

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 specified 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 lakhs.

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

All claims will be subject to 20% co-payment.



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)

Key features of Elite Plus Option



Additional facility of app-based cabs as a part of Ambulance Cover

We will cover charges for app based cabs service incurred towards transportation of an Insured Person at the time of getting admitted to the Hospital or discharge from the Hospital.



Refresh of Sum Insured

Refresh of sum insured will be applicable for same illness for same Insured Person in the same Policy year. Refresh benefit is part of Re-load benefit. Available only once during the Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy at a policy level.



In-patient for Pre-Existing Diseases in case of Life-Threatening Conditions

To cover PED in life threatening unforeseen emergency conditions. It can only be payable under reimbursement mode and can be claimed once in Lifetime of the Policy for disclosed PEDs only. Payable to only one member in case of a floater policy during the policy lifetime.



Bariatric Surgery

Coverage for Bariatric Surgery in case you are suffering from obesity, which requires you to undergo bariatric surgery as advised by medical practitioner.



Mobility Devices

It covers your expenses towards mobility devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters, etc. which has been advised as a part of treatment to deal with the disability induced by an accident.



Second Opinion for additional 11 specified Critical Illnesses (Total 22 Critical Illnesses)

Following additional 11 specified Critical Illnesses are covered for Second Opinion: 1. Angioplasty 2. Benign brain Tumor 3. Blindness, 4. Deafness, 5. End stage lung Failure, 6. End stage liver failure, 7. Loss of speech, 8. Loss of limbs, 9. Major head trauma, 10. Primary (idiopathic) pulmonary hypertension, 11. Third degree burns.



International Treatment abroad for 3 additional Critical illnesses (Total 14 specified critical illnesses)

In addition to 11 specified Critical Illnesses, we will also cover medical expenses of the insured person incurred outside India for below mentioned additional 3 specified critical illnesses:

1. End Stage Liver Disease
2. End Stage Lung Disease
3. Third Degree burn



In-Vitro Fertilization (IVF) Treatment

This benefit covers intrauterine insemination (IUI), Intra-Cytoplasmic Sperm Injection (ICSI), In-Vitro Fertilisation(IVF). This Benefit can be used for a maximum of 3 cycles subject to a maximum of Rs.2,50,000 as a cumulative benefit.

Disclaimer

Insurance is the subject matter of solicitation. Lifeline (UIN-RSAHLIP21054V022021) is a Health Insurance product 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 (UIN-RSAHLIP21054V022021) is a Health Insurance product of Royal Sundaram 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



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

UIN: RSAHLIP21054V022021

PR20037/SEP20/LL2/V1



Lifeline

Health Insurance Plan > Elite



Go cashless with
India's leading
health insurance plan

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

UIN: RSAHLIP21054V022021

LIFELINE PRODUCT BENEFITS

	SUM INSURED (SI) RUPEES	25 lakhs 30 lakhs 50 lakhs 100 lakhs 150 lakhs
BASELINE COVER BENEFITS ⁽¹⁾	Inpatient Care	Covered up to Sum Insured
	Pre and post hospitalization expenses	60/180 days, Covered upto Sum Insured
	All Day care procedures	Covered upto Sum Insured
	Ambulance Cover	Up to Rs.10,000
	Organ Donor Expenses	Covered upto Sum Insured
OTHER BENEFITS	Domiciliary Hospitalization	Covered up to Sum Insured
	No Claim Bonus	20% of Base Sum Insured upto a max of 100%
	Re-load of Sum Insured ⁽²⁾	Upto Base Sum Insured
	Ayush Treatment ⁽³⁾	Government Hospitals - Covered upto Sum Insured; Other Hospitals - Covered upto Rs.50,000
	Vaccination in case of Animal Bite ⁽⁴⁾	Upto Rs.7,500
	Emergency Domestic Evacuation (Bed to Bed on advise of treating doctor)	Covered upto Rs.300,000
	Worldwide Emergency Hospitalization (Excluding US and Canada) ⁵	50% of Base Sum Insured upto max of Rs.20lakhs; Deductible of \$1,000 per hospitalization
International Treatment abroad for 11 specified critical illnesses along with one time return airfare for insured person ⁽⁵⁾ (Excluding US and Canada) ⁵	Covered upto Sum Insured Airfare covered upto Rs.3 lac	
Second Opinion for 11 specified Critical Illness ⁽⁶⁾	Available once during the policy year (Second Opinion for 11 specified Critical Illness)	
OPD Treatment ⁽⁹⁾	Upto Rs.10,000	
HEALTH & WELLNESS BENEFITS	Health Check-up	Annual
	Preventive Healthcare & Wellness & disease Management ⁽⁷⁾	Available
MATERNITY BENEFITS ⁽¹⁰⁾	- Maternity cover for up to 2 deliveries	INR 2 lakhs 2 lakhs 2 lakhs 2.5 lakhs 2.5 lakhs
	- New Born Baby Cover	INR 6.25 lakhs 7.5 lakhs 12.5 lakhs 25 lakhs 37.5 lakhs
	- Vaccinations for new born baby in the first year ⁽⁹⁾	Covered upto 10,000
CUSTOMER LEVEL OPTIONS	Hospital cash Benefit (for 30 days in case of hospitalization beyond 2 days) (available only for hospitalisation under Base cover and not available for hospitalisation under optional covers)	Rs.5,000/day
	Option to include US and Canada for Worldwide Emergency Hospitalization and International Treatment for specified Critical Illness ⁵	Available
	Elite Plus Option	
	• App-Based Cabs	Additional facility of app-based cabs as a part of Ambulance Cover
	• Refresh of Sum Insured ⁽¹⁰⁾	Available
	• International Treatment abroad for 3 additional Critical illnesses (Total 14 specified critical illnesses) along with one time return airfare for insured person ⁽⁵⁾⁵	Covered upto Sum Insured, Airfare covered upto Rs.3 lakhs
	• Inpatient for Pre Existing Diseases in case of Life-Threatening Conditions ⁽¹¹⁾	Up to Rs.2 lakhs
	• Bariatric Surgery ⁽¹²⁾	Upto Rs.2 lakhs
	• Mobility Devices ⁽¹³⁾	Upto Rs.50,000
	• Second Opinion ⁽⁷⁾	Second Opinion for 11 additional Critical Illnesses (Total 22 specified Critical Illness)
• In-Vitro Fertilisation (IVF) Treatment ⁽¹⁴⁾	Upto Rs.2,50,000	
EMI Options (Monthly, Quarterly, Half-yearly and Annually) ⁽⁸⁾	Available	

