

For more details please refer to policy terms and conditions of Income Protector Plus Policy.

**EXCLUSIONS**

**Hospitalisation Insurance**

- All diseases/injuries existing at the time of proposing this insurance. However these diseases will be covered from 5th year of continuous insurance of this policy.
- Two Year Exclusions: Treatment for Congenital Internal Diseases, 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 Spondylosis / Spondylitis – 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, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer and Osteoarthritis of any joint.
- Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.
- The cost of spectacles, contact lenses and hearing aids.
- Dental treatment or surgery of any kind unless requiring Hospitalisation. AIDS, Diseases due to Alcoholism, Drug abuse.

**Surgical Insurance**

- All diseases/injuries existing at the time of proposing this insurance
- Non allopathic treatments
- Any treatment in connection with pregnancy or Maternity.
- Arising out of any condition associated with AIDS.
- Arising out of psychiatric, mental or nervous conditions, insanity
- Any surgeries carried out during first 90 days of commencement of insurance
- Some listed surgeries carried out during first 2 years
- Surgeries done outside India

**Hospital Cash Insurance**

- All pre existing diseases
  - Any heart, kidney and circulatory disorders in respect of Insured Persons suffering from pre-existing Hypertension / Diabetes.
- Maternity, Pregnancy
- Treatment outside India
- Any disease contracted during first 30 days of commencement of insurance
- First year exclusion: Treatment of Congenital Internal Diseases, 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, Spondylosis / Spondylitis any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders, Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer, Osteoarthritis of any joint during the first year of the operation of the Policy AIDS, Diseases due to Alcoholism,

Drug abuse.

Above lists of exclusions are illustrative only and are not exhaustive. For detailed list refer to the policy wordings which will be made available on request.

**Personal Accident Insurance**

- Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.
- Any claim in respect of Pre-existing conditions.
- Any claim if the insured acts against the advice of a physician.
- Any claim arising out of or related to pregnancy or childbirth, infirmity, whether directly or indirectly.
- Damage to health caused by curative measures, radiation, infection, poisoning except where these arise from an Accident.
- Any claim arising out of Accidents that the Insured Person has caused intentionally or by committing a crime or as a result of drunkenness or addiction (drugs, alcohol).
- Arising out of any condition associated with AIDS.
- Arising out of War and Warlike occurrence
- Nuclear, Chemical and biological Terrorism
- Participation in hazardous sports/activities
- Whilst in high risk occupation
- Homicide

Above lists of exclusions are illustrative only and are not exhaustive. For detailed list refer to the policy wordings which will be made available on request.

**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.
- In case of a claim during the tenure of the existing policy then the renewal premium will be loaded as per the following grid

Ratio of Claims to Premium	Loading %
Upto 400%	Nil
400% to 800%	25%
800% to 1200%	50%
1200% to 1600%	75%
Above 1600%	100%

- 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.
- Even in the event of Citibank not renewing the master policy or the individual ceasing to be a customer of Citibank the existing health policy shall be renewed under normal circumstances on the terms and conditions prevailing at the time of expiry of the policy.

Insurance is the subject matter of solicitation

**SPECIALLY FOR YOU**

For all your queries related to Super Health Package on

- Product features
- Policy queries
- Claim procedures
- Claim status

Royal Sundaram Priority Helpdesk  
+ 91 94454 58899

You can also call the Royal Sundaram Customer service No.: 1860 425 0000 or Email at customer.services@royalsundaram.in

**For Cashless Hospitalisation Authorisation**

Please call 24 hour Paramount Toll Free Nos.

**1800 1020 959**

Dedicated Helpline (24x7) - 022- 6662 0858

Toll Free Fax Line - 1800 42 55545

Email : super.health@paramounttpa.com

Administered by  
Paramount Health Services (TPA) Pvt Ltd.

**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 RSA Group, 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:**



Please contact:

or  
**Call: 1860 425 0000**



PR180042/MAY12/VER2

**HEALTH IS IMPORTANT AND YOU CAN'T IGNORE IT.**

Health emergencies come unannounced. It's important to opt for an insurance that will protect you and your family from any financial contingency arising out of a medical emergency.

Royal Sundaram is bringing you a complete Health Insurance Package which will take care of illnesses, surgeries and hospitalization. This insurance package will not only help you get the best medical treatment, but also help you lead a worry-free life.

