

Key features (continued)



Ambulance Cover

Once your hospitalisation claim has been approved, we will also cover the expense incurred on the ambulance service offered either by the hospital or an ambulance service provider while transferring you to the nearest hospital.



No-Claim Bonus

If you have not made any claims in any given policy year, we will increase your sum insured by 10% up to a maximum of 50% depending on your claim history. There is no decrease in your no-claim bonus in case of a claim in any particular year.



Health Check-up

Get free health check-up once every two years to track and monitor your health report card.



Preventive Healthcare & Wellness and Disease Management

Access to various preventive healthcare & wellness related activities like health-related articles on your registered email ids, Doctor on email chat etc. Additionally, there is also an option of Disease Management for selected customers basis their health risk parameters.



Ayush Treatment

Coverage on medical expenses incurred for an inpatient care claim in a hospital if you undergo any Ayurvedic or Homeopathic treatment.



Vaccination in case of Animal Bite

Reimbursement on medical expenses incurred on vaccination in case of animal bite like dog bite, honey bee, etc.

Disclaimer

Insurance is the subject matter of solicitation. Lifeline (UIN-RSAHLIP21054V022021) is a Health Insurance product underwritten and issued by Royal Sundaram General Insurance Co. Limited. Claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy. This brochure is not a contract of Insurance. Please refer policy document for exact terms and conditions and specific details applicable to this Insurance. Your participation in this insurance product is purely on a voluntary basis. We advise you to take your own professional advice before you participate. The Lifeline (UIN-RSAHLIP21054V022021) is a Health Insurance product of Royal Sundaram approved by IRDAI.

Section 41 of the Insurance Act, 1938 - Prohibition of rebates

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing the policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2. If any person fails to comply with sub-regulation (1) above, he shall be liable to payment of a fine which may extend to ten lakh rupees.

Royal Sundaram IRDAI Reg. No.102
CIN: U67200TN2000PLC045611



Royal Sundaram
General Insurance

Call **1860 425 0000**
Visit **www.royalsundaram.in**

UIN: RSAHLIP21054V022021

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Royal Sundaram
General Insurance

Lifeline

Health Insurance Plan > Classic



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Health Insurance Plan that works for you

LIFELINE PRODUCT BENEFITS

LIFELINE HEALTH INSURANCE PLAN > CLASSIC

	SUM INSURED (SI) RUPEES	2 lakhs 3 lakhs 4 lakhs
BASELINE COVER BENEFITS⁽¹⁾	Inpatient Care	Covered up to Sum Insured
	Pre and post hospitalization expenses	30/60 days, Covered upto Sum Insured
	All Day care procedures	Covered upto Sum Insured
	Ambulance Cover	Up to Rs.3,000
	Organ Donor Expenses	Covered upto Sum Insured
OTHER BENEFITS	Domiciliary Hospitalization	Covered upto Sum Insured
	No Claim Bonus	10% of Base Sum Insured upto a max of 50%
	Re-load of Sum Insured ⁽²⁾	Upto Base Sum Insured
	Ayush Treatment ⁽³⁾	Government Hospitals - Covered upto Sum Insured; Other Hospitals - Covered upto Rs.20,000
	Vaccination in case of Animal Bite ⁽⁴⁾	Upto Rs.2,500
HEALTH & WELLNESS BENEFITS	Health Check-up	Once in 2 years
	Preventive Healthcare & Wellness & disease Management ⁽⁶⁾	Available
CUSTOMER LEVEL OPTIONS	Top-up plan on annual aggregate basis	Deductible of Rs.1,2,3,4,5 and 10 lakhs
	Hospital cash Benefit (for 30 days in case of hospitalization beyond 2 days) (available only for hospitalisation under Base cover and not available for hospitalisation under optional covers)	Rs.1,000/day
	EMI Options (Monthly, Quarterly, Half-yearly and Yearly) ⁽⁵⁾	Available

Notes:

- (1) Baseline cover includes a
- 48 months waiting period for Classic for pre-existing conditions.
 - a 2 years waiting period for specific 16 diseases/conditions.
 - a 30-day Initial waiting period from inception.
 - Entry age for Adults is 18 years onwards and from 91 days to 25 years for children. Newborn children can be added to existing policies at renewal.
 - Zone 2 is priced 15% lower than Zone 1 (For e.g., if Zone 1 is priced as Rs.100, then Zone 2 will be priced as Rs.85).
- (2) Re-load of Sum Insured - Reinstate sum insured up to base sum insured. Applicable for different illness or different Insured member for same illness.

- (3) AYUSH Treatment - Inpatient Treatment taken up in authorized Hospitals as per definition mentioned in Policy terms and conditions.
- (4) Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of overall limit.
- (5) EMI Options: Offering a more convenient way to pay your premium — Monthly, Quarterly, Half-yearly, Annually.
- (6) Preventive Healthcare & Wellness Benefit to offer various health related articles to be sent to our customers on their email ids and Disease Management etc.

Note - Policy offers both individual and family floater cover options with defined relationships allowed of Husband, Wife & Dependent Children

Maximum Family Combination Allowed: 2 Adults + 4 Children

Key features



Inpatient Care - Hospitalisation for at least 24 Hours

Coverage for room charges, nursing charges, ICU charges, Doctor's or Surgeon's fee, Anaesthesia, Blood, Oxygen, Operation Theatre charges without any capping on these charges.



Pre & Post Hospitalisation Expense

Coverage for medical charges incurred by you, before or after hospitalisation including Diagnostic tests, Medication, follow-up visits with the Doctor, investigative tests, etc.



All Day Care Procedures

Coverage for medical expenses incurred on all day care procedures including Dialysis and Chemotherapy.



Organ Donor Expenses

Reimbursement for medical expenses incurred by an organ donor who is undergoing an organ transplant for you.



Reload of Sum Insured

Upon exhaustion of the health cover due to claims in a given year you have further claims either for a different illness or for an insured member of your family, we will reload the entire sum insured on your policy at no extra cost.



Domiciliary Hospitalisation

Reimbursement of medical expenses for treatments taken at home involving medical treatments exceeding a period of 3 days.



Health Insurance Plan with wellness benefits that works for you