

Lifeline

Health Insurance Plans



Royal Sundaram



Welcome to Lifeline
Health insurance plans
that work for you



explore ►

LIFELINE PRODUCT BENEFITS

		LIFELINE HEALTH INSURANCE PLANS > ELITE	LIFELINE HEALTH INSURANCE PLANS > SUPREME	LIFELINE HEALTH INSURANCE PLANS > CLASSIC
BASELINE COVER ⁽¹⁾ ⁽²⁾	Sum Insured (SI) INR	25 lacs 30 lacs 50 lacs 100 lacs 150 lacs	5 lacs 10 lacs 15 lacs 20 lacs 50 lacs	2 lacs 3 lacs 4 lacs
	Inpatient Care	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	Pre And Post Hospitalisation Expenses	60/180 days, Covered up to Sum Insured	60/90 days, Covered upto Sum Insured	30/60 days, Covered up to Sum Insured
	All Day Care Procedures	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	Ambulance Cover	Up to INR 10,000	Up to INR 5,000	Up to INR 3,000
	Organ Donor Expenses	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
BENEFITS	Domiciliary Hospitalisation ⁽³⁾	Covered up to Sum Insured	Covered up to Sum Insured	Covered up to Sum Insured
	No-Claim Bonus	20% of Base Sum Insured up to a max of 100%	20% of Base Sum Insured up to a max of 100%	10% of Base Sum Insured up to a max of 50%
	Reload of Sum Insured ⁽⁴⁾	Up to Base Sum Insured	Up to Base Sum Insured	Up to Base Sum Insured
	Emergency Domestic Evacuation (Bed To Bed on Advise of Treating Doctor)	Covered upto INR 300,000	Covered up to INR 100,000	-
	Worldwide Emergency Hospitalisation (excluding US and Canada) ⁽⁵⁾	50% of Base Sum Insured upto max of INR 20 lacs Deductible of \$ 1,000 per hospitalisation	-	-
	International Treatment abroad for specified 11 critical illnesses along with one-time return airfare for insured person ⁽⁷⁾ (excluding US and Canada) ⁽⁸⁾	Covered up to Sum Insured Airfare covered up to INR 3 lacs	-	-
ADDED BENEFITS	Ayush Treatment ⁽⁵⁾	Government Hospitals - Covered upto Sum Insured. Other Hospitals - Covered upto INR 50,000	Government Hospitals - Covered upto Sum Insured. Other Hospitals - Covered upto Rs.30,000	Government Hospitals - Covered up to Sum Insured. Other Hospitals - Covered upto INR 20,000
	Vaccination in case of Animal Bite ⁽⁶⁾	Up to INR 7,500	Upto INR 5,000	Upto INR 2,500
HEALTH & WELLNESS	Health Check-up	Annual	Annual	Once in 2 years
	Preventive Healthcare & Wellness ⁽⁸⁾	Available	Available	Available
	Second Opinion for 11 specified Critical Illness ⁽⁹⁾	Available Once During The Policy Year	Available Once During The Policy Year	-
	OPD Treatment ⁽¹⁰⁾	Up to INR. 10,000	-	-
MATERNITY BENEFITS	Maternity Cover for up to 2 Deliveries ⁽¹¹⁾	INR 2 lacs 2 lacs 2 lacs 2.5 lacs 2.5 lacs	-	-
	New Born Baby Cover ⁽¹¹⁾	INR 6.25 lacs 7.5 lacs 12.5 lacs 25 lacs 37.5 lacs	-	-
	Vaccinations for New Born Baby in the First Year ^(#)	Up to INR 10,000	-	-
CUSTOMER LEVEL OPTIONS	Top-Up Plan On Annual Aggregate Basis	-	Deductible of INR 1 lac, 2 lac, 3 lac, 4 lac, 5 lac and 10 lacs	Deductible of INR 1 lac, 2 lac, 3 lac, 4 lac, 5 lac and 10 lacs
	Hospital Cash (For 30 Days in case of Hospitalisation Beyond 2 Days)	INR 5,000 per day	INR 2,000 per day	INR 1,000 per day
	Option to Include US and Canada for Worldwide Emergency Hospitalisation and International Treatment for 11 Specified Critical Illnesses ^(\$)	Available	-	-

