



**Royal Sundaram**  
General Insurance

# Surrosafe Health Insurance



Procedures like surrogacy and oocyte donation have become a glimmer of hope for couples facing challenges in conceiving or carrying a pregnancy. We at Royal Sundaram General Insurance Co. Limited are here to support you through this journey.

**Surrosafe Health Insurance** policy is a comprehensive health insurance policy designed to cover:

1. **Surrogate mother** for complications arising on the journey of pregnancy.
2. **Oocyte donor** for all complications arising due to oocyte retrieval.

## Key Feature of policy:

- **Sum Insured (SI) option:** Surrogate mother Rs.5 lakhs and Oocyte donor Rs.2 lakhs.
- **Inpatient hospitalisation:** Covered
- **Room rent:** 1% of SI
- **Pre-Post hospitalization:** 30/60 days
- **Day care procedures:** Covered
- **Modern treatment:** Covered up to 50% of SI
- **Ambulance charges:** Up to Rs.1000 per hospitalisation

## Eligibility Criteria

Proposer age	For Surrogacy cover
	a. Intending couple: Intending couple are married and between the age of 23 to 50 years in case of female and between 26 to 55 years in case of male on the day of certification
	b. Intending women: Indian woman who is a widow or divorcee between the age of 35 to 45 years.

For Oocyte Donor Intending oocyte donor:  
Up to 45 years

Minimum entry age of insured	25 years
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Maximum entry age of insured	35 years
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Policy period	Surrogacy cover - 3 years Oocyte Donor - 1 year
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Note: Medical underwriting will be conducted for every insured.

Disclaimer: Surrosafe Health Insurance (UIN: RSAHLIP24110V012324) 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 issued. This document contains only an indication of the cover offered and 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 product is purely on voluntary basis. We advise you to take your own professional advice before you participate. The Surrosafe Health Insurance (UIN: RSAHLIP24110V012324) is a health insurance product of Royal Sundaram approved by IRDAI.

Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.  
Registered Office: 21, Patullos Road, Chennai - 600 002. Royal Sundaram IRDAI Reg. No.102 | CIN: U67200TN2000PLC045611

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