

Key features (continued)



Ambulance Cover

Once your hospitalisation claim has been approved, we will also cover the expense incurred on the ambulance service offered either by the hospital or an ambulance service provider while transferring you to the nearest hospital.



Preventive Healthcare & Wellness and Disease Management

Access to various preventive healthcare & wellness related activities like health-related articles on your registered email ids, Doctor on email chat etc. Additionally, there is also an option of Disease Management for selected customers basis their health risk parameters.



Ayush Treatment

Coverage on inpatient care claim in a hospital to undergo any Ayurvedic or Homeopathic treatments.



Vaccination in case of Animal Bite

Reimbursement on expenses incurred on vaccination in case of animal bite like dog bite, honey bee, etc.



Second Opinion for Critical Illness

If you are suffering from any of the 11 specified Critical Illnesses and wish to seek a second medical opinion by an expert Physician, we will arrange the consultation, free of cost.



Emergency Domestic Evacuation

In case of an emergency due to an accident or illness in India, we will assist to transport you safely from one hospital to another hospital to provide you with a more suitable medical treatment.



No-Claim Bonus

If you have not made any claims in any given policy year, we will increase your sum insured by 20% which can be boosted upto a maximum of 100%. There is no decrease in your no-claim bonus in case of a claim in any particular year.



Health Check-up

You are eligible for a health check-up irrespective of your claim history. Your free, annual health check-up will also help track and monitor your health report card.

Key features of Supreme Plus Option



Additional facility of app-based cabs as a part of Ambulance Cover

We will cover charges for app based cabs service incurred towards transportation of an Insured Person at the time of getting admitted to the Hospital or discharge from the Hospital.



Refresh of Sum Insured

Refresh of sum insured will be applicable for same illness for same Insured Person in the same Policy year. Refresh benefit is part of Re-load benefit. Available only once during the Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy at a policy level.



In-patient for Pre-Existing Diseases in case of Life-Threatening Conditions

To cover PED in life threatening unforeseen emergency conditions. It can only be payable under reimbursement mode and can be claimed once in Lifetime of the Policy for disclosed PEDs only. Payable to only one member in case of a floater policy during the policy lifetime.



Bariatric Surgery

Coverage for Bariatric Surgery in case you are suffering from obesity, which requires you to undergo bariatric surgery as advised by medical practitioner.



Mobility Devices

It covers your expenses towards mobility devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters, etc. which has been advised as a part of treatment to deal with the disability induced by an accident.



Second Opinion for additional 11 specified Critical Illnesses (Total 22 Critical Illnesses)

Following additional 11 specified Critical Illnesses are covered for Second Opinion: 1. Angioplasty 2. Benign brain Tumor 3. Blindness, 4. Deafness, 5. End stage lung Failure, 6. End stage liver failure, 7. Loss of speech, 8. Loss of limbs, 9. Major head trauma, 10. Primary (idiopathic) pulmonary hypertension, 11. Third degree burns.

Disclaimer

Insurance is the subject matter of solicitation. Lifeline (UIN-RSAHLIP21054V022021) 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. 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 Lifeline (UIN-RSAHLIP21054V022021) is a Health Insurance product of RoyalSundaram 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: U67200TN2000PLCO45611



