



## SURGICARE

<b>Customer Information Sheet</b>			
Description is illustrative and not exhaustive			
S. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	<b>Surgicare</b>	
2	What am I Covered for	<p>This is a Fixed benefit Policy:</p> <ul style="list-style-type: none"> <li>• <b>Surgical Benefit:</b> 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.</li> <li>• The fixed benefit amount depending upon the category in which the covered surgery falls shall be payable irrespective of the actual amount incurred.</li> <li>• <b>Hospital Cash benefit:</b> Fixed cash benefit of Rs.1000/- is paid for each completed 24 hours of Hospitalisation to cover incidental expenses; subject to a maximum of 10 days per annum per insured.</li> <li>• <b>Ancillary Service:</b> Insured can seek a second medical opinion for any life threatening or serious condition through this service for the listed surgeries.</li> </ul>	C-Description of Insurance Benefits
3	What are the major exclusions in the policy	<ul style="list-style-type: none"> <li>• Surgeries due to Pre Existing condition.</li> <li>• Treatment traceable to pregnancy / childbirth / abortion / ectopic pregnancy.</li> <li>• War and Allied perils, Nuclear weapons, materials ionizing radiation.</li> <li>• Any treatment received outside India.</li> <li>• Treatment which is either not taken from recognised Hospitals or not taken under the supervision of a registered Medical Practitioner.</li> <li>• Experimental / unproven treatment, Cosmetic / Plastic surgery.</li> <li>• Any covered Surgical Procedure necessiated as a result of the Insured Person(s) committing any breach of law.</li> <li>• Intentional Self Injury / Suicide.</li> <li>• Any act of Terrorism.</li> <li>• Insured persons engaging in hazardous activities or sports or occupation.</li> </ul>	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"> <li>• 90 days and 2 years.</li> <li>• The specific waiting period of 90 days, 2 years are applicable for category 1, category 2, category 3, category 4 as per policy condition.</li> </ul>	D-Exclusions
5	Payout Basis	Fixed amount on the occurrence of a covered event.	C-Description of Insurance Benefits
6	Cost Sharing	<p>In case of a claim, this policy requires you to share the following costs: Expenses exceeding the following Sub-limits: 50% of Sum Insured for all category-2 Surgeries, 25% of Sum Insured for all category-3 surgeries and 10% of Sum Insured for all category-4 surgeries.</p>	C-Description of Insurance Benefits
7	Renewal Conditions	<ul style="list-style-type: none"> <li>• Life long renewal provided premium is paid on / before the expiry date of the policy or grace period of 30 days.</li> <li>• 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.</li> <li>• At renewal, the coverages, terms &amp; conditions &amp; premium may change, in which case a three months notice shall be sent to the Proposer/Insured.</li> <li>• In the event of mis-description, fraud, non co-operation by the Insured or non disclosure of material facts coming to our knowledge, policy shall not be considered for renewal.</li> </ul>	F.Other Policy conditions
8	Renewal Benefits	Indexation of 10% is applicable, on the SI and the Surgical Cash payable, every two years, with a life time maximum cap of INR 600,000 per Insured.	F.Other Policy conditions

9	Cancellation	<ul style="list-style-type: none"> <li>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.</li> <li>The Insured may also cancel this Policy by giving notice in writing to the Company.</li> </ul>	F. Other Policy conditions
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.			

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