



Royal Sundaram General Insurance Co. Limited
(Formerly Known as Royal Sundaram Alliance Insurance Company Limited)
"Vishranthi Melaram Towers" No.2/319, Rajiv Gandhi Salai
(OMR), Karapakkam, Chennai - 600097.
Registered Office: 21, Patullos Road, Chennai 600 002.
Toll: 1860-425-0000 Mobile: 94444 48899.
Email: customer.services@royalsundaram.in, Website: www.royalsundaram.in
IRDA Registration No.102 | CIN-U67200TN2000PLC045611

December 14, 2020

PRABHU A
NO 24
NARAYANASAMY NAGAR
TELUGUPALAYAM
NEAR OM SHAKTHI TEMPLE
COIMBATORE
Tamilnadu
641039
C2 - C2-Bangalore Branch

Subject: Lifeline Policy No. LDB0000876000100/LDB1/Supreme

Dear PRABHU A ,

At the outset, we thank you for choosing Royal Sundaram as your preferred Health Insurance Partner and are happy to inform you that your policy has been issued vide policy no. LDB0000876000100

Enclosed please find herewith your Policy Kit containing the following documents for your reference:

1. Policy Document
2. E-Health Card(s)

As part of our environment friendly initiative we have stopped sending plastic health card(s) with policy document & replacing it with e-health card(s). Kindly note that your e-health card(s) does not have expiry date. At the time of logging claim at hospital your policy number mentioned herewith will be sufficient. Please go through the details as furnished in the policy document and confirm that the same are in order. The risk details as declared are available in annexure 1. In case there is any discrepancy / variations, you are requested to write back to us immediately at customer.services@royalsundaram.in or contact our helpline number 1860 425 0000 for necessary changes / rectifications. In the absence of any communication from you in this connection within 15 days of receipt of this document, we would take it that the issued policy is in order as per your proposal.

Please visit our web site www.royalsundaram.in to view the detailed policy terms and conditions. If you are viewing this policy in a digital mode, please click on the below link, to download the detailed policy terms and conditions.

www.royalsundaram.in/forms-central-download

Your policy will be due for renewal on 06/12/2021

For any queries, you can also write to us at:

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Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR)
Karapakkam, Chennai – 600097

Being our valued customer, you are entitled to receive SMS/email updates from us on our service related matters, at periodic intervals

We wish a very successful and healthy year ahead to you and your family.

For & on behalf of Royal Sundaram General Insurance Co. Limited

Authorized Signatory

Important: Insurance benefit shall become voidable at the option of the company, in the event of any untrue or incorrect statement, misrepresentation non-description of any material particular in the proposal form/personal statement, declaration and connected document, or any material information has been withheld by beneficiary or anyone acting on beneficiary's behalf to obtain insurance benefit.

Customer Services

Call: 1860 425 0000, Email: customer.services@royalsundaram.in

Lifeline | RSAHLIP21054V022021



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Premium Certificate
For the purpose of deduction under section 80D of Income Tax amendment
act, 1961 and any amendments made thereafter.

Policy No	LDB0000876000100
Policy Holder	PRABHU A
Address	NO 24 NARAYANASAMY NAGAR TELUGUPALAYAM NEAR OM SHAKTHI TEMPLE COIMBATORE 641039 Tamilnadu
Policy Period	07/12/2020 - 06/12/2021

Premium Details

Particulars	Gross Premium	Goods & Services Tax	Total Premium
Amount(in ₹)	24,054	4,329.72	28,383.72

This is to certify that Royal Sundaram General Insurance Co. Limited(Formerly Known as Royal Sundaram Alliance Insurance Company Limited) has received an amount of **₹28,352 (Twenty Eight Thousand Three Hundred Fifty Two Rupees and Zero Paise)** from **PRABHU A** towards Payment of Health insurance premium as per the details mentioned above.

For and on behalf of Royal Sundaram General Insurance Co. Limited
Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Location: Chennai

Date: December 14, 2020

Note:

- 1) Exemption under the certificate issued above is applicable to Medical Premium paid for Self, Spouse, Dependent parents and Dependent children only as per the provisions of Section 80 D of Income Tax Act 1961.
- 2) In case of any discrepancy, the Policyholder is requested to contact the Company immediately.
- 3) This document must be surrendered to the Company in case of Cancellation of the Policy or for the issuance of a fresh certificate in the case of any alteration in the Policy.



