

Disclaimer: NeXT Gen Health Insurance Plan (UIN: RSAHLIP24078V012324) 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 NeXT Gen Health Insurance Plan (UIN: RSAHLIP24078V012324) is a health insurance product of Royal Sundaram approved by IRDAI. Royal Sundaram IRDAI Registration No. 102. CIN: U67200TN2000PLCO45611 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.

The insurance products are underwritten by Royal Sundaram General Insurance Co. Limited, and claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy issued.

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

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

Pre-existing Disease Waiting Period Waiver Add-on Cover - UIN: RSAHLIA24076V012324 | Pre-Post Hospitalization Multiplier Add-on Cover - UIN: RSAHLIA24068V012324

Room rent Multiplier Add-on Cover - UIN: RSAHLIA24067V012324 | Reload Multiplier Add-on Cover - UIN: RSAHLIA24066V012324 | ABCD Add-on Cover - UIN: RSAHLIA24069V012324

Treatment at Home Add-on Cover - UIN: RSAHLIA24077V012324 | Consumable Items Add-on Cover - UIN: RSAHLIA23149V012223 | Health and Wellness Add-on Cover - UIN: RSAHLIA23147V012223

OPD Add-on Cover - UIN: RSAHLIA24074V012324 | Maternity Discount Add-on Cover - UIN: RSAHLIA24075V012324 | Voluntary Copayment Add-on Cover - UIN: RSAHLIA23148V012223.

Royal Sundaram IRDAI Reg. No.102

CIN: U67200TN2000PLCO45611

Affordable Health Coverage with Customizable Add-on Covers

Invest in the future of health insurance, where affordability meets customization.

Our Health Insurance Policy offers cost-effective options with a range of attractive, tailor-made add-on covers, allowing you to select the perfect coverage for your needs.



Your Health, Your Way, Your Price

In a world where our needs are always evolving, it's hard to find a one-size-fits-all insurance solution. That's why we're excited to introduce our new **'NeXT Gen Health Insurance Plan'**. Our innovative health insurance policy offers you a strong foundation of competitive pricing, giving you peace of mind without straining your budget. But that's just the beginning. What truly sets us apart is the unmatched flexibility we bring to your healthcare choices. With a range of customizable add-on covers, you have the power to tailor your health plan like never before. It's time to take charge of your health, your way.

Key Features



Reload Multiplier Benefits



Room Rent Multiplier Benefit



No Claim Bonus Benefit



Health and Wellness Benefit



OPD Cover Benefit



Health Check-ups

Add-ons Cover

1. Pre-existing Disease Waiting Period Waiver Add-on Cover
2. Pre-post Hospitalization Multiplier Add-on Cover
3. Room rent Multiplier Add-on Cover
4. Reload Multiplier Add-on Cover
5. ABCD Add-on Cover (Asthma, High Blood Pressure, High Cholesterol and Diabetes)
6. Treatment at Home Add-on Cover
7. Consumable Items Add-on Cover
8. Health and Wellness Add-on Cover
9. OPD Add-on Cover
10. Maternity Discount Add-on Cover
11. Voluntary Co-payment Add-on Cover