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LIFELINE PRODUCT BENEFITS

	SUM INSURED (SI) RUPEES	5 lakhs 7.5 lakhs 10 lakhs 15 lakhs 20 lakhs 25 lakhs 50 lakhs 100 lakhs
BASELINE COVER BENEFITS⁽¹⁾	Inpatient Care	Covered up to Sum Insured
	Pre and post hospitalization expenses	60/90 days, Covered upto Sum Insured
	All Day care procedures	Covered upto Sum Insured
	Ambulance Cover	Up to Rs.5,000
	Organ Donor Expenses	Covered upto Sum Insured
OTHER BENEFITS	Domiciliary Hospitalization	Covered up to Sum Insured
	No Claim Bonus	20% of Base Sum Insured upto a max of 100%
	Re-load of Sum Insured ⁽²⁾	Upto Base Sum Insured
	Ayush Treatment ⁽³⁾	Government Hospitals - Covered upto Sum Insured; Other Hospitals - Covered upto Rs.30,000
	Vaccination in case of Animal Bite ⁽⁴⁾	Upto Rs.5,000
	Emergency Domestic Evacuation (Bed to Bed on advise of treating doctor)	Covered upto Rs.100,000
	Second Opinion for 11 specified Critical Illness ⁽⁷⁾	Available once during the policy year (Second Opinion for 11 specified Critical Illness)
HEALTH & WELLNESS BENEFITS	Health Check-up	Annual
	Preventive Healthcare & Wellness and Disease Management ⁽⁶⁾	Available
CUSTOMER LEVEL OPTIONS	Top-up plan on annual aggregate basis	Deductible of Rs.1,2,3,4,5 and 10 lakhs
	Hospital cash Benefit (for 30 days in case of hospitalization beyond 2 days) (available only for hospitalisation under Base cover and not available for hospitalisation under optional covers)	Rs.2,000/day
	Supreme Plus Option	
	• App-Based Cabs	Additional facility of app-based cabs as a part of Ambulance Cover
	• Refresh of Sum Insured ⁽⁸⁾	Available
	• Inpatient for Pre-Existing Diseases in case of Life-Threatening Conditions ⁽⁹⁾	Up to Rs.1 lakh
	• Bariatric Surgery ⁽¹⁰⁾	Up to Rs.50,000
	• Mobility Devices ⁽¹¹⁾	5% or Rs.50,000 whichever is lesser
	• Second Opinion for 11 additional Critical Illnesses (Total 22 specified Critical Illness) ⁽⁷⁾	Available
	EMI Options (Monthly, Quarterly, Half-yearly and Annually) ⁽⁵⁾	Available

LIFELINE HEALTH INSURANCE PLAN > SUPREME

Notes:

- Baseline cover includes a
 - 36 months waiting period for Supreme for pre-existing conditions.
 - a 2 years waiting period for specific 16 diseases/conditions.
 - a 30-day Initial waiting period from inception.
 - Entry age for Adults is 18 years onwards and from 91 days to 25 years for children. Newborn children can be added to existing policies at renewal.
 - Zone 2 is priced 15% lower than Zone 1 (For e.g., if Zone 1 is priced as Rs.100, then Zone 2 will be priced as Rs.85).
- Re-load of Sum Insured - Reinstate sum insured up to base sum insured. Applicable for different illness or different Insured member for same illness.
- AYUSH Treatment - Inpatient Treatment taken up in authorized Hospitals as per definition mentioned in Policy terms and conditions.
- Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of overall limit.
- EMI Options: Offering a more convenient way to pay your premium - Monthly, Quarterly, Half-yearly, Annually.
- Access to various preventive healthcare & wellness related activities and Disease Management program.
- 2nd Opinion for following critical illnesses are covered: 1. Cancer 2. First Heart Attack 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma 6. Kidney Failure 7. Stroke 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease 11. Multiple Sclerosis.

Additional Critical Illnesses covered under Supreme Plus - 1. Benign Brain Tumor 2. Blindness 3. End Stage Lung Failure 4. end Stage Liver Failure 5. Loss Of Speech 6. Loss Of Limbs 7. Major Head Trauma 8. Primary (idiopathic) Pulmonary Hypertension 9. Third Degree Burns, 10. Angioplasty, 11. Deafness.

Supreme Plus Option:

- Refresh of sum insured will be applicable for same illness for same Insured Person in the same Policy year. Refresh benefit is part of Re-load benefit. Available only once during the Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy at a policy level.
- Inpatient for PED in case of Life-threatening Condition can only be payable under reimbursement mode and can be claimed once in Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy lifetime.
- Waiting Period for Bariatric Surgery in case of Supreme Plus is 72 months.
- We will pay cost of devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters etc. in case of any inpatient hospitalization due accidental injury.

Note - Policy offers both individual and family floater cover options with defined relationships allowed of Husband, Wife & Dependent Children

Maximum Family Combination Allowed: 2 Adults + 4 Children

Key features



Inpatient Care - Hospitalisation for at least 24 Hours

Coverage for room charges, nursing charges, ICU charges, Doctor's or Surgeon's fee, Anaesthesia, Blood, Oxygen, Operation Theatre charges without any capping on these charges.



Pre & Post Hospitalisation Expense

Coverage for charges incurred before or after hospitalisation including Diagnostic tests, Medication, follow-up visits with the Doctor, investigative tests, etc.