ELIGIBILITY CRITERIA & POLICY TERMS

Minimum Entry Age	91 days for dependent children, 18 years for proposer or adults.
Maximum Entry Age	25 years for dependent children, lifetime entry age for adults.
Policy Type	Individual or family floater.
Family Coverage	Self, spouse and up to 4 dependent children. Separate floater plan can be taken for parents or other dependents.
Sum Insured Enhancement	Only at the time of renewals.
Policy Tenure	Option of 1 year, 2 years as well as 3 years. Discount of 7.5% if you opt for 2 years tenure and 12% if you opt for 3 years tenure.
Premium	For the purpose of calculating premium, the country has been divided into 2 Zones. Zone 1: Delhi/NCR, Mumbai (including Thane and Vashi), Bengaluru, Chennai, Pune, Hyderabad, Kolkata and Gujarat. Zone 2: Rest of India. A discount of 15% for members in Zone 2 will be applicable. <i>Example: Premium for a 35 year old for a Sum Insured of INR. 5 lacs is INR. 5549 in Mumbai (part of Zone 1) and INR. 4717 in Nasik (part of Zone 2).</i>
Renewal Conditions	Lifetime renewability.
Renewal Premium	Premium payable on renewal based on the age at the time of renewal. Premium payable on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDA.
Grace Period for Renewal	30 days from the date of expiry to renew the policy.
15 days Free Look Period	If after purchasing the policy, you do not find it suitable, you can cancel and return the policy to us in the free look-in period of 15 days (only for new policies).

KEY

- (1) Baseline cover includes

 - 1. 48 month waiting period for Classic, 36 month waiting period for Supreme & 24 month waiting period for Elite for pre-existing conditions.
 - 2. 2 year waiting period for specific 17 diseases/conditions.
 - 3. 30 day initial waiting period from inception.
 - 4. Entry age for Adults is 18 years onwards and from 91 days to 25 years for children. New born children can be added to existing policies at renewal.
 - 5. Zone 2 is priced 15% lower than Zone 1 (For eg, if Zone 1 is priced as Rs.100, then Zone 2 will be priced at Rs.85).
- (2) Disease specific loading for Diabetes, Hypertension & Heart Conditions.
- (3) If due to your health condition you cannot be moved to a hospital or a bed is not available in hospital, we will reimburse the medical expenses incurred for treatment taken at home as long as it involved medical treatment for a period exceeding 3 days.
- (4) Reload of Sum Insured - Reinstatement sum insured up to base sum insured. Applicable for different illnesses.
- (5) AYUSH Treatment - Inpatient Treatment taken up in authorised Government Hospitals.
- (6) Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of overall limit.
- (7) Critical Illnesses needs to be diagnosed in India and customer needs to take Pre-Authorisation before proceeding for treatment. Critical illnesses covered: Cancer, First Heart Attack, Open Chest CABG, Open Heart Replacement or Repair of Heart Valves, Coma, Kidney Failure, Stroke, Major Organ/Bone Marrow Transplant, Permanent paralysis of Limbs, Motor Neurone Disease & Multiple Sclerosis. 20% co-payment applies for treatment.
- (8) Preventive Healthcare & Wellness Benefit to offer various health related articles on our website, access to preferred health maintenance network, etc.
- (9) 2nd Opinion for following critical illnesses are covered: Cancer, First Heart Attack, Open Chest CABG, Open Heart Replacement or Repair of Heart Valves, Coma, Kidney Failure, Stroke, Major Organ/Bone Marrow Transplant, Permanent paralysis of Limbs, Motor Neurone Disease & Multiple Sclerosis.
- (10) OPD Treatment covers Medical Practitioner Consultation, Medicine and Diagnostic Tests. Dental, Contact lenses, Spectacles and Hearing Aids are covered once in 2 years with a sublimit of 30% of OPD Sum Insured.
- (11) Maternity Benefit - Covers up to 2 deliveries if both husband and wife are covered under the same family floater policy, New Born Baby Cover and Vaccination for new born (only in Elite variant). 36 month waiting period applies to maternity benefit.
- # Vaccinations would be covered till the next policy anniversary after which the new born baby has to be included in the policy for the coverage to continue.
- \$ Worldwide Emergency Hospitalisation and International Treatment abroad for specified 11 critical illnesses cover is excluding USA and Canada. However, customer has an option to include USA and Canada by paying an additional premium. This benefit can be availed only at the inception of the first policy with us.
- Note: Policy offers both individual and family floater cover options with defined relationships allowed for Husband, Wife & Dependent Children.
- Maximum Family Combination Allowed: 2 Adults + 4 Children.



