

## Requirement of Medical Documents

| SI limit                       | Age band  | Tests  |
|--------------------------------|-----------|--|
| Upto Sum Insured<br>Rs.5 lakhs | Age 56-65 | Blood Sugar Test( fasting & PP) , ECG print out with report, Routine Urine Analysis  |
| Rs.7.5 lakhs &<br>Rs.10 lakhs  | Age 51-65 | HBA1C ( Blood Sugar report), Urine Analysis report , ECG printout with report, Lipid Profile, Hemoglobin, Serum Creatinine and Liver Function Test. Medical Examination Report by doctor ( in prescribed format) |

### 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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PT 1161 / JAN 12 Insurance is the subject matter of solicitation



# Total Health Security For You & Your Family

★ Option to cover maximum family members in a single policy.  
(Up to 4 adults + 4 children in one policy)

★ High Sum Insured options available  
(Rs5 lakhs, Rs7.5 lakhs & Rs10 lakhs per policy)

Affordable  
Premium

Convalescence  
Benefit

Hospital  
Cash Benefit

Tax  
Benefit

Covers  
Day Care  
Expenses

Health  
Check up  
Reimbursement

Coverage  
Starts from  
Day One

Pre and Post  
Hospitalisation  
Expenses

Covers Day  
Care Expenses

Cumulative  
Bonus

Cashless Hassle  
Free Hospital  
Treatment

Ambulance  
Charge  
Reimbursement



## 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, Rs.4 Lakhs, Rs.5 lakhs, Rs.7.5 lakhs or Rs.10 lakhs. Family Includes - Self, Spouse, Dependent Parent and Dependent children upto the age of 21 years of age.

### Minimum and Maximum age of Entry:

Adults - 18 years to 65 years. For Dependent children 91 days to 21 years.

### 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 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 of Income tax Act.

### Tenure - One year

### Cover from day 1 - Waiver of 30 days waiting period.

**No Health check up requirement** for persons up to 50 years of age for Sum Insured Rs.7.5 & Rs.10 lakhs and upto 55 years of age for Sum Insured upto Rs.5 lakhs.

## Additional features:

- ◆ Cumulative Bonus: Sum Insured increases by 5% for every claim free policy year subject to maximum of 50%
- ◆ Day Care expenses also covered for treatments like Dialysis, Chemotherapy, Radiotherapy, Eye surgery, Cataract, Lithotripsy (Kidney stone removal), Tonsillectomy, D & C, Cardiac Catheterization, Hydrocele surgery, Hernia Repair surgery and such other surgeries that require hospitalization less than 24 hours.
- ◆ Ambulance charges reimbursement subject to Rs.1000/- per person per claim
- ◆ Health Check up reimbursement subject to a maximum of Rs.750/- per person, after each 4 consecutive claim free years.
- ◆ Coverage for pre-existing diseases after 4 consecutive years of Insurance with Royal Sundaram.

## Hospitalization Expenses:

- ◆ Room, Boarding Expenses as charged by the Hospital/Nursing Home, subject to a limit of 2% of the Sum Insured per day and for Intensive care unit 4% of the Sum Insured per day.
- ◆ Nursing Expenses
- ◆ Surgeon, Anesthetist, Medical Practitioner, Consultants and Specialist Fee
- ◆ Anaesthesia, Blood, Oxygen, Operation Theatre charges, Medicines and Drugs, Diagnostic Materials and X-ray, Dialysis, Chemotherapy, Radiotherapy, Cost of Pacemaker, Artificial Limbs, Cost of Organs
- ◆ The Claim amount payable towards treatment of Cataract is limited to 10% of Sum Insured per person during the period of Insurance.

## Exclusions

- ◆ 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.
  - ◆ **(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.
  - ◆ Treatment arising from or traceable to pregnancy/ childbirth
  - ◆ Circumcision unless necessary for treatment of a disease, not excluded hereunder or necessitated due to an accident.
  - ◆ The cost of spectacles, contact lenses and hearing aids.
  - ◆ Dental treatment or surgery of any kind unless requiring Hospitalisation.
  - ◆ 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.
  - ◆ All expenses arising out of any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type III (HTLB 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'.