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Part I
Policy Document - Insurance Certificate



PRABHU A
NO 24 NARAYANASAMY NAGAR TELUGUPALAYAM NEAR OM SHAKTHI TEMPLE COIMBATORE 641039 Tamilnadu Mobile: 9994232228

Policy Number	LDB0000876000100
Master Reference Number	
Policy Commencement Date and Time	07/12/2020 00:00:00
Policy Expiry Date and Time	06/12/2021 23:59:59
First Inception Date	07/12/2020 00:00:00
Product Name	Lifeline
Plan Name	Supreme
Cover Type	2A
Sum Insured	500,000
Policy Period	1 Year
Renewal Due Date	07/12/2021
Installment Term Opted (if any)	

Policyholder	Date of Birth	Customer ID
PRABHU A	03/10/1990	ZM731700

Insured Details

Name of the Insured Person (s)	Date of Birth	Age	Gender	Relationship with the Policyholder	Insured in Lifeline (since)	Pre Existing Disease(s)	Personal Waiting Period *
APPU A	17/07/1968	52	Male	FATHER	07/12/2020		
SHANTHI APPU	09/10/1970	50	Female	MOTHER	07/12/2020		

(* - Please refer clause 4.d of Part II of the schedule)

Cover Details

Name of the Insured Person (s)	Base Sum Insured (₹)	No Claim Bonus (₹)	Total Available Sum Insured (₹) *
APPU A	500,000	0	500000
SHANTHI APPU		0	500000

(* - Our maximum liability per person will be upto the Total Available Sum Insured available against that Insured Person and Cumulative liability will be upto the max of Total Available Sum Insured)

Optional Benefit/Feature Details

Optional Benefit/Feature	Effective (Yes/No)	Details
Top-up Plan	No	NA
Hospital Cash Benefit	Yes	₹ 2,000 per day
Option to include US and Canada for Worldwide Emergency Hospitalization and International Treatment for 11 specified Critical Illness	No	NA
Supreme Plus (applicable only with Supreme Plan)	Yes	NA
Elite Plus (applicable only with Elite Plan)	No	NA



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Nominee Details

Nominee Name	Relationship
MADHUMATHI K NO 24 NARAYANASAMY NAGAR TELUGUPALAYAM NEAR OM SHAKTHI TEMPLE COIMBATORE - 641039 Tamilnadu	SPOUSE

Intermediary Details

	Intermediary Details
Name	DBS Bank Ltd
Code	OA503184
Contact Number	
Landline Number	-
Address	
Aadhar Number	
PAN Number	

Premium Details

Net Premium (₹)	Loading (₹)	IGST (₹) 18%	Gross Premium (₹)	Gross Premium (₹) (in words)
24,054	0	4,329.72	28,383.72	Twenty Eight Thousand Three Hundred Eighty Three Rupees and Seventy Two Paise

Indication if tax payable under reverse charge - No

Special Conditions/Permanent Exclusions (if any):

Insured Name	Co-Payment %	Permanent Exclusion
APPU A		
SHANTHI APPU		

Disease Code Reference

ICD Code	Disease Description
NIL	NOT APPLICABLE

Pre-existing Diseases with Portability Benefit carried from prior health insurance policy (From other insurer / Royal Sundaram)

(A) Name of the Insured Person(s)	(B) Pre-existing Diseases	(C) Sum Insured limit carried over from previous insurance policy (₹)	(D) Pre-existing Diseases waiting period for (C)	(E) Balance Sum Insured (₹)	(F) Pre-existing Diseases Waiting period for (E)
APPU A	NA	NA	NA	0	NA
SHANTHI APPU	NA	NA	NA	0	NA

Personal Exclusions with Portability Benefit carried from prior health insurance policy (From other insurer / Royal Sundaram)



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(A)	(B)	(C)	(D)	(E)	(F)
Name of the Insured Person(s)	Personal Diseases	Sum Insured limit carried over from previous insurance policy (₹)	Personal waiting period for (C)	Balance Sum Insured (₹)	Personal waiting period for (E)
APPU A	NA	NA	NA	0	NA
SHANTHI APPU	NA	NA	NA	0	NA

Specified Exclusions with Portability Benefit carried from prior health insurance policy (From other insurer / Royal Sundaram)

(A)	(B)	(C)	(D)	(E)
Name of the Insured Person(s)	Sum Insured limit carried over from previous insurance policy (₹)	Specific Waiting Periods for (B)	Balance Sum Insured (₹)	Specific Waiting Periods for (D)
APPU A	NA	NA	0	NA
SHANTHI APPU	NA	NA	0	NA

Other Waiting Periods

Name of the Insured Person (s)	Initial Waiting period of 30 days	Initial Waiting period of 90 days for Critical Illness	Waiting period for Maternity Benefit	Waiting period for Bariatric Surgery	Waiting period for IVF treatment
APPU A	Applicable	Applicable	Not Applicable	72 Months	
SHANTHI APPU	Applicable	Applicable	Not Applicable	72 Months	

We reserve the right to modify or amend the terms and the applicability of the Renewal Benefit in accordance with the provisions of the regulations and guidance issued by the Insurance Regulatory and Development Authority as amended from time to time.

