



“ Secure All”, a 3-in-1 two year comprehensive insurance plan, is specially designed and offered to you by Royal Sundaram. This unique combo plan provides:

1. Hospitalisation Cover

2. Hospital Cash Benefit

3. Personal Accident Benefit

You can enroll under this plan for yourself and your family members between the age group of 91 days and 65 years as on commencement date of the policy. This product offers you renewal for life long.

THE KEY FEATURES OF THE PLAN ARE:

- *Cashless Hospitalisation* through more than 3000 Network hospitals across India.
- *Income Tax benefit* on the premium paid for health insurance for you and your dependent family members.
- *Coverage for pre-existing diseases* after 3 consecutive years of insurance with Royal Sundaram
- *Family Discount* of 5% for covering 2 members and 10% for covering 3 or more members is available. The discount is applicable on the total premium of all members covered.
- *Cumulative Bonus* - 5% cumulative bonus for every claim free year, subject to a maximum of 50% for hospitalization cover.

PLAN BENEFITS

A- Hospitalisation Cover:

This cover offers reimbursement of in-patient Hospitalisation expenses in the event of illness or accident within India. The unique features of this plan includes:

- Cover from day 1 - Waiver of 30 days waiting period.
- Medical Records - Not required till the age of 60. For members aged between 61 to 65, the following tests will be needed. Blood Sugar test (Fasting & PP), Urine Sugar test and ECG.
- Recovery Benefit - Lump sum recovery benefit of ₹25,000 for consecutive Hospitalisation of more than 15 days. This benefit is payable once in the policy period in addition to the hospitalisation expenses.
- Day Care Expenses - New-age treatments are covered which does not require 24 hours of hospitalisation.

Expenses reimbursed under the policy are subject to the following limits :

1. Room, Boarding Expenses as provided by the Hospital/Nursing Home subject to a limit of 1.5% of the Sum insured per day and for Intensive Care Unit 3% of the Sum Insured per day.
2. Nursing Expenses incurred during hospitalistion.
3. Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees are subject to a limit of 40% of the total Sum Insured.
4. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Medicines and Drugs, Diasnostic Materials and X-ray, Dialysis Chemotherapy Radiotherapy, Donors Medical expenses towards Organ transplant, Cost of Pacemaker, Artificial expenses towards Organ transplant, Cost of Pacemaker, Artificial Limbs, Cost of Organs and similar expenses.
5. 30 days Pre-Hospitalisation and 60 days Post-Hospitalisation expenses, when the claim for Hospitalisation is admitted under the policy.
6. The Claim amount payable towards the treatment of following disease, illness, medical condition or injury is subject to a limit as specified:

Diseases /Treatment	Limit per claim
Cataract	7.5% of the Sum Insured subject to maximum of ₹20,000/-
Piles, Fissure, Fistula, Tonsillitis, Sinusitis	10% of the Sum Insured
Hysterectomy, Benign Prostatic Hypertrophy, Hernia	20% of the Sum Insured
Knee/Hip Joint Replacement, All Cancers, Renal failure	50% of the Sum Insured
Appendicitis and Gall bladder stones and Gynaec disorders	25% of the Sum Insured
Dialysis, Chemotherapy and Radiotherapy	10% of the Sum insured per month

The limit is applicable in respect of all claims preferred by each insured person (for the ailments/ diseases mentioned above) for the period of insurance.

B-Hospital Cash:

This entitles you to daily cash benefit for every 24 hrs in-patient hospitalisation as per the plan opted. This benefit is paid in addition to the hospitalisation expenses.

C-Personal Accident Cover:

This cover provides Lumpsum benefit for accidental Death & permanent Total Disability caused by accident which is External, Violent & through Visible means. The table of benefits with various coverage is as follows:



Accidental Death	200% of the sum Insured
Loss of any 2 limbs 2 eyes/1 limb & 1 eye	200% of Sum Insured
Loss of any 1 limb/ 1eye	100% of the Sum Insured

- The benefit is paid to the nominee incase of death.
- The cover is available for the age group of 19 - 65 years.
- The cover is available worldwide.
- Renewal is available for life long.

PLAN & COVERAGE

The limits specified below are in Rupees and applicable for each policy year.

