



**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 08, 2020

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

Subject: Lifeline Policy No. LDB0000875000100/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. LDB0000875000100

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](mailto: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](http://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](http://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:

Royal Sundaram General Insurance Co. Limited  
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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**

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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.**

<b>Policy No</b>	LDB0000875000100
<b>Policy Holder</b>	PRABHU A
<b>Address</b>	NO 24 NARAYANASAMY NAGAR TELUNGUPALAYAM NEAR OM SHAKTHI TEMPLE COIMBATORE 641039 Tamilnadu
<b>Policy Period</b>	07/12/2020 - 06/12/2021

**Premium Details**

Particulars	Gross Premium	Goods & Services Tax	Total Premium
Amount( in ₹)	10,081	1,814.58	11,895.58

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 **₹11,895 (Eleven Thousand Eight Hundred Ninety Five 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 08, 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 TELUNGUPALAYAM NEAR OM SHAKTHI TEMPLE COIMBATORE 641039 Tamilnadu Mobile: 9994232228

Policy Number	LDB0000875000100
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+1C
Sum Insured	500,000
Policy Period	1 Year
Renewal Due Date	07/12/2021
Installment Term Opted (if any)	

<b>Policyholder</b>	<b>Date of Birth</b>	<b>Customer ID</b>
PRABHU A	03/10/1990	ZM730657

**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 *
PRABHU A	03/10/1990	30	Male	SELF	07/12/2020		
MADHUMATHI K	24/04/1991	29	Female	SPOUSE	07/12/2020		
ANBU P	16/06/2008	12	Male	SON	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 (₹) *
PRABHU A	500,000	0	500000
MADHUMATHI K		0	500000
ANBU P		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



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Elite Plus (applicable only with Elite Plan)	No	NA
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### **Nominee Details**

Nominee Name	Relationship
MADHUMATHI K NO 24 NARAYANASAMY NAGAR TELUNGUPALAYAM 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)
10,081	0	1,814.58	11,895.58	Eleven Thousand Eight Hundred Ninety Five Rupees and Fifty Eight Paise

Indication if tax payable under reverse charge - No

### **Special Conditions/Permanent Exclusions (if any):**

Insured Name	Co-Payment %	Permanent Exclusion
PRABHU A		
MADHUMATHI K		
ANBU P		

### **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)
PRABHU A	NA	NA	NA	0	NA
MADHUMATHI K	NA	NA	NA	0	NA

### **Customer Services**

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Lifeline | UIN-RSAHLIP21054V022021



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ANBU P	NA	NA	NA	0	NA
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**Personal Exclusions with Portability Benefit carried from prior health insurance policy (From other insurer / Royal Sundaram)**

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

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

(A) Name of the Insured Person(s)	(B) Sum Insured limit carried over from previous insurance policy (₹)	(C) Specific Waiting Periods for (B)	(D) Balance Sum Insured (₹)	(E) Specific Waiting Periods for (D)
PRABHU A	NA	NA	0	NA
MADHUMATHI K	NA	NA	0	NA
ANBU P	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
PRABHU A	Applicable	Applicable	Not Applicable	72 Months	
MADHUMATHI K	Applicable	Applicable	Not Applicable	72 Months	
ANBU P	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 08, 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

**Customer Services**

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Lifeline | UIN-RSAHLIP21054V022021



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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

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**HEALTH INSURANCE CARD**

Lifeline  
Health Insurance Plans  
Name:PRABHU A

Policy Number: LDB0000875

Membership No: LDB0000875A

Date Of Birth: 03/10/1990

Valid From: 07/12/2020

**HEALTH INSURANCE CARD**

Lifeline  
Health Insurance Plans  
Name:MADHUMATHI K

Policy Number: LDB0000875

Membership No: LDB0000875B

Date Of Birth: 24/04/1991

Valid From: 07/12/2020

**HEALTH INSURANCE CARD**

Lifeline  
Health Insurance Plans  
Name:ANBU P

Policy Number: LDB0000875

Membership No: LDB0000875C

Date Of Birth: 16/06/2008

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 - 033-23567005/08	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 : LDB0000875000100  
GST Invoice Number : LDB000087500000  
Invoice Date : 07/12/2020

Insured/Recipient Name and Address:  
PRABHU A  
NO 24, NARAYANASAMY NAGAR, TELUNGUPALAYAM  
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		₹10,081
IGST	18%	₹1,814.58
Gross Premium		₹11,895.58

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