



Royal Sundaram

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.

SURGICAL SHIELD INSURANCE POLICY

| Customer Information Sheet | | | |
|---|---|---|-------------------------------|
| Description is illustrative and not exhaustive | | | |
| S. No. | Title | Description | Refer to Policy Clause Number |
| 1 | Product Name | Surgical Shield Insurance Policy | |
| 2 | What am I Covered for | <ul style="list-style-type: none"> This is a Fixed benefit Policy. Surgical Benefit: Fixed amount stated in the policy wording shall be paid in the event of Insured person undergoing covered surgery. The covered surgeries are classified into 4 categories. The fixed benefit amount, depending upon the category in which the covered surgery falls, shall be payable irrespective of the actual amount incurred. Hospital Cash benefit: Fixed cash benefit of Rs.250/- is paid for each completed 24 hours of Hospitalisation to cover incidental expenses; subject to a maximum of 10 days per covered Surgery. Diagnostic Benefit: A limit of Rs.10,000/- per Surgical claim is paid for the cost of special diagnostic procedures which are listed in the policy during the period up to 30 days prior to the date of covered Surgery. Emergency Ambulance Benefit: A maximum of Rs.1,000/- is payable per surgical claim. | C-Benefits |
| 3 | What are the major exclusions in the policy | <ul style="list-style-type: none"> Any claim related to Pre-existing Conditions, even if not declared by the Proposer at inception. Treatment traceable to pregnancy/childbirth/abortion/infertility. War and allied perils, Nuclear weapons and Ionizing radiation. Any treatment received outside India. Experimental/unproven treatment, Cosmetic/Plastic surgery. Any covered Surgical Procedure necessiated due to Insured Person(s) committing any breach of law. Insured persons engaging in hazardous activities or sports or occupation. Intentional Self Injury/Suicide. | D-Exclusions |
| *Note: The above is a partial listing of the policy exclusions, Please refer to the policy clauses for the full listing | | | |
| 4 | Waiting Period | <ul style="list-style-type: none"> 90 days and 2 years. The specific waiting period of 90 days, 2 years are applicable for category 1, category 2, category 3, category 4 as per policy condition. | D-Exclusions |
| 5 | Payout Basis | Fixed amount on the occurrence of a covered event. | C-Benefits |
| 6 | Cost Sharing | <p>In case of a claim, this policy requires you to share the following costs:</p> <p>Expenses exceeding the following Sub-limits:</p> <ul style="list-style-type: none"> 50% of Sum Insured for all category-2 Surgeries. 25% of Sum Insured for all category-3 surgeries. 10% of Sum Insured for all category-4 surgeries. Ambulance charges upto Rs.1000/- per surgical claim. The amount of benefit payable is reduced by 20% for a claim arising from a Non-Network Hospital. | C-Benefits |
| 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 |
| 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 by giving notice in writing to the Company and in such event, the Company shall allow refund of premium less premium at Company's short period rate, provided no claim has been made/ paid under the policy. | E-Conditions |

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| 10 | Claim Form Availability | The standard claim form (Part A and Part B) and the cashless pre-authorisation request form are available in our website for ready reference. The same may be also obtained from any of our offices on request. | |
| 11 | Network Hospitals of TPA | The updated Network Hospital List may be obtained from the website of our TPA. Please note the Network Hospitals of the TPA are subject to change. | |
| (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. | | | |

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IRDA Registration No.102