

Group Multiplier Health Insurance Plan



LEAVES NOTHING TO CHANCE

FIRST TIME

- Covers Pre-Existing Disease in 2nd and 3rd year of the policy.
- ABCD Coverage from 31st day.
- App-based Cabs in Ambulance Cover (Ola/Uber).

IN INDIA

Key Benefits

- Multiplies your benefits and also your Sum Insured.
- Multiplies 11X and 4X during the life time of the policy.
- Health and Wellness App, Video Consultations, Virtual Health Coach.
- Health coverage equivalent to zero depreciation cover under Motor Insurance.
- Flexi Reload Benefit
- Pre-Existing Disease Coverage
- ABCD Benefit
- Hospital Plus Coverage

Baseline Benefits

- Reload Benefits
- Inpatient Care
- Modern Treatments
- Pre-Hospitalization
- Post-Hospitalization
- Day Care Treatments
- Organ Donor Expenses
- Domiciliary Hospitalisation
- Ayush Treatment
- Ambulance Cover including App-based Cab cover
- Second Opinion for 22 Critical Illness
- Vaccination in case of Animal Bite
- Emergency Domestic Evacuation
- Annual Health Check Up
- Preventive Healthcare, Wellness and Disease Management
- No Claim Bonus

4X

4X Group Multiplier Benefit

In Life Threatening conditions, an additional amount equivalent to 4(four) times of Sum Insured and No Claim Bonus will be available to the Insured Persons for all claims admissible during the Policy Year. This Benefit will be available only 4 (Four) times in the Lifetime of Policy/Person across all insured members.

- This Benefit shall be available only after exhaustion of Base Sum Insured and No Claim Bonus.
- Any unutilized amount of 4X Group Multiplier Benefit, in whole or in part, will not be carried forward to the subsequent Policy Year.
- However, in case of a continuous Hospitalization from current policy year to next policy year, the multiplier Sum Insured will be applicable for the entire continued duration of hospitalization.

11X

Power of 11X Sum Insured

One of the most unique feature of this product is that at the end of 5 years, subject to no claim being reported, available Sum Insured will be 11 times of base Sum Insured:

Amount in ₹

Sum Insured	No. of times base sum	How much will I get in Group Multiplier
5 Lakhs	11X	55 Lakhs
7.5 Lakhs		82.5 Lakhs
10 Lakhs		110 Lakhs
15 Lakhs		165 Lakhs
20 Lakhs		220 Lakhs
25 Lakhs		275 Lakhs

Example: If customer takes ₹25 Lakhs base Sum Insured in the year 2022, his/her No Claim Bonus (NCB) will be another ₹25 Lakhs (if no claim is made in the next 5 years) and Flexi Reload of ₹25 Lakhs. Therefore in case of a Life Threatening Conditions Group Multiplier delivers Sum Insured of ₹2.75 Crore which is 11 times of base Sum Insured as product has several layers of protection.

Group Multiplier Health Insurance Plan

Product Benefits

Product Feature	Scope of Benefits
Sum Insured	₹5 Lakhs, ₹7.5 Lakhs, ₹10 Lakhs, ₹15 Lakhs, ₹20 Lakhs, ₹25 Lakhs
Inpatient Care	Covered up to Sum Insured
Room Rent	No Room Rent Capping
Modern Treatments	Covered up to Sum Insured
Pre and Post Hospitalization Expenses	60/90 days, Covered upto Sum Insured
Day Care Treatments	All Day Care Treatments are covered. Pre and Post covered up to 30 days.
Organ Donor Expenses	Covered up to Sum Insured
Domiciliary Hospitalization	Covered up to Sum Insured
AYUSH Treatment	Covered up to Sum Insured
Ambulance Cover including App-based Cab cover [#]	Covered up to ₹5000 per hospitalization
Vaccination in case of Animal Bite ^{##}	Covered upto ₹5,000
Emergency Domestic Evacuation	Covered upto ₹100,000 per Insured Person per Policy year
Preventive Healthcare, Wellness and Disease Management ^{###}	Disease Management, Preventive Healthcare & Wellness Benefit
Second medical opinion for 22 specified critical illnesses [^]	Available once during policy year for 22 specified critical illnesses
4X Multiplier Benefit ^{SS}	In case of Life Threatening Conditions, Insured Person can utilise 4 times of base sum insured and No Claim Bonus this benefit can be availed for a maximum of 4 times in the lifetime of a Policy.
Flexi Reload Benefit	Available upto 100% of Base Sum Insured even for same illness for same insured person.
Pre Existing Disease (PED) Coverage ^{SSS}	In 2 nd year & 3 rd year PED will be covered with 50% Co-payment up to maximum ₹2 lakhs in a Policy year. This benefit is available for Inpatient only.