Lifeline Health Insurance Plans

GET CLASSIC, SUPREME OR ELITE PLANS UNDER LIFELINE FOR UNPARALLELED BENEFITS



Serviced by a Dedicated Team of Doctors



Widest Sum Insured from INR 2 Lacs to 1.5 Cr



Return Airfare for International Treatment



Worldwide Emergency Hospitalisation up to INR 20 Lacs



International Cover for 11 Specified Critical Illness



Vaccination in case of Animal Bite



Premier Hospitals in India and Abroad with No-Room-Rent-Cap



Emergency Domestic Evacuation



Second Opinion for 11 Critical Illnesses



Reload Benefit Doubles your Sum Insured at No Extra Cost



Double your Sum Insured in 5 Claim-Free Years with our Accelerated No-Claim Bonus



Wellness Benefits, E-Chat with Doctors and Free Health Check-Up



Covers Hospitalisation for Ayush Treatments



Income Tax Saving on Premium Paid Under Section 80D of the IT Act



Service & Claims Standards

- + Innovative Health Insurance Plans, Serviced by Doctors
- + ISO 9001-2008 Certified Health & Accident Claim Services
- + Exclusive Customer Service Help Desk

WAITING PERIOD & MAJOR EXCLUSIONS

1. Initial Waiting Period – 30 Days
2. Initial Waiting Period For Critical Illness – 90 Days
3. For Pre-Existing Disease:
 - A. Classic – 48 Months
 - B. Supreme – 36 Months
 - C. Elite – 24 Months
4. For Maternity Benefits – 36 Months
5. Specific Waiting Period of 24 Months For 17 Specified Illnesses listed below:
 - Stones In Biliary And Urinary Systems • Lumps / Cysts / Nodules / Polyps / Internal Tumours • Gastric And Duodenal Ulcers • Surgery On Tonsils / Adenoids • Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse • Cataract • Fissure / Fistula / Hemorrhoids • Hernia / Hydrocele • Chronic Renal Failure Or End Stage Renal Failure • Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media • Benign Prostatic Hypertrophy • Knee / Hip Joint Replacement • Dilatation And Curettage • Varicose Veins • Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis • Diabetes And Related Complications • Hysterectomy For Any Benign Disorder
6. Permanent Exclusions:
 - Addictive Conditions And Disorders • Adventurous Or

Hazardous Sports • Ageing And Puberty • Alternative Treatment • Ancillary Hospital Charges • Artificial Life Maintenance • Charges For Medical Papers • Circumcision • Conflict And Disaster • Congenital Conditions • Convalescence And Rehabilitation • Cosmetic Surgery • Dental Or Oral Treatment • Drugs And Dressings For OPD Treatment Or Take-Home Use • Eyesight • Health Hydros, Nature Cure, Wellness Clinics etc. • HIV And Aids • Hereditary Conditions (Specified) • Hospitalisation Undertaken For Observation Or For Investigations Only • Items Of Personal Comfort And Convenience • Psychiatric And Psychosomatic Conditions • Obesity • OPD Treatment • Preventive Care • Reproductive Medicine • Self-Inflicted Injuries • Sexual Problems And Gender Issues • Sexually Transmitted Diseases • Sleep Disorders • Speech Disorders • Stem Cell Implantation • Treatment For Alopecia • Treatment For Developmental Problems • Treatment Received Outside India • Unproven Or Experimental Treatment • Unrecognised Physician Or Hospital • Unrelated Diagnostic, X-Ray Or Laboratory Examinations • Unlawful Activity; Any Costs Or Expenses Specified In The List Of Expenses Generally Excluded As Annexure line In Policy Wording • Any Other Condition As Specified On Schedule Of Insurance Certificate

The above exclusions are indicative and not exhaustive. For a detailed list of exclusions, refer to policy terms and conditions available at royalsundaram.in.

Disclaimer

Insurance is the subject matter of solicitation. Lifeline Health Insurance product is 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 Health Insurance product of Royal Sundaram is 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: U67200TN2000PLC045611



Royal Sundaram

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

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