ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Top Up Insurance -
Health XS and Super Health XS Policy

A complete coverage for
you and your family

UIN: RSAHLIP21432V022021

Top Up Insurance - Health XS and Super Health XS Policy

Your Health is your biggest investment. Conventional Health policies offer only the basic cover. But foreseeing the magnitude of health problems is as difficult as predicting a health problem itself. Sometimes aliments and related complications demand much more than what you are prepared for.

Presenting "Health XS Policy" / "Super Health XS Policy" Insurance from Royal Sundaram General Insurance Co. Limited, Health Insurance Plan offered for a period ranging from one year to three years. It offers coverage much larger than the ones offered by basic plans.

Key Features

Hospitalisation Cover

Any expenses incurred towards Inpatient Hospitalisation for a period of more than 24 hours, for the illnesses / diseases contracted or injury sustained by the insured person during the period of Insurance.

1) Room, Boarding Expenses as provided by the Hospital/Nursing Home 2% of the Sum Insured subject to a maximum limit of Rs.4000/- per day.
2) Nursing Expenses incurred during In-Patient hospitalization.
3) Surgeon, Anaesthetist, Medical Practitioner, Consultants & Specialist Fees - as per actual
4) Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials and X-ray, Cost of Pacemaker, prosthesis/internal implants and any medical expenses incurred which is integral part of the operation - as per actuals.

Pre-hospitalisation expenses

Actuals subject to a maximum of 8% on admissible hospitalisation expenses.

Post -hospitalisation expenses

Actuals subject to a maximum of 10% on the admissible hospitalisation expenses.

Day Care Treatment

We shall pay for Day Care expenses incurred on advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.

Ambulance charges

Rs.1000 per admissible claim will be reimbursed to You on producing the bills in original.

Hospital Cash

We shall make payments of Rs.2000/- for each completed 24 hrs of hospitalisation if the hospitalization exceeds 24 hours, subject to maximum number of 10 days per annum. This benefit is available only for Sum Insured of above 2 lacs.

Key Features (continued)

Medical Examination cost

The Company shall bear 50% of the relevant cost of medical examination for policy with 1 year tenure, and 100% of the relevant cost of medical examination for policy of more than 1 year tenure, in the event of the risk being accepted.

Modern Treatments

The following procedures will be covered (whichever medically indicated) either as in patient or as part of day care treatment in a hospital up to 50% of Sum Insured, specified in the policy schedule, during the policy period: a. Uterine Artery Embolization and HIFU b. Balloon Sinuplasty c. Deep Brain stimulation d. Oral chemotherapy e. Immunotherapy - Monoclonal Antibody to be given as injection f. Intra vitreal injections g. Robotic surgeries h. Stereotactic radio surgeries i. Bronchical Thermoplasty j. Vaporisation of the prostrate (Green laser treatment or holmium laser treatment) k. IONM - (Intra Operative Neuro Monitoring) l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

Rider cover - Accidental Death Benefit

In the event of accidental death an amount would be paid to the nominee.

Key Benefits

Cashless Hospitalisation: Health XS / Super Health XS Policy also provides the benefit of a cashless cover for more than 4000 network hospitals.

Floater Cover: A Floater Sum Insured is offered to Self, Spouse and dependent children indicating that either one / all together are eligible to Claim upto the Sum Insured.

Individual Cover: Cover is also available on individual basis.

Tax Benefit: This insurance scheme is approved by IRDA and the medical premium is eligible to get exemption from income tax under section 80D subject to the relevant provisions of the Income Tax Act 1961.

Pre-existing disease: Coverage of pre existing disease would be applicable after three continuous years of insurance under this policy.

Plan and Sum insured:

Top Up Insurance - Health XS / Super Health XS Policy

Main Benefit	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Policy Type	Individual	Individual / Floater	Individual / Floater	Individual / Floater	Individual / Floater	Individual / Floater
Sum Insured - Hospitalization expenses	200,000	200,000	500,000	750,000	1,000,000	1,500,000
Deductible	100,000	200,000	300,000	500,000	500,000	500,000
Sum Insured - Hospital Cash	N.A.	N.A.	2,000/day	2,000/day	2,000/day	2,000/day
Ambulance Charges	1,000/claim	1,000/claim	1,000/claim	1,000/claim	1,000/claim	1,000/claim
Room Rent	2% of SI/day max Rs.4000	2% of SI/day max Rs.4000	2% of SI/day max Rs.4000	2% of SI/day max Rs.4000	2% of SI/day max Rs.4000	2% of SI/day max Rs.4000

Rider Benefits

Personal Accident – Death only	Sum Insured ranges from Rs.1,00,000 to 50,00,000

Policy Features:

Entry Age - 91 days to 65 years, Children till the age of 21 years

Renewal - lifelong renewal

Policy tenure - One, Two and Three years

Policy type - Individual and Floater

What is the difference between Health XS and Super Health XS Policy?

The main difference between Health XS and Super Health XS Policy is the application of deductible. Under Health XS Policy, the deductible is applied on each and every admissible claim, whereas under Super Health XS Policy, it is applied on the aggregate of all admissible claims per annum.