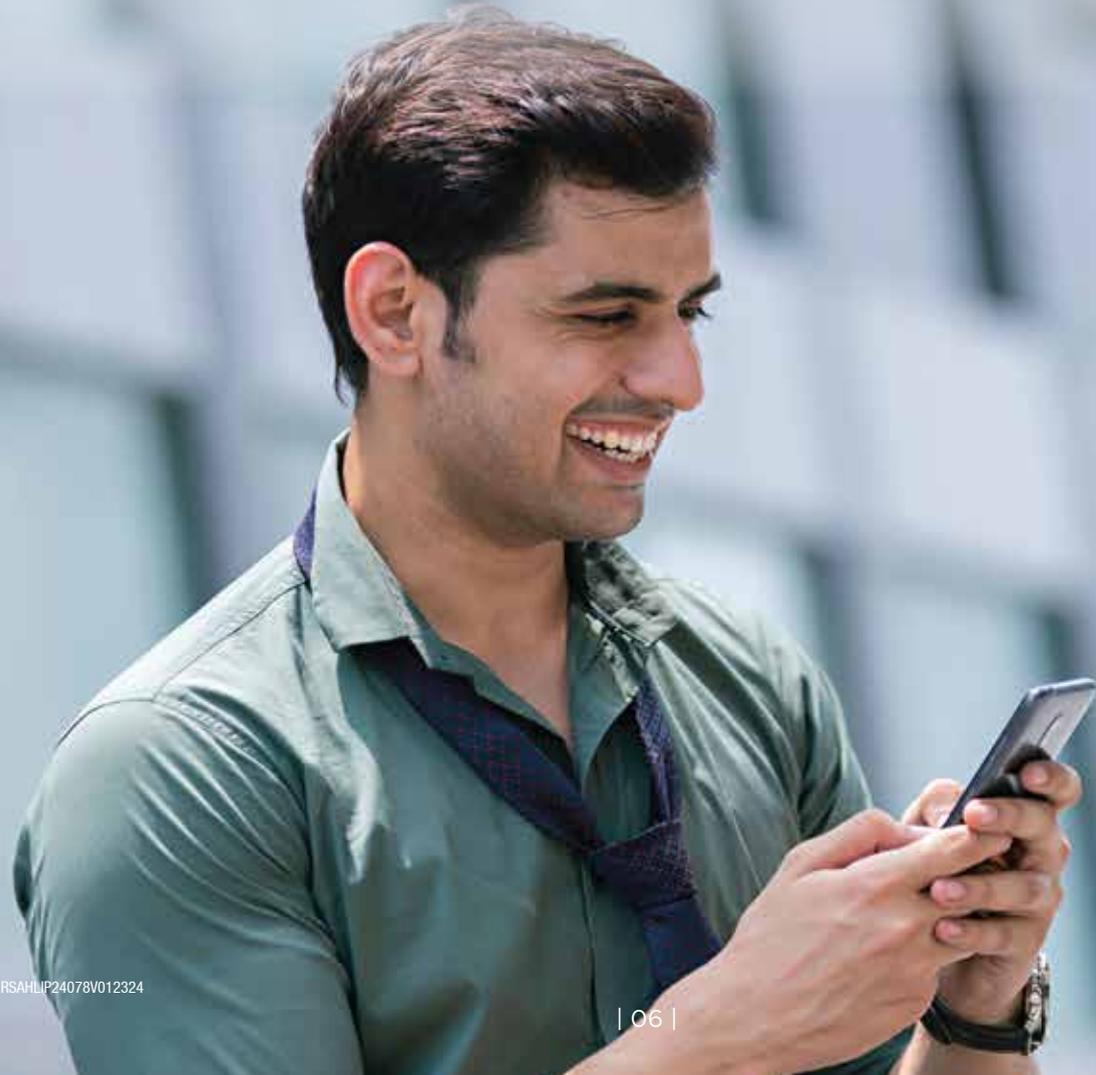


Unlock a world of possibilities with our array of customizable add-on covers. Your health, your rules. Tailor your coverage to suit your unique needs and lifestyle. From specialized wellness programs to extended hospital benefits and more, we've got you covered. With us, you're not just buying insurance; you're investing in your well-being and future. Explore the limitless choices and take control of your health journey today.

11 Customizable Add-ons for a healthier tomorrow. These add-on options allow you to pick the coverage that suits you best.

1. **Pre-Existing Disease Waiting Period Waiver Add-on cover:** This add-on will provide the option to the insured person to avail less waiting period on pre-existing disease.
2. **Pre-Post Hospitalization Multiplier Add-on Cover:** Through this add-on, insured can extend the pre-hospitalization from 30 days to 60 days and post-hospitalization from 90 days to 180 days.
3. **Room Rent Multiplier Add-on Cover:** Through this add-on cover, insured can remove the room rent capping applicable in base product also insured will get shared accommodation benefit which is Rs.1200/day for sum insured up to Rs.15 lakhs and Rs. 1500/day for sum insured above Rs.15 lakhs.

“Our health insurance policy is crafted to suit the needs of young professionals, providing the right support for your dynamic lifestyle.”



4. Reload Multiplier Add-on Cover: Through this add-on cover, insured can reload benefit for unlimited times in policy year, up to 100% of base sum insured every time.

