

Lifeline

Health Insurance Plans > Classic



Royal Sundaram



**Health Insurance
that works for you**

Call **1860 425 0000**
royalsundaram.in

LIFELINE PRODUCT BENEFITS

LIFELINE HEALTH INSURANCE PLANS > CLASSIC

	Sum Insured (SI) INR	2 lacs 3 lacs 4 lacs
BASELINE COVER ⁽¹⁾ (2)	Inpatient Care	Covered up to Sum Insured
	Pre And Post Hospitalisation Expenses	30/60 days, Covered up to Sum Insured
	All Day Care Procedures	Covered up to Sum Insured
	Ambulance Cover	Up to INR 3,000
	Organ Donor Expenses	Covered up to Sum Insured
BENEFITS	Domiciliary Hospitalisation ⁽³⁾	Covered up to Sum Insured
	No-Claim Bonus	10% of Base Sum Insured up to a max of 50%
	Re-load of Sum Insured ⁽⁴⁾	Up to Base Sum Insured
ADDED BENEFITS	Ayush Treatment ⁽⁵⁾	Government Hospitals - Covered up to Sum Insured. Other Hospitals - Covered upto INR 20,000
	Vaccination in case of Animal Bite ⁽⁶⁾	Upto INR 2,500
HEALTH & WELLNESS	Health Check-up	Once in 2 years
	Preventive Healthcare & Wellness ⁽⁷⁾	Available
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 1,000 per day

KEY

(1) Baseline cover includes

- 48 month waiting period for pre-existing conditions.
- 2 year waiting period for specific 17 diseases/conditions.
- 30 day Initial waiting period from inception.
- 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.
- 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) Re-load of Sum Insured - Reinsure 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) Preventive Healthcare & Wellness Benefit to offer various health related articles on our website, access to preferred health maintenance network, etc.

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.

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 medical charges incurred by you, 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 a given year you have further claims either for a different illness or for an insured member of your family, we will reload the entire sum insured on your policy at no extra cost.



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.



No-Claim Bonus

If you have not made any claims in any given policy year, we will increase your sum insured by 10% up to a maximum of 50% depending on your claim history. There is no decrease in your no-claim bonus in case of a claim in any particular year.



Health Check-up

Get free health check-up once every two years to track and monitor your health report card.



Health & Wellness

Utilise our wide network of collaborations and gain the benefits of Diagnostic Tests, OPD Consultations, membership for Gyms and wellness consultations at substantially discounted rates.



Ayush Treatment

Coverage on medical expenses incurred for an inpatient care claim in a hospital if you undergo any Ayurvedic or Homeopathic treatment.



Vaccination in case of Animal Bite

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



“Health Insurance Plan to offer
an Innovative Reload Benefit”



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.

Royal Sundaram IRDA Reg. No.102
CIN: U67200TN2000PLCO45611



Royal Sundaram

Call **1860 425 0000**
royalsundaram.in

UIN: IRDA/NL-HLT/RSAL/P-H/V.I/32/14-15