



Royal Sundaram Alliance Insurance Company Limited
 Corp. Office : Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR)
 Karapakkam, Chennai - 600097. Regd. Office : 21, Patullos Road, Chennai - 600 002.

CRITICAL ILLNESS LUMP SUM

Customer Information Sheet			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	Critical Illness Lumpsum	
2	What am I Covered for	A lumpsum amount as per the Schedule is reimbursed to the Insured Person suffering from any of the defined Critical illness, contracted or sustained by the Insured Person during the Period of Insurance.	C-Benefits
3	What are the major exclusions in the policy	Pre-existing diseases are not covered.	D-Exclusions - 1 (a)
		Any claim arising out of use / misuse or abuse of alcohol, solvents, substance or drugs (whether prescribed or not) except burns.	D-Exclusions - 6
		Any Illness, sickness or disease, other than specified as Critical Illness.	D-Exclusions - 9
		Critical Illness when the Insured Person dies within 30 days from the date of the Diagnosis.	D-Exclusions - 12
		Unreasonable failure to seek or follow medical advice.	D-Exclusions - 17
		Any expenses towards test, visits, fees etc. relating to the Diagnosis.	D-Exclusions - 13
*Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing.			
4	Waiting Period	90 days waiting period: Any Critical Illness of which, the signs or symptoms first occurred prior to or within Ninety (90) days from the Commencement Date.	D-Exclusions - 2
5	Payout Basis	Fixed amount as specified in the schedule on the occurrence of a covered event.	C-Benefits
6	Cost Sharing	Not Applicable	Not Applicable
7	Renewal Conditions	<ul style="list-style-type: none"> • Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days. • The Policy shall be withdrawn at any time by the company by giving three months notice to the insured/proposer. A suitable Alternate product will be made available at the time of Withdrawal. • At renewal, the coverages, terms & conditions & premium may change, in which case a three months notice shall be sent to the Proposer/Insured. • In the event of mis-description, fraud, non co-operation by you or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal. 	E-Conditions - 13
8	Renewal Benefits	Not Applicable	Not Applicable
9	Cancellation	<ul style="list-style-type: none"> • The Company may at any time cancel this Policy on the grounds of mis-representation, fraud, non-disclosure of material facts on the Proposal Form or non-cooperation by the Insured. • The Insured may also cancel this Policy at any time by informing the Company. 	E-Conditions - 4
10	Claim Form Availability	The standard claim forms (Part A and Part B) and the form is available in our website for ready reference. The same may be also obtained from any of our offices on request.	-
(Legal Disclaimer) Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.			

Royal Sundaram Alliance Insurance Company Limited.
 IRDA Registration No.102