Smart Cash Plan

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

A health insurance plan to cover your **out of pocket expenses**

Smart Cash Plan

Get **Platinum, Gold or Silver** under Smart Cash Plan to cover your out of pocket expenses

- Accident Hospitalisation Benefit
- Convalescence Benefit
- Critical Illness Benefit
- Joint Hospitalisation
- Child Birth Benefit
- Emergency Family Member Visit
- Guest Expenses
- Food Expenses
- Travel Expenses
- Incidental & Miscellaneous Expenses

Service & Claims Standards
Exclusive Customer Service Help Desk

WHY SMART CASH PLAN?

"Smart Cash Plan" is a product providing daily cash benefit for each completed and consecutive period of 24 hours stay in the hospital, due to sickness or accident. This is not a substitute for Health Insurance but a supplement to Health Insurance covering out of pocket expenses associated with sickness/accident hospitalization like special diet, conveyance expenses to the hospital and back, expenses incurred by a family member staying with the patient, and so on. This product can be renewed lifelong.

PRODUCT BENEFIT TABLE

BENEFITS/PLANS	PLATINUM	GOLD	SILVER
Daily Benefit (in ₹)	**5000**	**3000, 4000, 5000**	**500, 1000, 1500, 2000, 2500, 3000**
Hospital Cash Benefit(A)	Cover for 180 days per policy year on every consecutive and completed period of 24 hours of hospitalization	Cover for 180 days per policy year on every consecutive and completed period of 24 hours of hospitalization	Cover for 180 days per policy year on every consecutive and completed period of 24 hours of hospitalization
Accident Hospitalization Benefit(B)1	Double the daily benefit for a maximum of 15 days when hospitalized for more than 5 days.	Double the daily benefit for a maximum of 15 days when hospitalized for more than 5 days.	Double the daily benefit for a maximum of 15 days when hospitalized for more than 5 days.
Convalescence Benefit(C)2	₹10000/-payable for hospitalization beyond 15 days	`10000/-payable for hospitalization beyond 15 days	₹10000/-payable for hospitalization beyond 15 days
Critical Illness Benefit(D)3	₹20000/-payable on diagnosis of covered 7 listed critical illness	`15000/-payable on diagnosis of covered 7 listed critical illness	₹10000/-payable on diagnosis of covered 7 listed critical illness
Joint Hospitalization due to an Accident(E)4	Double the daily benefit payable when two or more insured persons covered under the same policy are hospitalized concurrently for a maximum of 5 days	Double the daily benefit payable when two or more insured persons covered under the same policy are hospitalized concurrently for a maximum of 5 days	Double the daily benefit payable when two or more insured persons covered under the same policy are hospitalized concurrently for a maximum of 5 days
Child Birth Benefit(F)5	A lump sum of ₹20000/-	A lump sum of ₹10000/-	Not available
Pre-Existing Disease Benefit(G)6	A chosen daily benefit or ₹5000/- per day whichever is lower is payable up to a maximum of 5 days	A chosen daily benefit or ₹5000/- per day whichever is lower is payable up to a maximum of 5 days	Not available
Health Check up cost reimbursement(H) 7	A maximum of 50% of the average daily benefit chosen is reimbursable	A maximum of 50% of the average daily benefit chosen is reimbursable	Not available
Intensive Care Benefit(I)8	Double the daily benefit is payable for maximum of 5 days per policy year	Not available	Not available
Parental Accommodation Benefit(J)9	A chosen daily benefit is payable up to a maximum of 5 days per policy year	Not available	Not available
Emergency Family Member Visit from abroad(K)10	Reimbursement of two way flight charges in economy class up to a maximum of ₹1 lac per insured person per policy year	Not available	Not available
Customer Level Option Personal Accident Benefit11	₹25 lakhs	`15 lakhs	₹10 lakhs

ELIGIBILITY CRITERIA & POLICY TERMS:

Minimum Entry Age: The minimum entry age is 91 days for an insured person and 18 years for a proposer

Maximum Entry Age:

- Silver Plan - No age restriction
- Gold & Platinum Plans - 70 years

There is no exit age.

Policy Type: Individual

Change in Daily Benefit Plan: The daily benefit plan can be increased/decreased only at the time of renewal

Renewal: Lifelong renewal

Grace period for Renewal: 30 days from the date of expiry of the policy

Free Look Period: If after purchasing the policy, you do not find it suitable, you can cancel and return the policy to us in the Free-look period of 15 days (only for new policies)

Pre-Policy Medical Checkup: Required for a person aged above 60 years opting for Platinum Plan.

The following medical tests shall be required:

Mandatory Medical Examination Report, HBA1C, ECG Printout, Lipid Profile, Hemoglobin, S.Creatinine, Liver Function Tests.

Royal Sundaram shall bear 50% of the cost of medical examination if you have opted for an annual cover and 100% if you have opted for a 2/3 years cover, in the event of the risk being accepted.

Relationship Covered: All types of legal relationship are covered (for e.g. spouse, children, parents, parents-in-law, grand parents, grand children, uncle, aunt, nephew, niece).

