

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.



Health & Wellness

We will provide various preventive healthcare & wellness related services that will help you to assess your health status and aid in improving your overall wellbeing. These services include health related articles on your registered email Id, doctor on email chat and an annual free health checkup. All insured persons above the age of 18 are eligible for a free health check-up every year irrespective of their claim history. Your free annual health check-up will also help you to track and monitor your health and help you to lead a healthy life.



Ayush Treatment

Coverage on medical expenses incurred for an inpatient care claim in a hospital if you undergo any ayurvedic or homeopathic treatments.



Vaccination in case of Animal Bite

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



Second Opinion for Critical Illness

If you are suffering from any of the 11 critical illnesses and feel uncertain about your diagnosis or wish to seek a second medical opinion by an expert physician or doctor, we will arrange the consultation, free of cost for you. This benefit is available for insured persons who are aged 18 years and above.



Emergency Domestic Evacuation

In case of an emergency due to an accident or illness in india, we will assist to transport you safely from one hospital to another hospital to provide you with a more suitable medical treatment.



No-Claim Bonus

If you have not made any claims in any given policy year, we will increase your base sum insured by 20% which can be boosted upto a maximum of 100%. There is no decrease in your no-claim bonus in case of a claim in any particular year.



Zonal Pricing

Avail a discount of 15% on premium for non-metro cities when compared to metro cities with no impact on claims processing. Address proof of the proposer will be needed to avail this discount.

Disclaimer

Family Plus is an IRDAI approved product with UIN – RSAHLIP18105V011718, which is underwritten and serviced by Royal Sundaram General Insurance Co. Limited. 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.

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 a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Royal Sundaram IRDA Reg. No.102
CIN: U67200TN2000PLC045611



Royal Sundaram
General Insurance

Call **1860 425 0000**
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Royal Sundaram
General Insurance

Family Plus



The **5G** Health Insurance
The widest **5 Generations** coverage
in a single policy

Call **1860 425 0000**
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PRODUCT BENEFITS

Sum Insured (SI) INR ⁽¹⁾	Individual Base Sum Insured	2 lacs 3 lacs 5 lacs 10 lacs 15 lacs
	Floater Sum Insured	3 lacs 4 lacs 5 lacs 10 lacs 15 lacs 20 lacs 25 lacs 50 lacs
BASELINE COVER ^{(2) (3)}	Inpatient Care	Covered up to Sum Insured
	Pre And Post Hospitalisation Expenses	60/90 days, Covered upto Sum Insured
	All Day Care Procedures	Covered up to Sum Insured
	Organ Donor Expenses	Covered up to Sum Insured
OTHER BENEFITS	Ambulance Cover	Up to INR 4,000, per event of hospitalization for every insured member
	No-Claim Bonus	20% of Base Sum Insured up to a max of 100%
	Re-load of Sum Insured ⁽⁴⁾	Up to Base Sum Insured, once during the policy year
	Vaccination in case of Animal Bite ⁽⁵⁾	Upto INR 5,000
	Ayush Treatment ⁽⁶⁾	Government Hospitals – Covered upto Sum Insured. Other Hospitals – Covered upto Rs. 30,000
	Domiciliary Hospitalisation ⁽⁷⁾	Covered up to Sum Insured
	Second Opinion for 11 specified CriticalIllness ⁽⁸⁾	Available Once During The Policy Year
	Emergency Domestic Evacuation (Bed To Bed on Advise of Treating Doctor)	Covered up to INR 100,000
HEALTH & WELLNESS	Health Check - up	Annual
	Preventive Healthcare & Wellness ⁽⁹⁾	Available
MATERNITY BENEFITS	Maternity Cover for up to 2 Deliveries ⁽¹⁰⁾	INR 50,000, per delivery
	New Born Baby Cover	Base SI of mother
	Vaccinations for New Born Baby in the first Year ^(#)	Up to INR 10,000
	Nutritional Allowance for Mother post discharge ⁽¹¹⁾	Up to INR 10,000
CUSTOMER LEVEL OPTIONS	Hospital Cash (For 30 Days in case of Hospitalisation Beyond 2 Days)	INR. 2,000 per day

