



Health EcoAdvantage

Secure your family's health with our affordable insurance policy, ensuring quality healthcare conveniently located near you.

Every day, you work hard to support your family and give your loved ones the best. But life can be unpredictable, with health issues like fevers, infections, accidents, and surgeries adding to the challenges.

We understand the importance of providing reliable healthcare options that fit your budget while prioritizing the well-being of your loved ones. With Health EcoAdvantage, you can rest assured knowing that your family's health needs are taken care of without financial strain.

To further enhance affordability, we've established a dedicated network within your state/city/district, providing convenient access to healthcare services without compromise. However, in the event of emergencies requiring treatment outside this network, applicable co-pays may apply.

Talk to us or your friendly agent to know more.

Key Benefits:

- Affordable Premium
- Convenient access to hospitals
- Flexible Payment options

Cover Details

Eligibility Criteria	
Cover type	Individual and Family Floater
Minimum entry age	Adult: 18 Years Child: 91 Days
Maximum entry age	Adult: 70 Years Child: 25 Years
Policy tenure	1 Year/2 Years/3 Years
Family definitions	2 Adults and 4 Children

Base Covers	
Sum insured (SI)	3 lakhs 4 lakhs 5 lakhs
Room rent	Up to ₹3000 per day, with proportionate deduction
ICU	Up to ₹8000 per day, with proportionate deduction
In-patient hospitalisation	Up to sum insured
Day care procedures	Covered up to 25% of sum insured
Hospital daily cash	A daily cash benefit of Rs. 200 for every 24 hours of hospitalization in the preferred network hospitals. Limited to a maximum of 10 days per hospitalization
Pre-hospitalisation expenses	15 days, up to 25% sum insured
Post-hospitalisation expenses	30 days, up to 25% sum insured
Road ambulance	Up to ₹750 per hospitalisation
Modern treatment coverage	Up to 20% of sum insured
AYUSH treatment	Up to sum insured
Cumulative Bonus/NCB	5% in respect of each claim free year subject to a maximum of 25% of sum insured, in the event of claim cumulative bonus shall be reduced at the same rate.

(continued)

Base Covers	
Co-payment	- Any claim outside the Preferred Provider Network (PPN) will attract 25% co-payment - Insured who has completed 61 years of age will have a mandatory co-payment of 30% - Co-payment will be applicable on any insured in the said band irrespective of the entry age of the insured in the policy - If both the above co-payments are applicable, co-pay will be applied on multiplicative basis i.e @47.5%

Waiting Periods	
Initial waiting period	30 days
Specific waiting period	24 months
Pre-existing disease waiting period	36 months

Premium Payment Options	
Payment options	Monthly/Quarterly/Half Yearly/Single Payment



Disease Specific Sub-limit

The claim amount payable towards the following surgical procedures is subject to a limit as specified in the table below:

Disease/ Treatment	Limit per claim in ₹
Appendectomy	65,000
Surgical management of Stones in Urinary and Biliary systems	65,000
Hernia repair	60,000
Hydrocele surgery	50,000
Uterus removal	70,000
Dilation and curettage (D&C)	20,000
Surgery for removal of Lump/Cyst/ Nodule/polyps	40,000
Tonsils/Adenoids surgery	40,000
Surgery for IVDP, Spondylosis, Spondylitis	1,00,000
Surgery for Anal Fissure, Fistula, Piles	50,000
Surgery for Benign Prostatic Hypertrophy	60,000
Fess (for Sinustis)	55,000
Septoplasty (DNS)	45,000
Cataract, per eye (only monofocal lens allowed)	25,000
Knee/Hip replacement (Unilateral)	1,50,000
Knee/Hip replacement (Bilateral)	2,00,000
Coronary Artery Bypass Graft (CABG)	2,00,000

Disclaimer: Health EcoAdvantage (UIN- RSAHLIP25006V012425) is a health insurance product underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy issued. This document contains only an indication of the cover offered and is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this product is purely on voluntary basis. We advise you to take your own professional advice before you participate. The Health EcoAdvantage (UIN- RSAHLIP25006V012425) is a health insurance product of Royal Sundaram approved by IRDAI. Royal Sundaram IRDAI Registration No. 102. CIN: U67200TN2000PLC045611 has its Registered Office at No. 21, Patullos Road, Chennai 600 002 and Corporate Office at Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

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

- 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.
- 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

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

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