NOTE:

1. **Accident Hospitalization Benefit (B):** This benefit is payable when hospitalization is due to road/rail/air accident. For such duration no benefit shall be payable under Benefit A.
2. **Convalescence Benefit (C):**This benefit is payable in addition to Benefit A, payable only once per illness/accident/policy and is admissible only if there is an admissible claim under Hospital confinement Benefit (A).
3. **Critical Illness Benefit (D):** This Benefit shall be admissible only if there is an admissible claim under Benefit (A). Only one lump sum payment is applicable during Insured's lifetime regardless of the number of Critical Illness.

   List of Critical Illness covered:

   a) First Diagnosis of the below-mentioned Illnesses more specifically described below

      1. Cancer of specified severity
      2. Multiple Sclerosis with Persisting Symptoms
      3. Kidney failure requiring regular dialysis.

   b) Undergoing for the first time of the following surgical procedures, more specifically described below.

      4. Open chest CABG,
      5. Open Heart Replacement or Repair of Heart Valves.

   c) Occurrence for the first time of the following medical events more specifically described below

      6. Stroke resulting in permanent symptoms
      7. First Heart Attack – of specified Severity.

4. **Joint Hospitalization due to an Accident (E):** This benefit is payable as per chosen benefit plan under benefit (A) and for such duration no benefit shall be payable under Benefit A.
5. **Child Birth Benefit (F):** This benefit is applicable only for female insured persons under Gold & Platinum plans and is payable maximum twice during the lifetime of the Insured Person.
6. **Pre-Existing Disease Benefit (G):** This benefit is paid after a waiting period of 48 months. On admissibility of pre-existing disease benefit under the policy, payment for any other benefit is not applicable. (Plans - Gold & Platinum).
7. **Health Check up cost reimbursement (H):** This benefit is applicable for insured person/s after a block of 4 consecutive claim free years. (Plans - Gold & Platinum).
8. **Intensive Care Benefit (I):** On admissibility of ICU benefit under the Policy, the Hospital Confinement Benefit (A) or Accident Hospitalization Benefit (B) for the period is not payable. (Plan - Platinum).
9. **Parental Accommodation Benefit (J):** This benefit is payable in addition to hospital confinement benefit (A) in case of hospitalization of insured person aged 12 years or less and exceeding the 72 hours of hospitalization provided the claim is admissible under Benefit A. (Plan -Platinum).
10. **Emergency Family Member Visit from abroad (K):** In the event of admissible claim under Critical Illness Benefit (Benefit D) for hospitalisation, of Insured Parents/Spouse/Children due to Critical Illness, Flight ticket charges incurred by the insured person for emergency travel to India from abroad within a period of 30 days from the date of diagnosis or surgery as applicable, will be payable. (Plan -Platinum).
11. **Personal Accident Benefit:** Death, Permanent Total Disablement & Permanent Partial Disablement. (Plan - Silver, Gold & Platinum).

PREMIUM CHART

(Amount in ₹)

1 YEAR		SILVER					
Daily Benefit (₹)		500	1,000	1,500	2,000	2,500	3,000
Age Band	0 - 45 yrs	638	1,276	1,751	2,225	2,700	3,175
	46 - 80 yrs	709	1,418	1,945	2,473	3,000	3,527
	**81+ yrs	920	1,841	2,525	3,237	4,026	4,850

1 YEAR		GOLD			PLATINUM
Daily Benefit (₹)		3,000	4,000	5,000	5,000
Age Band	0 - 45 yrs	3,524	4,699	5,874	6,141
	46 - 70 yrs	3,917	5,223	6,529	7,110
	**71- 80 yrs	5,146	6,861	8,576	10,747
	**81+ yrs	5,660	7,547	9,434	11,822

**Premium charges above the age of 70 years are applicable only for renewals under Gold and Platinum Plan

PREMIUM* CHART

2 YEAR		SILVER						GOLD			PLATINUM
Daily Benefit (₹)		500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000
Age Band	91 days - 45 yrs	1,148	2,297	3,152	4,005	4,860	5,715	6,344	8,459	10,573	11,054
	46 - 70 yrs	1,276	2,552	3,501	4,451	5,400	6,349	7,051	9,401	11,752	12,798
	71 - 80 yrs**	1,276	2,552	3,501	4,451	5,400	6,349	9,262	12,350	15,437	19,345
	81 yrs** +	1,657	3,313	4,544	5,827	7,247	8,729	10,188	13,585	16,981	21,279

3 YEAR		SILVER						GOLD			PLATINUM
Daily Benefit (₹)		500	1,000	1,500	2,000	2,500	3,000	3,000	4,000	5,000	5,000
Age Band	91 days - 45 yrs	1,675	3,350	4,596	5,841	7,088	8,334	9,252	12,335	15,419	16,120
	46 - 70 yrs	1,861	3,722	5,106	6,492	7,875	9,258	10,283	13,710	17,138	18,663
	71 - 80 yrs**	1,861	3,722	5,106	6,492	7,875	9,258	13,507	18,010	22,512	28,211
	81 yrs** +	2,416	4,831	6,627	8,498	10,568	12,730	14,858	19,811	24,763	31,032

**Premium charges above the age of 70 years are applicable only for renewals under Gold and Platinum Plan

* (includes discount of 12.5%)

OPTIONAL

PA PLANS	SILVER	GOLD	PLATINUM
Sum Insured (in ₹)	10 Lacs	15 Lacs	25 Lacs
1 year	1,062	1,594	2,656
2 years	1,912	2,868	4,780
3 years	2,784	4,178	6,962

The above 2 & 3 year rates include a tenure discount of 10% and 12.5% respectively.