All Day Care Procedures

Coverage for medical expenses incurred on all day care procedures including Dialysis and Chemotherapy.



Organ Donor Expenses

Reimbursement for medical expenses incurred by an organ donor who is undergoing an organ transplant for you.



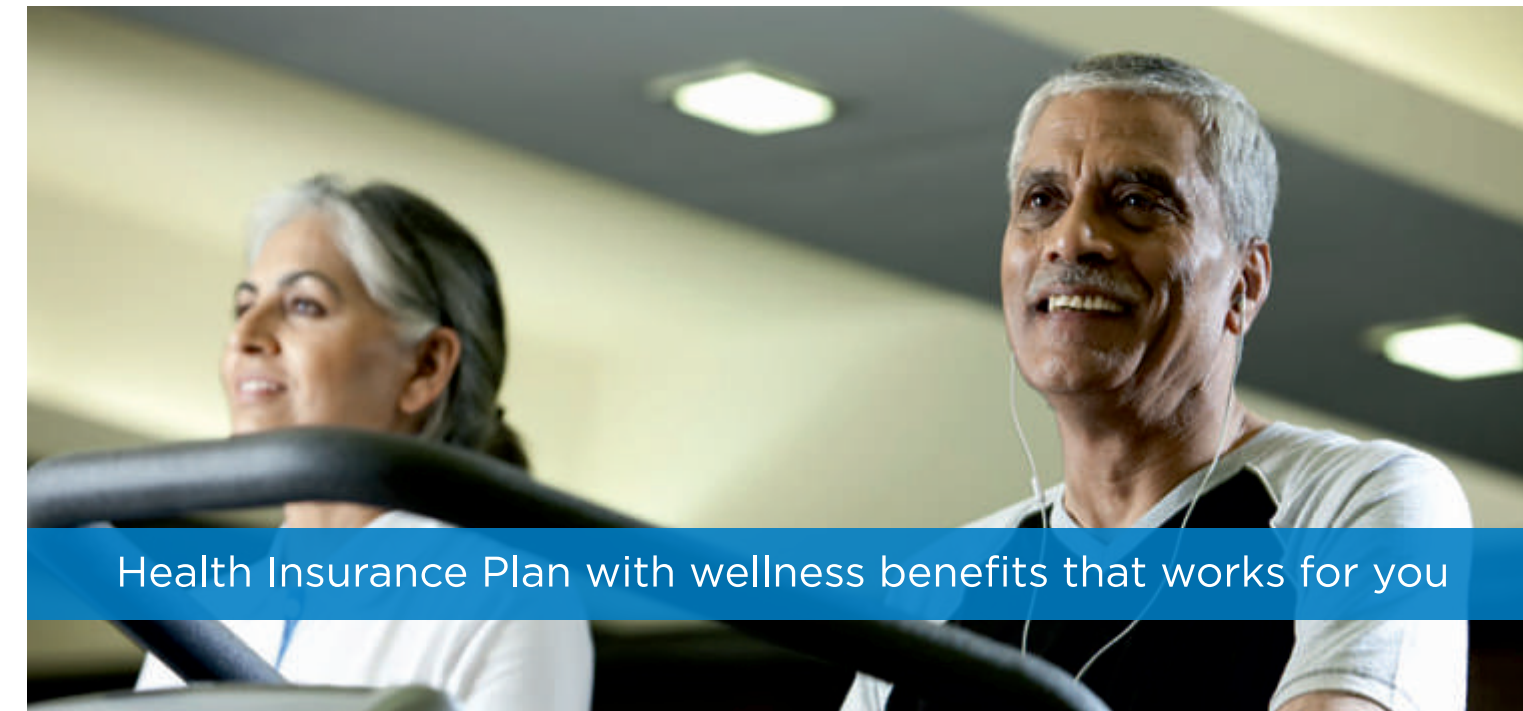
Reload of Sum Insured

Upon exhaustion of the health cover due to claims in any given year your entire sum insured will be reloaded at no extra cost for further claims either for a different illness or for an insured member of your family.



Domiciliary Hospitalisation

Reimbursement of medical expenses for treatments taken at home involving medical treatments exceeding a period of 3 days.



Health Insurance Plan with wellness benefits that works for you