Royal Sundaram - Enabling a happy, healthy you.

SUPER HEALTH PACKAGE		
Coverage	Sum Insured (in Rs.)	Policy Terms & Conditions
Health - Hospitalization Indemnity Benefit	Rs. 7,50,000 per year	Double Protect
Health - Surgical Fixed Benefit	Rs. 3,00,000 per year	Surgicare Insurance
Hospital Cash - Fixed Daily Benefit	Rs. 5,000 per day	Hospital Cash
Personal Accident	Rs. 20,00,000- Death Benefit Rs. 32,00,000- Permanent Total Disablement	Income Protector Plus

**ELIGIBILITY**

Indian citizens who are in the age group of 18 years to 60 years can propose for this plan. Proposing self is mandatory. Spouse, dependent children aged between 91 days to 21 years and dependent parents upto 60 years can also be proposed. Renewal is offered to dependent children upto age of 25 years and to others upto age of 70 years.

Medical reports are required for proposed persons who are in the age group of 51 years to 60 years which will be arranged at our cost.

Premium	
Age Group	Premium (Rs.)
91 days to 18 years	27,214
19 - 40 years	43,156
41 - 50 years	57,324
51 - 60 years	69,941
* 61 - 65 years	93,327
* 66 - 70 years	99,845

\* Only for renewals.  
The above premium rates are inclusive of TPA fees & 12.36% Service Tax.  
The Service Tax rates are subject to change as & when there is an amendment passed by the government in respect of Service Tax.  
Note: For dependent children upto age of 18 years Personal Accident coverage will not be applicable.  
Family Discount: 10% Discount if 3 or more persons are covered under the same policy.

**SPECIAL FEATURES**

- Comprehensive coverage for a period of 2 years.
- No 30 days waiting period for hospitalization expenses reimbursement cover.
- Cashless facility in more than 4000 hospitals across India
- Income Tax Benefit for premium paid for Hospitalization Benefit, Surgical Benefit and Hospital Cash Benefit Insurance under Section 80D up to Rs.30,000/-\*
- Additional Fixed benefit if one undergoes covered surgery.
- Coverage of incidentals related to hospitalisation.
- Indexation benefit on Surgical benefit irrespective of claims.
- Recovery /Convalescence benefit for prolonged illness or accident hospitalization
- Death and Dismemberment benefit due to accidents.
- No claim bonus of 10% for every claim free 2 years.

# The above exemption is as per the Income tax act 1961 and is subject to change as per amendment made there to from time to time.

**HOSPITALISATION BENEFIT**

Sum Insured Per Person : Rs.7,50,000 /-

Covers expenses incurred towards inpatient hospitalization for a period more than 24hrs, for the illness / diseases contracted or injury sustained by the insured person during the period of Insurance.



What can be Claimed?

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 In-Patient hospitalization.
3. Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees are subject to a limit of 40% of the sum insured.
4. Anesthesia, Blood, Oxygen, Operation Theatre Charges, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy Radiotherapy, Donors medical expenses towards Organ transplant, Cost of Pacemaker, Artificial Limbs and Cost of Organs.
5. 30 days Pre-Hospitalization and 60 days Post- Hospitalization expenses, when the claim for hospitalization is admitted under the policy.

6. Maternity expenses are covered upto to a maximum of Rs.20,000/- . This benefit will be available only from 2nd year of the policy.
7. Cataract is payable up to the amount of Rs.20,000/- per claim. This benefit will be available only from 3rd year of the policy.
8. Cover for 28 new age (Day care) treatment.
9. No claim bonus of 10% for every claim free 2 years
10. Recovery benefit of Rs.25,000/- for 15 days of continuous admission in hospital.

For more details please refer to policy terms and conditions of Double Protect Insurance.

**SURGICAL BENEFIT**

Fixed sum payout on under going listed surgeries irrespective of cost incurred to surgeries over and above reimbursement of cost of hospitalization. Top 140 of most common surgical procedures further subdivided into four categories. Benefit depends upon the category of surgery.



Sum Insured Per Person : Rs.3,00,000. /-

Category 1	100%	Rs. 3,00,000
Category 2	50%	Rs. 1,50,000
Category 3	25%	Rs. 75,000
Category 4	10%	Rs. 30,000

There is an additional feature called 'Indexation Benefit'. Indexation is not affected by claim under the policy. The benefit is Rs.30,000/- (10% of Sum Insured) per renewal i.e., for every two years up to a maximum of Rs.6,00,000/-.

