

**Lifeline**

Health Insurance Plans > Elite



**Royal Sundaram**



**Health Insurance  
that works for you**

Call **1860 425 0000**  
**royalsundaram.in**

# LIFELINE PRODUCT BENEFITS

	LIFELINE HEALTH INSURANCE PLANS > ELITE	LIFELINE HEALTH INSURANCE PLANS > SUPREME	LIFELINE HEALTH INSURANCE PLANS > CLASSIC
	Sum Insured (SI) INR	25 lacs   30 lacs   50 lacs   100 lacs   150 lacs	5 lacs   10 lacs   15 lacs   20 lacs   50 lacs
BASELINE COVER <sup>(1) (2)</sup>	Inpatient Care	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
	All Day Care Procedures	Covered up to Sum Insured	Covered up to Sum Insured
	Ambulance Cover	Up to INR 10,000	Up to INR 5,000
	Organ Donor Expenses	Covered up to Sum Insured	Covered up to Sum Insured
	Sum Insured (SI) INR	2 lacs   3 lacs   4 lacs	
BENEFITS	Domiciliary Hospitalisation <sup>(3)</sup>	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%
	Reload of Sum Insured <sup>(4)</sup>	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) <sup>(5)</sup>	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 <sup>(7)</sup> (excluding US and Canada) <sup>(5)</sup>	Covered up to Sum Insured Airfare covered up to INR 3 lacs	-
ADDED BENEFITS	Ayush Treatment <sup>(5)</sup>	Government Hospitals - Covered upto Sum Insured. Other Hospitals - Covered upto INR 50,000	Government Hospitals - Covered up to Sum Insured. Other Hospitals - Covered upto INR 20,000
	Vaccination in case of Animal Bite <sup>(6)</sup>	Up to INR 7,500	Upto INR 2,500
HEALTH & WELLNESS	Health Check-up	Annual	Once in 2 years
	Preventive Healthcare & Wellness <sup>(8)</sup>	Available	Available
	Second Opinion for 11 specified Critical Illness <sup>(9)</sup>	Available Once During The Policy Year	Available Once During The Policy Year
	OPD Treatment <sup>(10)</sup>	Up to INR. 10,000	-
MATERNITY BENEFITS	Maternity Cover for up to 2 Deliveries <sup>(11)</sup>	INR 2 lacs   2 lacs   2 lacs   2.5 lacs   2.5 lacs	-
	New Born Baby Cover <sup>(11)</sup>	INR 6.25 lacs   7.5 lacs   12.5 lacs   25 lacs   37.5 lacs	-
	Vaccinations for New Born Baby in the First Year <sup>(#)</sup>	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
	Hospital Cash (For 30 Days in case of Hospitalisation Beyond 2 Days)	INR 5,000 per day	INR 2,000 per day
	Option to Include US and Canada for Worldwide Emergency Hospitalisation and International Treatment for 11 Specified Critical Illnesses <sup>(5)</sup>	Available	-

# KEY

(1) Baseline cover includes

1. 24 month waiting period for pre-existing conditions.
2. 2 year waiting period for specific 17 diseases/conditions.
3. 30 day Initial waiting period from inception. 90 days Initial Waiting Period for Critical Illness.
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 - Reinstate 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 need 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.



“First Health Insurance Plan to offer global coverage and hospitalisation cover for up to INR 1.5 cr”

# Key features



## **Inpatient Care - Hospitalisation for at least 24 Hours**

Coverage for room charges, nursing charges, ICU charges, Doctor's or Surgeon's fee, Anaesthesia, Blood, Oxygen, Operation Theatre charges without any capping on these charges.



## **Pre & Post Hospitalisation Expense**

Coverage for charges incurred before or after hospitalisation including Diagnostic tests, Medication, follow-up visits with the Doctor, investigative tests, etc.



## **All Day Care Procedures**

Coverage for medical expenses incurred on all day care procedures including Dialysis and Chemotherapy.



## **Organ Donor Expenses**

Reimbursement for medical expenses incurred by an organ donor who is undergoing an organ transplant for you.



