



AmSureTM
BETTER *life*, BETTER *future*

**FAMILY
HEALTH PROTECTOR**

Total Health Security For You & Your Family



One Family - One Policy - One Premium

Key Features & Benefits

One Policy - One Premium for the entire family : The floater health plan covers your family under one policy with one sum insured and one premium. This takes care of hospitalisation expenses in case of a sudden illness and accident for the entire family. You can choose a cover of Rs.2 Lakhs, Rs.3 Lakhs or Rs.4 Lakhs.

Cashless Hassle Free Facilities : These facilities are available at over 3000 network hospitals across India, Ensuring complete peace of mind.

Hospital Cash Benefit : For all admissible claims, apart from the medical expenses, a daily cash benefit of Rs.500 for each 24 hours of hospitalisation will be paid. This cash benefit is aimed towards out of pocket expenses over and above hospitalisation expenses.

Convalescence Benefit : For all admissible claims, if the hospitalisation exceeds 21 consecutive days a lump sum of Rs. 10,000 will be paid as convalescence benefit.

Pre and Post-Hospitalisation Expenses : Covers all relevant medical expenses incurred 30 days prior to and 60 days after hospitalisation.

Income Tax Benefit : Income tax exemption under Section 80D for health insurance premium paid up to Rs.15,000 (Rs.20,000 where the cover includes a senior citizen).

And more benefits

Exclusions

1. Any pre existing condition(s) as defined in the policy, until 48 months of continuous coverage have elapsed, since inception of the first Family Health Protector Insurance with us.

2. (a) First Year Exclusions:

Treatment of Congenital Internal Diseases, any type of Migraine /Vascular head ache, Stones in the Urinary and Biliary systems, Surgery on Tonsils / Adenoids, Gastric and Duodenal Ulcer, any type of Cyst/ Nodules / Polyps, any type of Breast Lumps for all Insured Persons for one year from the Commencement Date of the cover with Us under this Family Health Protector policy. These exclusions will not be applicable if caused directly due to an accident during period of insurance. However if these diseases are Pre Existing as defined, at the time of proposal then they will be considered as falling under Exclusion 1

(b) Two Year Exclusions:

Treatment of Spondylosis / Spondilitis - any type, Inter vertebral Disc Prolapse and such other Degenerative Disorders. Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Fistula, Fissure in Anus, Piles, Hernia, Hydrocele, Sinusitis, Knee / Hip Joint replacement, Chronic Renal Failure or end stage Renal Failure, Heart diseases, any type of Carcinoma / Sarcoma / Blood Cancer, Osteoarthritis of any joint for all Insured Persons for two years from the Commencement Date of the cover with Us under this Family Health Protector policy. These exclusions will not be applicable if caused directly due to an accident during period of insurance.

3. Treatment arising from or traceable to pregnancy/ childbirth

4. Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.

5. The cost of spectacles, contact lenses and hearing aids.

6. Dental treatment or surgery of any kind unless requiring Hospitalisation.

7. Convalescence, general debility, 'Run-down' condition or rest cure, Congenital External Disease or defects or anomalies, Tubectomy, Vasectomy, Venereal disease, intentional self injury or attempted suicide.

8. All expenses arising out of any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.

The list of exclusions is not exhaustive and for complete details, please refer to the policy terms and conditions'.

Insurance is the subject matter of solicitation.



Premium Table

Rs.2,00,000	2 Adults	2 Adults + 1 Child/	2 Adults + 2 Child/
	Premium (Rs.)*	Premium (Rs.)*	Premium (Rs.)*
Up to 35 yrs	3,822	4,368	4,859
Up to 45 yrs	4,564	5,123	5,650
Up to 55 yrs	6,644	7,653	8,643
Up to 60 yrs	8,592	9,833	11,076
Up to 65 yrs	11,229	12,472	13,715
Up to 70 yrs*	11,229	12,472	13,715
Rs.3,00,000			
Up to 35 yrs	5,222	5,884	6,481
Up to 45 yrs	5,885	7,455	8,928
Up to 55 yrs	8,951	10,517	12,052
Up to 60 yrs	11,620	13,188	14,757
Up to 65 yrs	17,273	19,050	20,826
Up to 70 yrs*	17,273	19,050	20,826
Rs.4,00,000			
Up to 35 yrs	6,094	6,809	7,455
Up to 45 yrs	7,372	8,107	9,284
Up to 55 yrs	11,255	12,354	13,433
Up to 60 yrs	14,639	16,621	18,604
Up to 65 yrs	21,787	24,034	26,280
Up to 70 yrs*	21,787	24,034	26,280

*For renewals only

The premium is inclusive of 10.3% Service Tax. Service Tax charges subject to change with notification of Government and will have an impending effect on premium.

Renewal Disclosures

- Premium will be charged based on the age band in the premium table and is subject to a maximum increase of 50%. Any further increase is subject to IRDA's approval.
- In case of a claim during the tenure of the expiring policy then the renewal premium will be loaded as per the following grid

Ratio of Claims to Premium	Loading %
Upto 400%	Nil
400% to 800%	25%
800% to 1200%	50%
1200% to 1600%	75%
Above 1600%	100%

- Any change in the terms of cover during renewal shall be subject to IRDA's approval & a notice of 90 days before expiry of the policy shall be given.
- The sum insured can be enhanced at the time of renewal upto a maximum of 100% of the expiring sum insured if there are no claims lodged / paid during all years of insurance and the age of the insured person is under 45 years. Such increased sum insured shall however not be applicable for treatment of diseases contracted prior to such increase and also in respect of any pre-existing diseases at the time of enrolment under this policy. However the quantum of increase shall be at the discretion of the company.

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For more details please contact your nearest Amsure Insurance Planner



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General Insurance

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