KEY NOTES

- (1) It is mandatory to choose 1 base sum insured & 1 floater sum insured. The chosen base sum insured will be same for all covered members.
- (2) Baseline cover includes
 - 36 month waiting period for pre-existing conditions.
 - 2 year waiting period for specific 17 diseases/conditions.
 - 30 day Initial waiting period from inception.
 - Entry age for adults is 18 years onwards and children is from 91 days onwards. New born Children can be added to existing policies at renewal.
 - Zone 2 is priced 15% lower than zone 1 (For eg, if Zone 1 is priced as Rs.100, then zone 2 will be priced at Rs. 85)
 - Indicative list of day care procedures has been given in the policy document.
- (3) Option of applying Disease specific loading or Co-pay for certain chronic diseases as a part of medical underwriting.
- (4) Re-load of Sum Insured - Reinstate sum insured up to base sum insured. Applicable for different illnesses. Reload will be triggered only once in a policy year and only after the base SI + Floater SI is exhausted. The reloaded SI can be jointly or severally used by all insured members, up to the available limit.
- (5) Vaccination for Animal Bite (Post Bite Treatment) - OPD Benefit up to defined limit as part of Overall limit.
- (6) AYUSH Treatment - Inpatient Treatment taken up in authorised Government Hospitals.
- (7) If due to your health condition you cannot be moved to a hospital or a bed is not available in hospital, we will reimburse the medical expenses incurred for treatment taken at home as long as it involved medical treatment for a period exceeding 3 days.

- (8) 2nd Opinion for following critical illnesses are covered: Cancer, First Heart Attack, Open Chest CABG, Open Heart Replacement or Repair of Heart Valves, Coma, Kidney Failure, Stroke, Major Organ/Bone Marrow Transplant, Permanent paralysis of Limbs, Motor Neuron Disease & Multiple Sclerosis.
- (9) Preventive Healthcare & Wellness Benefit to offer various health related articles on your registered email id and doctor on email chat.
- (10) Maternity Benefit - Covers up to 2 deliveries if at least 2 adults are covered under the same policy. 24 month waiting period applies to maternity cover including all attached new born baby cover benefits.
- Vaccinations would be covered till the next policy anniversary after which the new born baby has to be included in the policy for the coverage to continue.
- (11) Nutrition allowance covers cost of nutritional food supplements & medicines which inter alia includes food supplements advised by medical practitioner for nutrition enriched diet viz calcium tablets, vitamins, tonics, fresh/dry fruits & vegetables to be given to mother post birth of child to recuperate. Fixed benefit payable in the form of a postdated cheque, 2 months after delivery. This is a first of its kind offering in the health insurance industry.

Note: Policy offers a combination of individual sum insured and floater sum insured in the same policy. Minimum 2 members need to be covered in the policy. The following relations of the proposer are allowed to be covered in the policy.

Spouse as long as he or she continues to be married to you, Son, Daughter-in-law, Daughter, Father, Mother, Father-in-law as long as your spouse continues to be married to you, Mother-in-law as long as your spouse continues to be married to you, Grandfather, Grandmother, Grandson, Granddaughter, Son-in-law, Brother, Sister, Sister-in-law, Brother-in-law, Nephew and Niece.

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, if you have further claims either for a different illness or for an insured member of your family, we will reload the entire base sum insured on your policy at no extra cost, once in a policy year.



Domiciliary Hospitalisation

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

3 days. This can be availed if the condition of the patient does not permit him to be moved to a hospital or there are shortage of beds in the hospital.



Maternity Benefit

We cover maternity expenses including charges for the delivery of the baby or expenses incurred due to a medically recommended termination of the pregnancy. This benefit can be availed only twice during one's lifetime.

The cover also extends to the new born baby and includes expenses incurred in the first year on vaccination for the new born baby. The cover is valid and applicable only till the next renewal cycle for your family plus policy.



The best gift that a father can give his daughter.