Renewal Benefits

No Claim Bonus	20% of Base Sum Insured each year of no claim up to a maximum of 100%.
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Optional Benefits

Health & Wellness Plus ^{**}	Access to Health and Wellness App, Video Consultation, Virtual Health Coach this benefit is complimentary if you opt for ABCD Benefit.
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Product Feature

ABCD Benefit

Hospital Plus

Voluntary Co-payment[†]

Instalment payment options

Scope of Benefits

Asthma, High BP, High Cholesterol & Diabetes (declared & accepted) coverage from 31st day onwards during the PED waiting period. This benefit is available only for in-patient.

Consumables and Mobility Devices Cover up to maximum of ₹50,000/- per hospitalisation if this benefit is opted.

Co-payment Options - 5%, 10%, 15%, 20%

Monthly, Quarterly, Half Yearly, Annual

Waiting Periods

Initial Waiting Period

30 days

Pre Existing Waiting Period

36 months

Specific Waiting Period[†]

24 months waiting period for specified conditions

Notes:

Entry Age

For Adults: 18 years to 65 years (Lifetime renewability),
For Children: Dependent Children 91 days to 25 years

Policy Period

1/2/3 years

1- 24 months waiting period for the following illnesses: 1. Cataract 2. Stones in biliary and urinary systems 3. Hernia / Hydrocele 4. Hysterectomy for any benign disorder 5. Lumps / cysts / nodules / polyps / internal tumours 6. Gastric and Duodenal Ulcers 7. Surgery on tonsils / adenoids 8. Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse 9. Fissure / Fistula / Haemorrhoid 10. Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media 11. Benign Prostatic Hypertrophy 12. Knee/Hip Joint replacement 13. Dilatation and Curettage 14. Varicose veins 15. Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis 16. Chronic Renal Failure or end stage Renal Failure or Chronic liver failure.

To and fro hospital Cab Fare on producing the app-based Cab Bill up to the limit specified. Not applicable for day care procedures

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

Preventive Healthcare & Wellness Benefit to offer various health related articles to be sent to you on your email ids and Disease Management etc

^2nd Opinion for following critical illnesses are covered - 1. Cancer of Specified Severity 2. First Heart Attack of Specified Severity 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma of Specified Severity 6. Kidney Failure requiring Regular Dialysis 7. Stroke resulting in Permanent Symptoms 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease with Permanent Symptoms 11. Multiple Sclerosis with Persisting Symptoms 12. Angioplasty 13. Benign brain Tumor 14. Blindness 15. Deafness 16. End stage lung Failure 17. End stage liver failure 18. Loss of speech 19. Loss of limbs 20. Major head trauma 21. Primary (idiopathic) pulmonary hypertension 22. Third degree burns

SS This benefit can be used four times in the policy lifetime across family members. This benefit can-not be carried forward next year. However, in case of a continuous hospitalisation from current policy year to next policy year, the multiplier benefit SI can be used next year also.

SSS Baseline cover has 36 months PED waiting period.

** Health & Wellness Plus optional cover will be in-built (mandatory) if you have opted for ABCD Benefit. In case Customer is suffering from any of the ABCD (Asthma, High BP, High Cholesterol & Diabetes (declared & accepted)) conditions at the time of inception of policy.

Discount on Multiyear policy	
6% discount for 2 years policy	9% discount for 3 years policy

Zone	Locations
Zone 1	Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Gujarat
Zone 2	Rest of India

Zone 2 is priced at 20% discount against Zone 1

Royal Sundaram IRDAI Reg. No.102 | CIN: U67200TN2000PLCO45611

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranthi Melaram Towers,
No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai - 600 002.

Call 1860 425 0000 | Visit www.royalsundaram.in

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