FAMILY DISCOUNT:

10% for covering 3 or more members

TENURE DISCOUNT:

2years - 10% discount

3years - 12.5% discount

TAX BENEFIT:

Premium up to a maximum of ₹55000/- (excluding Personal Accident benefit premium) eligible for tax rebate under Section 80D of the Income Tax Act, 1961

WAITING PERIOD & MAJOR EXCLUSIONS:

1. **Initial waiting period of 30 days**
2. **12 Months Waiting Period:** Treatment of Congenital Internal Anomaly, Cataract, Benign Prostatic Hypertrophy, Hysterectomy for Menorrhagia or Fibromyoma, Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis & related disorders and Knee/Hip replacement.
3. **24 Months Waiting Period:** Child birth benefit.
4. **48 Months Waiting Period:** Pre-existing disease benefit.

5. **Permanent Exclusions:**

- Convalescence, general debility, 'Run-down' condition or rest cure, Congenital External Disease or defects or anomalies, Venereal disease, intentional self injury or attempted suicide
- Hospitalization for evaluation and / or diagnostic purposes.
- Any routine or preventative examinations, vaccinations, inoculation or screening.
- Pre Existing Disease and any illness, medical condition, injury, which is a complication of a Pre Existing Disease. For Gold & Platinum Plans, PED exclusion shall be waived after 4 years of continuous insurance from the commencement date of the first policy issued by Us as specified under Benefit G. This benefit is not applicable to Silver Plan.
- Outpatient treatment charges.
- Treatment of psychiatric and psychosomatic disorders, mental or nervous conditions, insanity.

Special Exclusion for Critical Illness Benefit Section:

Pre Existing Disease and any disease, illness, medical condition, injury, which is a complication of a Pre Existing Disease. Critical Illness Benefit nos. 3, 4, 5, and 7 shall not be admissible in respect of Insured Persons suffering from preexisting Hypertension/ Diabetes

Special Condition for Critical Illness Benefit Section:

Only one lump sum payment shall be provided during the Insured's lifetime regardless of the number of Critical Illness, incapacities or treatments suffered by him/her. This Policy will be automatically terminated after the lump sum payment.

The above exclusions are indicative and not exhaustive. For a detailed list of exclusions, refer to policy terms and conditions of the policy available at www.royalsundaram.in

RENEWAL DISCLOSURE

This policy is portable and renewable lifelong. This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the company on or before the date of expiry of the policy or of the subsequent renewal thereof.

Policy must be renewed within the grace period of thirty days of expiry to maintain the continuity of coverage. However no coverage shall be available during the period of such break. A policy that is sought to be renewed after the grace period of 30 days will be underwritten as a fresh policy as per the underwriting guidelines of the company.

The coverages, terms & conditions and the premium are guaranteed till the expiry date shown in the policy. At renewal, the coverages, terms & conditions & premium may change subject to IRDAI's approval, in which case a three months notice shall be sent to the proposer at his last known address as recorded in the policy. Any change in premium on account of change of age will not require any prior notice.

The product / plan may be withdrawn at any time, by giving a notice of 3 months to the proposer at the address recorded/updated in the policy.

In the event of withdrawal of this product, company shall offer similar alternative product by giving a prior 90 days notice to policy holder.

On renewal the daily benefit can be increased up to a maximum of 100% of the existing Sum Insured. Eligibility for enhancement of sum insured shall be subject to the underwriting guidelines of the company. For those customers who have a pre existing disease or who have made a claim the increase in sum insured is not automatic and guaranteed. It shall be subjected to the underwriting guidelines of the company and restricted to a maximum daily benefit of ₹3000/- or existing daily benefit as per chosen plan whichever is higher. A chosen sum insured cannot be increased after 70 years

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.

SUMMARY

This brochure is only a brief summary of Smart Cash Plan. This is not an insurance contract or an offer of insurance. The coverage will be subject to the terms & conditions of the Smart Cash Plan issued by Royal Sundaram General Insurance Co. Limited.

The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact relating to this insurance of the insured or non-cooperation by the Insured in which case the Company shall not refund to the insured any portion of the premium.

Disclaimer:

Smart Cash Plan is 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. This brochure 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 insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. Smart Cash Plan product of Royal Sundaram is approved by IRDAI.

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 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.

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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