LIFELINE HEALTH INSURANCE PLAN > ELITE

Notes:

- Baseline cover includes a
 - 24 months waiting period for Elite for pre-existing conditions.
 - a 2 years waiting period for specific 16 diseases/conditions.
 - a 30-day Initial waiting period from inception.
 - Entry age for Adults is 18 years onwards and from 91 days to 25 years for children. Newborn children can be added to existing policies at renewal.
 - Zone 2 is priced 15% lower than Zone 1 (For e.g., if Zone 1 is priced as Rs.100, then Zone 2 will be priced as Rs.85).
- Re-load of Sum Insured - Reinstate sum insured up to base sum insured. Applicable for different illness or different Insured member for same illness.
- AYUSH Treatment - Inpatient Treatment taken up in authorized Hospitals as per definition mentioned in Policy terms and conditions.
- Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of overall limit.
- Critical Illness need to be diagnosed in India and customer needs to take Pre-Authorization before proceeding for treatment abroad. Critical Illnesses covered under Elite Plan: 1. Cancer 2. First Heart Attack 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma 6. Kidney Failure 7. Stroke 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease 11. Multiple Sclerosis.
- EMI Options: Offering a more convenient way to pay your premium - Monthly, Quarterly, Half-yearly, Annually.
- Access to various preventive healthcare & wellness related activities and Disease Management program.
- 2nd Opinion for following critical illnesses are covered: 1. Cancer 2. First Heart Attack 3. Open Chest CABG 4. Open Heart Replacement or Repair of Heart Valves 5. Coma 6. Kidney Failure 7. Stroke 8. Major Organ/Bone Marrow Transplant 9. Permanent paralysis of Limbs 10. Motor Neurone Disease 11. Multiple Sclerosis. Additional Critical Illnesses covered under Elite Plus- 1. Benign Brain Tumor 2. Blindness 3. End Stage Lung Failure 4. end Stage Liver Failure 5. Loss Of Speech 6. Loss Of Limbs 7. Major Head Trauma 8. Primary (idiopathic) Pulmonary Hypertension 9. Third Degree Burns, 10. Angioplasty, 11. Deafness.
- 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 Sum Insured.
- Maternity Benefit - Covers up to 2 deliveries if both husband and wife are covered under the same family floater policy, Newborn Baby Cover and Vaccination for newborn (only in Elite Plan). 36 month waiting period applies to maternity benefit.

Elite Plus Option:

- Refresh of sum insured will be applicable for same illness for same Insured Person in the same Policy year. Refresh benefit is part of Re-load benefit. Available only once during the Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy at a policy level.
- Inpatient for PED in case of Life-threatening Condition can only be payable under reimbursement mode and can be claimed once in Lifetime of the Policy. Only payable to one member in case of a floater policy during the policy lifetime.
- Waiting Period for Bariatric Surgery in case of Elite Plus is 48 months. Any complications arising out of bariatric treatment post-surgery will not be covered.
- We will pay cost of devices such as walkers, manual wheelchair, crutches, splints, external prosthetics, slings, plasters etc. in case of any inpatient hospitalization due accidental injury.
- Waiting Period for IVF treatment will be 48 months and benefit can be claimed only in India for maximum for 3 IVF cycles. Benefit will be provided only in floater policies subject to the condition that both husband and wife are covered as a floater cover for a continuous period of 48 months.

\$ Worldwide Emergency Hospitalization and International Treatment abroad for specified critical illness cover is excluding US and Canada. However, Customer has option to include US and Canada by paying an additional premium. This benefit can be availed only at the inception of first policy with us. #Vaccinations would be covered till the next policy anniversary after which the newborn baby has to be included in the policy for the coverage to continue at the time of renewal.

Note - Policy offers both individual and family floater cover options with defined relationships allowed of Husband, Wife & Dependent Children

Maximum Family Combination Allowed: 2 Adults + 4 Children

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.



Preventive Healthcare & Wellness and Disease Management

Access to various preventive healthcare & wellness related activities like health-related articles on your registered email ids, Doctor on email chat etc. Additionally, there is also an option of Disease Management for selected customers basis their health risk parameters.



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 specified 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.



Health Insurance Plan which offers Superior International Coverage