## Premium Table (Rs)

| Age Band                   | 1A    | 2A    | 2A+1C | 2A+2C | 2A+3C | 2A+4C | 3A    | 3A+1C | 3A+2C | 3A+3C | 3A+4C | 4A    | 4A+1C | 4A+2C  | 4A+3C  | 4A+4C  |
|----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|
| <b>Sum Insured 200000</b>  |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | 2890  | 3822  | 4369  | 4860  | 5351  | 5841  | 5375  | 5922  | 6413  | 6904  | 7395  | 6690  | 7237  | 7728   | 8218   | 8709   |
| Upto 45 Yrs                | 3451  | 4565  | 5125  | 5652  | 6179  | 6706  | 6418  | 6978  | 7505  | 8032  | 8559  | 7988  | 8547  | 9074   | 9602   | 10129  |
| Upto 55 Yrs                | NA    | 6646  | 7655  | 8645  | 9636  | 10626 | 9347  | 10356 | 11347 | 12337 | 13328 | 11631 | 12640 | 13631  | 14621  | 15612  |
| Upto 60 Yrs                | NA    | 8591  | 9834  | 11077 | 12321 | 13564 | 12085 | 13328 | 14571 | 15814 | 17057 | 15038 | 16281 | 17524  | 18768  | 20011  |
| Upto 70 Yrs*               | NA    | 11231 | 12474 | 13717 | 14960 | 16203 | 15794 | 17037 | 18280 | 19523 | 20766 | 19654 | 20897 | 22141  | 23384  | 24627  |
| <b>Sum Insured 300000</b>  |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | 3950  | 5224  | 5886  | 6483  | 7081  | 7679  | 7345  | 8007  | 8605  | 9202  | 9800  | 9139  | 9801  | 10399  | 10997  | 11595  |
| Upto 45 Yrs                | 4451  | 5888  | 7456  | 8930  | 10403 | 11877 | 8278  | 9847  | 11320 | 12794 | 14267 | 10302 | 11870 | 13344  | 14818  | 16291  |
| Upto 55 Yrs                | NA    | 8952  | 10519 | 12057 | 13594 | 15132 | 12590 | 14157 | 15695 | 17232 | 18770 | 15667 | 17234 | 18772  | 20310  | 21847  |
| Upto 60 Yrs                | NA    | 11623 | 13192 | 14760 | 16329 | 17897 | 16343 | 17912 | 19480 | 21049 | 22617 | 20340 | 21909 | 23477  | 25046  | 26614  |
| Upto 70 Yrs*               | NA    | 17275 | 19052 | 20829 | 22606 | 24383 | 24296 | 26073 | 27850 | 29627 | 31404 | 30234 | 32011 | 33788  | 35565  | 37342  |
| <b>Sum Insured 400000</b>  |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | 4608  | 6095  | 6810  | 7455  | 8100  | 8746  | 8571  | 9286  | 9931  | 10577 | 11222 | 10666 | 11381 | 12026  | 12671  | 13317  |
| Upto 45 Yrs                | 5575  | 7374  | 8109  | 9284  | 9492  | 10184 | 10369 | 11105 | 11797 | 12488 | 13180 | 12904 | 13640 | 14331  | 15023  | 15714  |
| Upto 55 Yrs                | NA    | 11257 | 12357 | 13436 | 14514 | 15593 | 15830 | 16930 | 18009 | 19087 | 20166 | 19700 | 20799 | 21878  | 22957  | 24035  |
| Upto 60 Yrs                | NA    | 14641 | 16624 | 18608 | 20591 | 22574 | 20590 | 22573 | 24556 | 26539 | 28523 | 25623 | 27606 | 29589  | 31572  | 33555  |
| Upto 70 Yrs*               | NA    | 21791 | 24038 | 26284 | 28531 | 30778 | 30644 | 32890 | 35137 | 37384 | 39631 | 38135 | 40382 | 42629  | 44876  | 47122  |
