong.

Disclaimer: 'Divyang Plus, Royal Sundaram General Insurance Co. Ltd.' is underwritten and issued by, Royal Sundaram General Insurance Co. Ltd. The brochure is not contract of insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Divyang Plus, Royal Sundaram General Insurance Co. Ltd of Royal Sundaram General Insurance Co. Ltd is approved by IRDAI vide UIN: RSAHLIP23188V012223

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

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.



Royal Sundaram General Insurance Co. Limited

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