The Reload Multiplier will be utilized after the base sum insured and No Claim Bonus (if any) has been partially or completely exhausted in the given policy year. This benefit once triggered can be used for any illness (including complications) for same insured in a policy year from the subsequent claim.

5. ABCD Add-on Cover: This add-on cover will provide coverage for hospitalization related to the Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes during Pre-existing Disease Waiting period (inpatient treatment of ABCD 31st day onwards).

6. Treatment at Home Add-on Cover: This add-on cover will provide the option to the insured person to avail home care treatment.

- a. The maximum number of days for which treatment at home can be availed will be 15 days, maximum up to Rs.50,000 per incidence.
- b. The maximum liability under this add-on cover will be up to 2 incidences per policy year, maximum sum insured of Rs.1,00,000.

7. Consumable Items Add-on Cover: Through this add-on cover, insured will get coverage of list-1 non-payable items in their insurance policy.

8. Health and Wellness Add-on Cover: Through this add-on the insured will get access to our various services like health and wellness services, access to tele/video consultation and access to virtual health coaches etc.

9. OPD Add-on Cover: This add-on cover will provide the option to insured to avail tele-consultation with general and specialist doctors and discount on pharmacy, diagnostic & health check-up on our network.

10. Maternity Discount Add-on Cover: Through this add-on cover, insured can get the discount on maternity treatment availed on specified list of networks.

11. Voluntary Co-Payment Add-on Cover: Through this add-on insured can co-payment option of 5%/10%/15% or 20% on their base policy and simultaneously can reduced base policy premium.

“Our health insurance policy caters to the unique needs of Gen Z professionals, protecting your health as you embark on your career journey.”



Base Cover Product Benefit Table

Product Feature	Scope of Benefits
Sum Insured (SI)	5 / 7.5 / 10 / 15 / 20 / 25 / 50 / 75 / 100 / 150 Lakhs
Inpatient Care	Covered up to Sum Insured
Room Rent	Single Private A/C Room
ICU Chargest	Covered up to Sum Insured
Modern treatments	Covered up to Sum Insured
Pre hospitalization expenses	30 days, Covered up to Sum Insured
Post Hospitalization Expenses	60 days, Covered up to Sum Insured
Day Care Treatments	Covered up to Sum Insured
Organ Donor Expenses	Covered up to Sum Insured
Domiciliary Hospitalization	Covered up to Sum Insured
Ambulance Cover including App-based Cab cover#	Covered up to Rs. 5000 per hospitalization
Reload Benefit	<ol style="list-style-type: none"> 1. Available up to 100% of Base Sum Insured. 2. This benefit is available for illness (including Complications) other than for which claim has been paid or accepted for same Insured Person in the same Policy year. 3. Reload will not be available for 1st claim in the Policy year.
Renewal Benefits	
No Claim Bonus	10% of Base Sum Insured each claim free year, maximum up to a max of 50%. In case of claim, No Claim Bonus will be reduced at the same rate as it was accrued in immediate succeeding Policy.
Annual Health Check-up	Available for each and every adult member once in a Policy year from the inception of the policy.
Payment Options	
Instalment Payment options	Available: Monthly, Quarterly, Half Yearly, Annual
Waiting Periods	
Initial Waiting Period	30 days
Pre Existing waiting period	36 months
Specific waiting period ¹	24 months waiting period for specified conditions
Personal Waiting Period	36 months