If a policy has accrued indexation benefit then the category wise benefit becomes applicable on Sum Insured Plus Indexation Benefit.

For Example: Category 1 claim in new policy benefit payable will be Rs.3,00,000 where as for the same Category 1 claim benefit payable in 1 renewal of the policy will be Rs.3,30,000/-.

Waiting period: A general waiting period of 90 days is applicable. However there are certain surgeries which have 2 year waiting period. Surgery due to accident does not have any waiting period.

Ancillary Service:

Medical Second Opinion: Insured can seek a second medical opinion for any life threatening or serious condition through this service for the listed surgeries. This second opinion will be provided by the world

leading specialist. They will be undertaking the facilitation of data gathering, accessing the specialist and providing the relevant feedback.

For more details please refer to policy terms and conditions of Surgicare Insurance.

**HOSPITAL CASH BENEFIT**

Daily benefit and Convalescence benefit

Sum Insured Per Person : Rs.5,000/- Per day

If the Insured person receives treatment as inpatient for illness/ disease which are not excluded, Rs. 5,000/- for each completed 24 hours will be paid upto Rs.9,00,000/- per year.



(Inpatient hospitalization means admission to Hospital/Nursing Home for a minimum period of 24 hours for the sole purpose of receiving treatment as a registered in-patient).

Convalescence Benefit: For Hospital Confinement due to sickness/diseases beyond 21 consecutive days a lump sum amount of Rs.50,000/- is payable towards convalescence, in addition to the daily cash benefit. This benefit is payable only once per year.

Parental Care Benefit: If covered dependent children are hospitalized a parental care benefit of additional 50% of daily benefit is paid for a maximum period of 21 days per year.

The above 2 benefits are payable only when the daily cash benefit claim is admissible.

For more details please refer to policy terms and conditions of Hospital Cash Plan.

**PERSONAL ACCIDENT BENEFIT**

Death and Permanent Total Disablement Benefit, Permanent Partial Disable-ment, Monthly Income Benefit, Recovery Benefit and Accident hospitalization Benefit.



Sum Insured Per Person :

Rs.20,00,000/- (Death)

Rs.32,00,000/- (PTD)

Cover for Personal Accident is available only for Insured person 19 years and above.

If the insured person meets with an accident which is not excluded, which leads to death within 12 calendar months from the date of accident, then the company will pay the sum insured as per table against

death coverage to the nominee/legal heir of the insured person. If the accident leads to Permanent Total Disablement within 12 months of the accident then the insured person will be paid the sum insured against Permanent Total Disablement as per table.

Monthly Income Benefit

If an accident during policy period results in Permanent Total Disablement as defined in the table a monthly income benefit of Rs.12,000/- will be paid for upto a maximum of 12 months period provided he is alive during entire 12 months. This will be paid as a lumpsum at the end of 12 months. This benefit is payable only for one accident during entire policy period.

Recovery Benefit

If an accident during policy period results in Permanent Total Disablement as defined in table and the insured is hospitalized for more than 30 days consecutively as inpatient a lump sum of Rs.15,000/- is payable over and above the benefits as per table and monthly income benefit.

Medical Expenses – Accident Hospitalisation

If any accident happening after 7 days from commencement of the cover results in inpatient hospitalization for more than 24 hours then reasonable and customary expenses incurred for such hospitalization will be reimbursed upto a maximum of Rs.15,000/- during the entire policy period.

Education Grant

If a claim for death of the insured person is found admissible an education grant of Rs.5,000/- per child upto Rs.10,000/- is payable as education grant to dependent children who are upto age of 18 years and pursuing his/her studies.

Transportation expenses of mortal remains

If the death of the insured person is due to accident happening during the policy period and in a place outside his /her residence then a lumpsum of Rs.5,000/- is payable towards transportation expenses of mortal remains.

Table

Coverages	Sum Insured
Death	20,00,000
Permanent Total Disablement	32,00,000
Permanent Partial Disablement (as % on Sum Insured)	20,00,000
Monthly Income Benefit (for 12 months)	12,000
Recovery Benefit	15,000
Medical expenses -Accident Hospitalisation	15,000
Education grant to dependent children-Max .2 children	5,000
Transportation expenses of mortal remains	5,000