Plan	Sum Insured	Hospitali sation expenses per year	Daily Hospital cash		Personal Accident per year
			Daily Cash Benefit/day	Max. Cover for Daily cash per year	
Plan 1	1,50,000	1,50,000	1,500	1,50,000	3,00,000
Plan 2	2,00,000	2,00,000	1,500	2,00,000	4,00,000
Plan 3	3,00,000	3,00,000	2,000	3,00,000	6,00,000
Plan 4	4,00,000	4,00,000	2,000	4,00,000	8,00,000
Plan 5	5,00,000	5,00,000	3,000	5,00,000	10,00,000

IMPORTANT EXCLUSIONS#

- Pre-existing conditions. These diseases shall however be covered after 3 Years of consecutive insurance of the policy with us under Hospitalization cover.
- Cosmetic treatments including Laser surgery for eyesight correction.
- Cost of spectacles, lenses and hearing aids,
- Dental treatments
- Expenses incurred related to Maternity, Childbirth and related expenses
- Congenital External Diseases
- AIDS/SARS
- Intentional Self Injury / Suicide
- Venereal Diseases, Insanity and Psychiatric treatments
- War or Nuclear Radiatins/ Biological, Chemical and Nuclear Terrorism.
- Disease/ailments related to consumption of alcohol, Drugs etc.

- **Two Year Exclusions:** Treatment for Congenital internal Anomaly, any type of Migraine/ Vascular head ache, Stones in the Urinary and Biliary systems, Surgery on Tonsils/Adenoids, Gastric and Duodenal Ulcer, any type of Cyst/Nodules/Polyps, any type of Breast Lumps, Treatment of Spondylosys / Spondilitis any type, inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fissure in Anus, Piles, Sinusitis, Knee / Hip Joint replacement, Carcinoma Renal Failure or end stage Renal Failure, Heart diseases, any type of carcinoma / Sarcoma / Blood Cancer and Osteoarthritis of any joint

#Above lists of exclusions are illustrative only and are not exhaustive. For a detailed list refer to policy terms and conditions, which will be made available on request.

FREELOOK / REFUND DETAILS

This plan, at inception, has a free look period of 30 days from the date of receipt of policy. On review of the policy terms and conditions, If you are not satisfied with this plan, then you can cancel your plan within this 30 days free-look period. You shall be eligible for a refund of premium, after deducting applicable risk premium, less the cost of medical examination incurred by the Company and stamp duty charges, where applicable, provided your intimation of cancellation reach us within the free look period.

In case you cancel your coverage after the free-look period, refund of premium shall be as per the short period rates mentioned in the Policy.

RENEWAL DISCLOSURES

Premium will be charged based on the age band in the premium table and is subject to a maximum increase of 25%. Any further increase is subject to IRDA's approval.

Any change in the terms of cover during renewal shall be subject to IRDA's approval & a notice of 90 days before expiry of the policy shall be given.

The sum insured can be enhanced at the time of renewal up to a maximum of 100% of the expiring sum insured if there are no claims lodged / paid during all years of insurance and the age of the insured person is under 45 years. Such increased sum insured shall however not be applicable for

treatment of diseases contracted prior to such increase and also in respect of any pre-existing diseases at the time of enrolment under this policy. However the quantum of increase shall be at the discretion of the company.

If a claim has been settled for any of the covered family members in the expiring policy, the earned cumulative bonus, if any, will be reduced by 1 slab in the renewal policy.

There will be a 30 day grace period available to you from the expiry date to renew your policy. However there will be no coverage during the period of break in insurance.

This product can be ported to another company before the renewal date. In case you wish to port, to ensure continuous coverage of the policy with out any break in insurance, please get in touch with the other insurance company 45 days before the renewal date to initiate the necessary porting formalities there.

Disclaimer

Insurance is the subject matter of solicitation. Secure All policy is issued by Royal Sundaram Alliance Insurance Company Limited. Claims will be settled by Royal Sundaram Alliance Insurance Company Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. This plan is underwritten by Royal Sundaram Alliance Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Secure All product of Royal Sundaram is approved by IRDA.

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 Rupees five hundred.

ABOUT ROYAL SUNDARAM

Royal Sundaram is the first private non-life Insurance company licensed to operate in India. A joint-venture between Sundaram Finance and the Royal & Sun Alliance Insurance plc, UK, Royal Sundaram draws on the global expertise and best practices of the RSA Group and the local understanding of Sundaram Finance. This expertise and experience helps Royal Sundaram in offering its customers best-in- class service and insurance solutions.



WE INSURE



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PLEASE CONTACT:



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Sundaram Finance Group

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ROYAL SUNDARAM INSURANCE
Sundaram Finance Group



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SECURE ALL

You worry about your family's security
We offer you triple protection