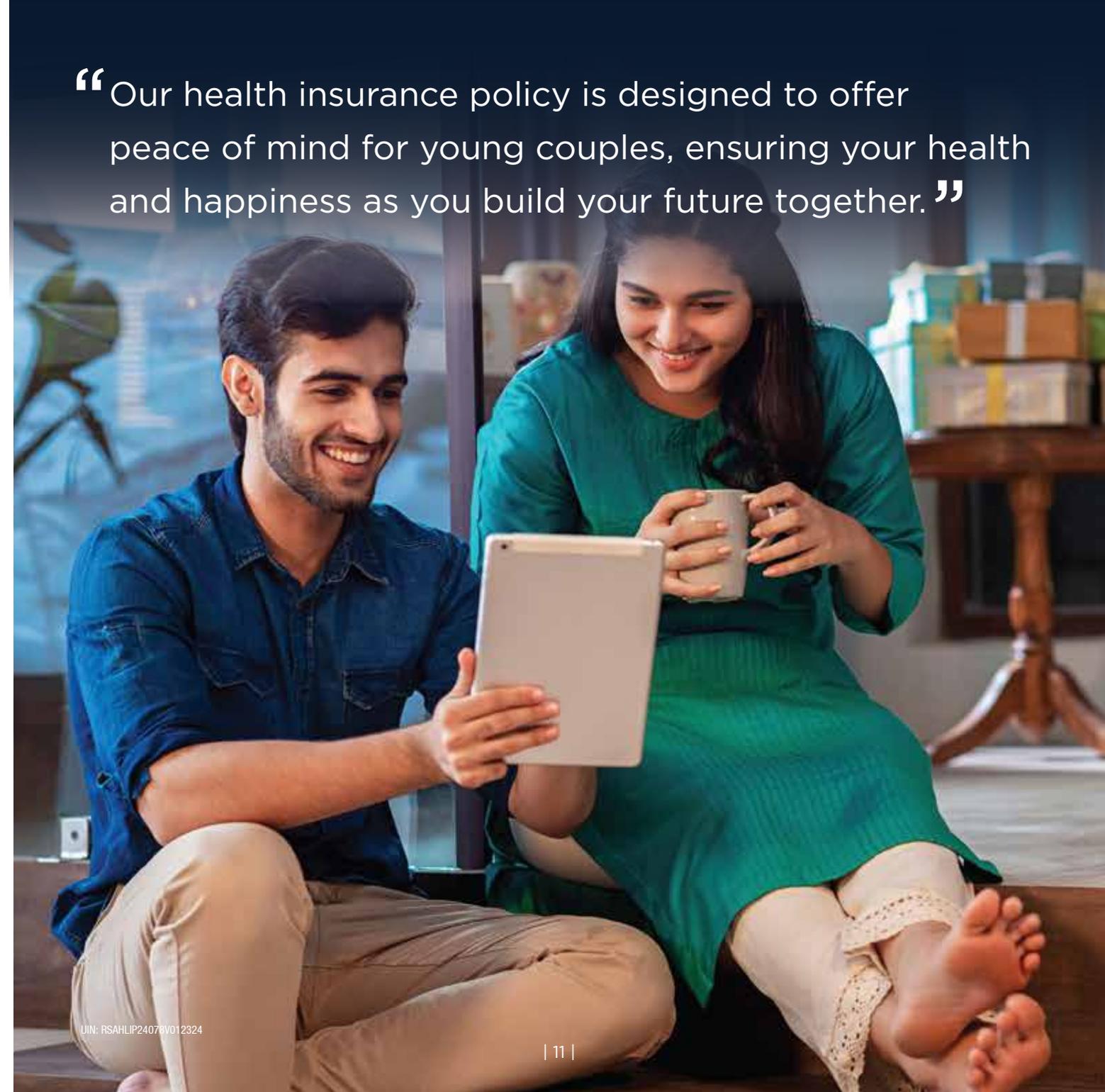
Base Cover Product Benefit Table (continued)

Product Feature	Scope of Benefits
Eligibility	
Entry age	For Adults: 18 years to 75 years (Lifelong renewability). For Children: Dependent Children from 91days to 25 years.
Policy Period	1/2/3 Years
24 months waiting period for specified conditions refer policy wording	
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 and Gujarat
Zone 2	Rest of India

Notes:

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|---|---|
| i) Cataract | x) Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media |
| ii) Stones in biliary and urinary systems | xi) Benign Prostatic Hypertrophy |
| iii) Hernia / Hydrocele | xii) Knee/Hip Joint replacement |
| iv) Hysterectomy for any benign disorder | xiii) Dilatation and Curettage |
| v) Lumps / cysts / nodules / polyps / internal tumours | xiv) Varicose veins |
| vi) Gastric and Duodenal Ulcers | xv) Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis |
| vii) Surgery on tonsils / adenoids | xvi) Chronic Renal Failure or end stage Renal Failure or Chronic liver failure |
| viii) Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse | |
| ix) Fissure / Fistula / Haemorrhoid | |



“Our health insurance policy is designed to offer peace of mind for young couples, ensuring your health and happiness as you build your future together.”