

KEY EXCLUSIONS:

The Company shall not be liable under this Policy for any claim in connection with or in respect of:

1. Pre Existing Disease and any illness, medical condition, injury, which is a complication of a Pre Existing Disease. This exclusion will also apply to any complications arising from pre-existing disease. For example, if a person is suffering from diabetes or hypertension or both, then all exclusions related to diabetes and hypertension would not be covered. In case the customer ask for explanation / examples than telecaller to voice out the following exclusions:

Diabetes	Hypertension/Diabetes
Diabetic Retinopathy	Coronary Artery Disease
Diabetic Nephropathy	Cerebro Vascular Accident
Diabetic Foot / wound	Hypertensive Nephropathy
Diabetic Angiopathy	Internal Bleeding/Haemorrhages
Diabetic Neuropathy	
Hyper / Hypoglycaemic shocks	

For Gold & Platinum Plan, the above exclusion shall be waived after 4 years of continuous insurance from the commencement date of the first Policy issued by Royal Sundaram.

2. **30 Days Waiting Period:** Daily benefit is not covered in respect of hospital confinement for any disease contracted by the Insured Person during the first 30 days from the Commencement Date of the Policy. This waiting period is not applicable in case of accidents.
3. **First Year Exclusions:**
During the first 12 months from the Inception date, the daily benefit for hospital confinement towards the following disease / surgical procedures are not covered unless caused by accident:
Treatment of Congenital Internal Anomaly, Cataract, Benign Prostatic Hypertrophy, Hysterectomy, , Hernia, Hydrocele, Fistula in anus, Piles, Sinusitis & related disorders and Knee/Hip replacement.
4. Treatment arising from or traceable to pregnancy, except as provided under Child Birth benefit applicable for Gold & Platinum plans.
5. Convalescence, General debility, `Run-down' condition or rest cure, Congenital External Disease or defects or anomalies, intentional self injury or attempted suicide.
6. Hospitalisation for evaluation and / or diagnostic purposes.
7. Any routine or preventative examinations, vaccinations, inoculation or screening.
8. Outpatient (OPD) treatment charges.

9. Treatment of psychiatric and psychosomatic disorders, mental or nervous conditions, insanity.
10. Any cosmetic, plastic surgery, aesthetic or related treatment of any description, including any complication arising from these treatments, whether or not for psychological reasons, unless medically necessary as a result of cancer, accidents and burns.
11. Any other Alternative Treatments except Allopathy (Modern Medicine).

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 for Kidney failure, Open Chest CABG, Open heart replacement, and first heart attack shall not be admissible in respect of Insured Persons suffering from pre-existing Hypertension / Diabetes.

Under Personal Accident Benefit – Optional Benefit

Exceptions

- ✓ Payment of compensation in respect of death, injury or disablement of the Insured in case of :-
 - Intentional self-injury, suicide or attempted suicide.
 - Whilst under the influence of intoxicating liquor or drugs
 - Whilst engaging in aviation or ballooning or aircraft other than as passenger
 - Suffering from any pre-existing condition or pre-existing physical or mental defect or infirmity
- ✓ Pregnancy Exclusion Clause: Any Death or Disablement resulting directly or indirectly from prolonged childbirth or from pregnancy.
 - Death, disablement or injury resulting directly or indirectly arising out of, any act of nuclear, chemical, biological terrorism
- ✓ Participation in Hazardous sports / activities of any kind

The above is not the complete list of exclusions. Details on all exclusions and other details will be available to you once you receive the Policy. Please go through your policy document in detail.