This Schedule forms part of the Terms and conditions attached herewith. Please quote the Policy Number in all your correspondences.

Provided that in the case of a policy of general insurance where the remittance made by the proposer or the policyholder is not realised by the insurer, the Policy shall be treated as void ab initio.

IN WITNESS WHEREOF, this Certificate of Insurance has been signed at Chennai on **December 14, 2020** Consolidated Stamp Duty Paid to the Government of Tamil Nadu.

GSTIN. 29AABCR7106G1ZF

PAN Number : AABCR 7106G

IRDA Regn No. 102

For Royal Sundaram General Insurance Co. Limited,

Authorised Signatory

This document is digitally signed, hence counter signature / stamp is not required.

Service Provider Details:

The Following benefits (Second Opinion for Critical Illness, Emergency Domestic Evacuation, Worldwide Emergency Hospitalization and International Treatment for 11 specified Critical Illness) are serviced through below mentioned Service Provider

Name of Service Provider: Europ Assistance India Pvt. Ltd

Contact details of Service Provider: 91-22-67347878

Address of Service Provider: 301, C Wing, Business Square, Andheri Kurla Road, Chakala, Andheri (E), Mumbai - 400093

Cashless claims will be serviced by the below mentioned TPA.

Name & Address of TPAA:

Paramount Health Services (TPA) Pvt Ltd.

Plot No A- 442, Road No 28, MIDC Industrial Area,

Wagle Estate, Ram Nagar ,Thane West - 400 604.

Contact details: 91-22-66620858

Toll Free help line number - 1800 22 6655

Customer Services

Call: 1860 425 0000, Email: customer.services@royalsundaram.in

Lifeline | UIN-RSAHLIP21054V022021



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HEALTH INSURANCE CARD

Lifeline

Health Insurance Plans

Name:APPU A

Policy Number:LDB0000876

Membership NoLDB0000876A

Date Of Birth:17/07/1968

Valid From:07/12/2020

HEALTH INSURANCE CARD

Lifeline

Health Insurance Plans

Name:SHANTHI APPU

Policy Number:LDB0000876

Membership NoLDB0000876B

Date Of Birth:09/10/1970

Valid From:07/12/2020

For hospitalisation please contact the below helpline number

24 HOURS HELPLINE ▶ Toll Free Telephone Line - **1800 42 56645**

This card is valid till the expiry of the policy including renewals.
Please use the above helpline for hospitalisation requirements only.

HELPLINE (During Office Hours)

Ahmedabad - 079-40399287/88	Ludhiana - 0161-5016809
Delhi - 011-41637594/95/96	Pune - 020-25541100/11
Kolkata - 033-23367005/08	Chennai - 044-23741092
Nagpur - 8433923142	Indore - 0731-4065306
Bangalore - 080-41990100	Mumbai - 022-66620858
Hyderabad - 040-66758271/59271	Vadodara - 0265-2350603/2008

Cashless hospitalisation in network hospitals can be obtained in conjunction with this card with a letter of authorisation from PHS. This is subject to terms and conditions of the policy.

Administered by Paramount Health Services & Insurance TPA Pvt. Ltd.

PLEASE PRODUCE THIS CARD ALONG WITH A VALID ID PROOF TO PROVE IDENTITY



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GST Invoice

Royal Sundaram General Insurance Co. Limited
C2 : C2-Bangalore Branch
Address:
NO:30 3rd Flr, JNR City Centre
Rajaram Mohan Roy Road
Sampangirama Nagar
BENGALURU - 560027, KARNATAKA
GSTIN: 29AABCR7106G1ZF

Policy Number : LDB0000876000100
GST Invoice Number : LDB0000876000000
Invoice Date : 07/12/2020

Insured/Recipient Name and Address:
PRABHU A
NO 24, NARAYANASAMY NAGAR, TELUGUPALAYAM
NEAR OM SHAKTHI TEMPLE, COIMBATORE
State: TAMILNADU
Pincode: 641039
Place of Supply: TAMILNADU
State Code : 33

Accounting code of service :997133
Accident and health insurance services

Taxable Premium		₹ 24,054
IGST	18%	₹ 4,329.72
Gross Premium		₹ 28,383.72

Branch code : C2-Bangalore Branch
Address:
NO:30 3rd Flr, JNR City Centre
Rajaram Mohan Roy Road
Sampangirama Nagar
BENGALURU - 560027, KARNATAKA

Indication if tax payable under reverse charge - No

Signature

Note:This document is digitally signed

This document is electronically generated. This document should be issued along with the Policy document. This document stands invalid, if issued separately