**Cashless Claims procedure for Emergency Admission:**

Step 1: In case of network hospital, on admission, intimate the Third party administrator (TPA) through their Toll free no. Please quote your health card Membership number   
Step 2: Fill in the cashless request form which is available with the Hospital Insurance Help Desk and get it certified by your treating doctor  
Step 3: Fax the cashless request form along with supporting medical records to the TPA  
Step 4: The TPA will scrutinize the document and convey the decision to the hospital. The TPA could sanction the cashless request or call for additional documents, if required.  
Step 5: On approval of cashless claim by TPA, the hospital bills will be settled directly (subject to policy limits). Inadmissible amounts like telephone charges, food, attendant charges etc would have to be settled by you   
Step 6: If the cashless claim is not approved by TPA, please settle the bill with the hospital and apply for reimbursement. The claim will be processed as per policy terms and conditions   
  
The Turnaround time for approving Cashless decision by our TPA is 24 HOURS AFTER RECEIPT OF ALL DOCUMENTS.

**Cashless Claims procedure for Planned Admission**

Step 1:  Select a hospital from our list of network hospitals for treatment   
Step 2: Intimate our Third party administrator (TPA) through the Helpline Number before 3 days of admission, quoting your Health card Membership number   
Step 3: Fill in the cashless request form which is available with the Hospital Insurance Help Desk and get it certified by your treating doctor   
Step 4: Fax the cashless request form along with supporting medical records to the TPA  
Step 5: The TPA will scrutinize the document and convey the decision to the hospital. The TPA could sanction the cashless request or call for additional documents, if required.  
Step 6: On approval of cashless claim by TPA, the hospital bills will be settled directly (subject to policy limits). Inadmissible amounts like telephone charges, food, attendant charges etc would have to be settled by you .  
Step 7: If the cashless claim is not approved by TPA, please settle the bill with the hospital and apply for reimbursement. The claim will be processed as per policy terms and conditions.

The Turnaround time for approving Cashless decision by our TPA is 24 HOURS AFTER RECEIPT OF ALL DOCUMENTS.

**Procedure for Reimbursement of Claim**

If you have not availed cashless facility in network hospital  or you have taken treatment in a hospital which is not a part of net work then you may submit your original documents for reimbursement.  
  
Step 1:  Intimate Royal Sundaram through the toll number - 1860 425 0000 (OR) email to customer.services@royalsundaram.in immediately on admission not later than 7 days from the date of discharge. Please quote your Policy Certificate Number while intimating the claim.  
Step 2: Avail treatment and settle all the bills with the hospital and then file a claim for reimbursement.  
Step 3: Download the relevant claim form from our website (or) request for one through our call centre.  
Step 4: Fill up the claim form and forward it to us along with the required documents not later than 30 days from date of discharge,  to the following address:  
  
Royal Sundaram Alliance Insurance Company Ltd.  
Vishranthi Melaram Towers  
No.2/319 , Rajiv Gandhi Salai(OMR)  
Karapakkam  
Chennai - 600097  
Tel : 91-44-7117 7117 Claim documents may also be submitted to local Royal Sundaram Office address which can be obtained by calling our Toll Number 1860 425 0000.  
  
If you need a guidance on the claims process, you could also contact us through our Toll Numbers - 1860 425 0000.

###### Document checklist

Documents to be submitted in case of Reimbursement of Claim - Duly filled claim form along with Doctor's certificate   
  
Discharge summary,Bills,Prescriptions,Advance and final receipts,Diagnostic Test Reports, X Ray, Scan and ECG and other films

If required claim processing team shall seek further more documents other than the above listed ones.  
Please Note:  
Claims would be processed on receipt of all required documents and additional documents/information if any required will be called for after scrutiny of the claim

Cheque will be despatched to you if the claim is admissible. If not, a repudiation letter would be sent to you

The turnaround time for Reimbursement claims is 20 days from the date of receipt of all documents

**Payment of Claim**

* All claims under this Policy shall be payable in Indian currency. All medical treatments for the purpose of this insurance will have to be taken in India only.
* Royal Sundaram shall not be liable to pay any interest/penalty for sums paid or payable under the policy other than as provided by IRDA regulations.
* The claim if admissible shall be paid to the legal heir of the proposer in case  the proposer is not surviving at the time of payment of claim.