## **Reload of Sum Insured**

Upon exhaustion of the health cover due to claims in any given year your entire sum insured will be reloaded at no extra cost for further claims either for a different illness or for an insured member of your family.



## **Domiciliary Hospitalisation**

Reimbursement of medical expenses for treatments taken at home involving medical treatments exceeding a period of 3 days.



## **Ambulance Cover**

Once your hospitalisation claim has been approved, we will also cover the expense incurred on the ambulance service offered either by the hospital or an ambulance service provider while transferring you to the nearest hospital.



## **Health & Wellness**

Access our network of collaborations with benefits of Diagnostic Tests, OPD to membership for Gymnasiums and wellness consultations at substantially discounted rates.



## **Ayush Treatment**

Coverage on inpatient care claim in a hospital to undergo any Ayurvedic or Homeopathic treatments.



## **Vaccination in case of Animal Bite**

Reimbursement on expenses incurred on vaccination in case of animal bite like dog bite, honey bee, etc.



## **Second Opinion for Critical Illness**

If you are suffering from any of the 11 critical illnesses and wish to seek a second medical opinion by an expert Physician, we will arrange the consultation, free of cost.



## **Emergency Domestic Evacuation**

In case of an emergency due to an accident or illness in India, we will assist to transport you safely from one hospital to another hospital to provide you with a more suitable medical treatment.

# Key features (continued)



## No-Claim Bonus

If you are a supreme or Elite policy holder then the increase in sum insured is by 20% which can be boosted up to a maximum of 100%. There is no decrease in your no-claim bonus in case of a claim in any particular year.



## Health Check-up

You are eligible for a health check-up irrespective of your claim history. Your free, annual health check-up will also help track and monitor your health report card.



## Worldwide Emergency Hospitalisation

Medical expense coverage on emergency hospitalisation while travelling abroad. This cover is available worldwide excluding USA and Canada. Include USA and Canada to the cover by paying an additional premium.



## International Treatment for 11 specified Critical Illnesses

Pursue treatment abroad for any of the 11 critical illnesses (mentioned below) with coverage on hospitalisation, subject to pre-approvals. The cover is valid for treatment in any country worldwide excluding USA and Canada. Include medical cover for treatments in USA and Canada by paying an additional premium. Coverage includes reimbursement of return airfare up to INR 3 lacs.

### List of critical illnesses covered:

- Cancer of Specified Severity
- First Heart Attack of Specified Severity

- Open Chest CABG
- Open Heart Replacement or Repair of Heart Valves
- Coma of Specified Severity
- Kidney Failure requiring Regular Dialysis
- Stroke resulting in Permanent Symptoms
- Major Organ or Bone Marrow Transplant
- Permanent Paralysis of Limbs
- Motor Neurone Disease with Permanent Symptoms
- Multiple Sclerosis with Persisting Symptoms

Our liability in the first policy year is limited to 50% of sum insured and 100% from subsequent years.



## Maternity Benefit

We cover maternity expenses including charges for the delivery of the baby or expenses incurred due to a medically recommended termination of the pregnancy. This benefit can be availed only twice during one's lifetime.

The cover also extends to the new born baby and includes expenses incurred in the first year on vaccination for the new born baby. The cover is valid and applicable only till the next renewal cycle for your Lifeline policy.



## OPD Treatment

We will cover the expenses incurred on Outpatient Treatments for:

- Doctors Consultation
- Medicines as Prescribed by Doctor
- Diagnostic Test as Prescribed by Doctor
- Dental OPD, Cost of Spectacles, Contact Lenses, Hearing Aid (Once in 2 years with a sub-limit of 30% of OPD sum insured)

#### Disclaimer

Insurance is the subject matter of solicitation. Lifeline Health Insurance policy is issued by Royal Sundaram Alliance Insurance Company Limited. Claims will be settled by Royal Sundaram Alliance Insurance Company 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. This plan is underwritten by Royal Sundaram Alliance Insurance Company Limited. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. Lifeline Health Insurance product of Royal Sundaram is approved by IRDA.

#### 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 Rupees five hundred.

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**Royal Sundaram**

Call **1860 425 0000**  
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UIN: IRDA/NL-HLT/RSAL/P-H/V.I/32/14-15