| <b>Sum Insured 500000</b>  |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | 7355  | 9727  | 10621 | 11427 | 12233 | 13040 | 13679 | 14573 | 15379 | 16185 | 16992 | 17024 | 17917 | 18723  | 19530  | 20336  |
| Upto 45 Yrs                | 10322 | 13652 | 14572 | 15435 | 16299 | 17163 | 19199 | 20119 | 20982 | 21846 | 22710 | 23891 | 24811 | 25675  | 26538  | 27402  |
| Upto 55 Yrs                | NA    | 20819 | 22195 | 23542 | 24890 | 26238 | 29277 | 30652 | 32000 | 33348 | 34696 | 36432 | 37808 | 39155  | 40503  | 41851  |
| Upto 60 Yrs                | NA    | 27069 | 29547 | 32026 | 34504 | 36982 | 38065 | 40543 | 43021 | 45500 | 47978 | 47371 | 49849 | 52327  | 54806  | 57284  |
| Upto 70 Yrs*               | NA    | 35535 | 38344 | 41152 | 43960 | 46768 | 49971 | 52780 | 55588 | 58396 | 61204 | 62187 | 64995 | 67804  | 70612  | 73420  |
| <b>Sum Insured 750000</b>  |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | NA    | 13640 | 15261 | 16725 | 18188 | 19652 | 19179 | 20800 | 22264 | 23728 | 25191 | 23867 | 25488 | 26952  | 28415  | 29879  |
| Upto 45 Yrs                | NA    | 19193 | 20862 | 22432 | 24001 | 25571 | 26989 | 28658 | 30228 | 31797 | 33367 | 33587 | 35256 | 36826  | 38395  | 39965  |
| Upto 55 Yrs                | NA    | 29333 | 31827 | 34274 | 36720 | 39166 | 41250 | 43744 | 46190 | 48637 | 51083 | 51334 | 53828 | 56274  | 58720  | 61167  |
| Upto 60 Yrs                | NA    | 38176 | 42672 | 47168 | 51663 | 56159 | 53685 | 58181 | 62677 | 67173 | 71669 | 66808 | 71303 | 75799  | 80295  | 84791  |
| Upto 70 Yrs*               | NA    | 50157 | 55254 | 60351 | 65448 | 70545 | 70534 | 75631 | 80728 | 85824 | 90921 | 87776 | 92873 | 97970  | 103067 | 108163 |
| <b>Sum Insured 1000000</b> |       |       |       |       |       |       |       |       |       |       |       |       |       |        |        |        |
| Upto 35 yrs                | NA    | 14010 | 16172 | 18126 | 20079 | 22032 | 19702 | 21864 | 23817 | 25771 | 27724 | 24519 | 26680 | 28634  | 30587  | 32541  |
| Upto 45 Yrs                | NA    | 19726 | 21952 | 24044 | 26137 | 28229 | 27739 | 29965 | 32058 | 34150 | 36242 | 34521 | 36746 | 38839  | 40931  | 43024  |
| Upto 55 Yrs                | NA    | 30159 | 33485 | 36748 | 40010 | 43273 | 42412 | 45737 | 49000 | 52262 | 55525 | 52779 | 56104 | 59367  | 62629  | 65892  |
| Upto 60 Yrs                | NA    | 39257 | 45254 | 51251 | 57248 | 63245 | 55204 | 61201 | 67198 | 73195 | 79192 | 68700 | 74697 | 80694  | 86691  | 92688  |
| Upto 70 Yrs*               | NA    | 51582 | 58380 | 65177 | 71975 | 78773 | 72537 | 79334 | 86132 | 92930 | 99728 | 90270 | 97067 | 103865 | 110663 | 117461 |

### C - Children, A - Adult

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.

\*Available only upto 65 years for New business. Age bracket between 66 to 70 years is available only for renewals