For a Sum Insured of one lakh and a deductible of one lakh, the deductible will be applied as below:

Sum Insured - ₹2,00,000/-

Deductible - ₹1,00,000/-

Details	Claim Amount	Health XS	Super Health XS
First Claim	₹50,000	Not Payable	Not Payable
Second Claim	₹70,000	Not Payable	₹20,000
Total Claim	₹1,20,000		

One Year Individual Premium

Sum insured	Deductible	Health XS		Super Health XS	
		Upto 45 Yrs	46 - 65 Yrs	Upto 45 Yrs	46 - 65 Yrs
2,00,000	1,00,000	2,700	3,600	3,450	4,550
2,00,000	2,00,000	1,800	2,500	2,100	2,850
5,00,000	3,00,000	1,850	2,550	2,150	2,900
7,50,000	5,00,000	2,450	3,300	3,050	4,000
10,00,000	5,00,000	2,700	3,600	3,350	4,450
15,00,000	5,00,000	3,000	4,000	3,750	4,950

One Year Floater - Health XS

Sum insured	Deductible	Upto 45 years		46 years to 65 years	
	Plan type	2A	IA + IC	2A	IA + IC
2,00,000	1,00,000	3,950	3,850	6,350	5,100
2,00,000	2,00,000	2,750	2,550	4,450	3,400
5,00,000	3,00,000	2,800	2,600	4,550	3,500
7,50,000	5,00,000	3,600	3,500	5,750	4,550
10,00,000	5,00,000	3,950	3,850	6,300	5,050
15,00,000	5,00,000	4,400	4,350	7,000	5,650

One Year Floater - Super Health XS

Sum insured	Deductible	Upto 45 years		46 years to 65 years	
	Plan type	2A	IA + IC	2A	IA + IC
2,00,000	1,00,000	5,000	4,950	7,900	6,450
2,00,000	2,00,000	3,150	2,950	5,050	3,950
5,00,000	3,00,000	3,200	3,050	5,100	4,000
7,50,000	5,00,000	4,450	4,350	7,000	5,650
10,00,000	5,00,000	4,900	4,850	7,700	6,300
15,00,000	5,00,000	5,500	5,500	8,600	7,050

One Year Per Child Rate

Sum insured	Deductible	Health XS	Super Health XS
2,00,000	1,00,000	1,450	1,850
2,00,000	2,00,000	900	1,050
5,00,000	3,00,000	950	1,100
7,50,000	5,00,000	1,250	1,600
10,00,000	5,00,000	1,400	1,800
15,00,000	5,00,000	1,600	2,050

Personal Accident (Rider Cover)	
Sum Insured Range	Premium per lac
₹1,00,000 to ₹20,00,000	201
Above ₹20,00,000 upto ₹50,00,000	295

Waiting Period

Initial 30 days waiting period:

Specific waiting period for 12 months: i. Treatment of Congenital Internal Anomaly, ii. any type of Migraine /Vascular head ache, iii. Stones in the Urinary and Biliary systems, iv. Surgery on Tonsils / Adenoids, v. Gastric and Duodenal Ulcer, vi. any type of Cyst/ Nodules / Polyps, vii. any type of Breast Lumps

Waiting period for 24months:

Treatment of Spondylosis / Spondilitis - any type, ii. Inter vertebral Disc Prolapse and such other Degenerative Disorders, iii. Cataract, iv. Benign Prostatic Hypertrophy, v. Hysterectomy, vi. Fistula, vii. Fissure in Anus, viii. Piles, ix. Hernia, x. Hydrocele, xi. Sinusitis, xii. any type of Carcinoma/ Sarcoma/Blood Cancer, xiii. Chronic Renal Failure and End Stage Renal Failure

Waiting Period for 48 months:

Osteoarthritis of any join, Treatment of Joint Replacement Surgery (other than due to accidents)

Pre-existing diseases: Covered after 36months

Exclusions

Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code-(Excl14)

The cost of spectacles, contact lenses. (Excl20)

Dental treatment or surgery of any kind unless requiring hospitalization. (Excl21)

Directly or indirectly caused by or arising from or attributable to War and allied perils, Nuclear Weapons and Radio Active contamination. (Excl24)

Any treatment received outside India. (Excl30)

Exclusions applicable for Personal Accident cover:

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance
2. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military action or Usurped Power, Seizure, Capture, Arrests, Restraints and Detainments
3. Pregnancy Exclusion Clause: The Insurance under this Policy shall not extend to cover Death, Injury or Disablement resulting directly or indirectly, caused by or contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof

Please refer policy wording for complete list of exclusions

Claims

For admission in network Hospital - The Insured must call the helpline and furnish membership no and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form. The call must be made 72 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 48 hours of admission. For admission in non-network Hospital - Preliminary notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us within seven days from the date of hospitalization /injury/ death, failing which admission of claim is at insurer's discretion. Please ensure that You send the claim form duly completed in all respects along with all the following documents within 30 days from the date of discharge from Hospital.

Renewal

Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days.

Cancellation

The Company may at any time cancel this Policy on the grounds of mis- representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the Insured. o The Insured may also cancel this Policy by giving fifteen (15) days notice in writing to the Company.

Disclaimer

Insurance is the subject matter of solicitation. Top Up Insurance – Health XS and Super Health XS Policy is a Health Insurance Plan 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. The Top Up Insurance – Health XS and Super Health XS Policy (UIN- RSAHLIP21432V022021) is a Health Insurance product of Royal Sundaram 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 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.

Royal Sundaram IRDAI Reg. No.102
CIN: U67200TN2000PLC045611

ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

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**

UIN: RSAHLIP21432V022021

PR25121/OCT25