

THE FUTURE OF HEALTH INSURANCE



Reload
Multiplier Benefits



Room Rent
Multiplier Benefit



No Claim
Bonus Benefit



Health and
Wellness Benefit



OPD Cover
Benefit



Health
Check-ups

Customise health insurance as per your needs with 11 add-on covers

With the option of 11 add-on covers, you can now have a tailor-made health insurance cover per your specific needs. Choose from:

- | | | |
|--|-----------------------------------|--------------------------------------|
| 1. Pre-Existing Disease Waiting Period Waiver Add-on Cover | 4. Reload Multiplier Add-on Cover | 8. Health and Wellness Add-on Cover |
| 2. Pre-Post Hospitalization Multiplier Add-on Cover | 5. ABCD Add-on Cover | 9. OPD Add-on Cover |
| 3. Room rent Multiplier Add-on Cover | 6. Treatment at Home Add-on Cover | 10. Maternity Discount Add-on Cover |
| | 7. Consumable Items Add-on Cover | 11. Voluntary Copayment Add-on Cover |

Your Health, Your Way, Your Price

In a world where our needs are always evolving, it's hard to find a one-size-fits-all insurance solution. That's why we're excited to introduce our new 'NeXT Gen Health Insurance Plan'. Our innovative health product offers you a strong foundation of competitive pricing, giving you peace of mind without straining your budget. But that's just the beginning. What truly sets us apart is the unmatched flexibility we bring to your healthcare choices. With a range of customizable add-on covers, you have the power to tailor your health plan like never before. It's time to take charge of your health, your way.

Base Cover Product Benefit Table

Product Feature	Scope of Benefits
Sum Insured (SI)	5 / 7.5 / 10 / 15 / 20 / 25 / 50 / 75 / 100 / 150 Lakhs
Inpatient Care	Covered up to Sum Insured
Room Rent	Single Private A/C Room
ICU Chargest	Covered up to Sum Insured
Modern treatments	Covered up to Sum Insured
Pre hospitalization expenses	30 days, Covered up to Sum Insured
Post Hospitalization Expenses	60 days, Covered up to Sum Insured
Day Care Treatments	Covered up to Sum Insured
Organ Donor Expenses	Covered up to Sum Insured
Domiciliary Hospitalization	Covered up to Sum Insured
Ambulance Cover including App-based Cab cover [#]	Covered up to Rs. 5000 per hospitalization
Reload Benefit	1. Available up to 100% of Base Sum Insured. 2. This benefit is available for illness (including Complications) other than for which claim has been paid or accepted for same Insured Person in the same Policy year. 3. Reload will not be available for 1st claim in the Policy year.

Renewal Benefits

No Claim Bonus	10% of Base Sum Insured each claim free year, maximum up to a max of 50%. In case of claim, No Claim Bonus will be reduced at the same rate as it was accrued in immediate succeeding Policy.
Annual Health Check-up	Available for each and every adult member once in a Policy year from the inception of the policy.

Payment Options

Instalment Payment options	Available: Monthly, Quarterly, Half Yearly, Annual
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Base Cover Product Benefit Table (continued)

Product Feature	Scope of Benefits
Waiting Periods	
Initial Waiting Period	30 days
Pre Existing waiting period	48 months
Specific waiting period ¹	24 months waiting period for specified conditions
Personal Waiting Period	48 months
Eligibility	
Entry age	For Adults: 18 years to 75 years (Lifelong renewability). For Children: Dependent Children from 91days to 25 years.
Policy Period	1/2/3 Years
24 months waiting period for specified conditions refer policy wording	
Discount on Multiyear policy	6% discount for 2 years policy 9% discount for 3 years policy

Zone	Locations
Zone 1	Delhi (NCR), Mumbai (including suburbs), Chennai, Bengaluru, Hyderabad, Kolkata, Pune and Gujarat
Zone 2	Rest of India

Add on Cover Product Benefit Table

By opting these add on cover customer can avail following benefits:

OPD Add-on Cover	Tele and OPD consultations with general physician and specialist doctors, discount on pharmacy, diagnostic test & health check-ups
Maternity Discount Add-on Cover	Discount on maternity on our specified list of network hospitals
Pre-Existing Disease (PED) Waiting Period Waiver Add-on Cover	Reduction in PED waiting period from 4 to 3 yrs and 2 yrs
Treatment At Home	Expenses towards treatment taken at home up to sum insured
Consumable Items Add-on Cover	Expenses of consumables consumed during the period of hospitalization
Voluntary Co-Payment Add-on Cover	Voluntary co-pay of 5%/10%/15%/20%/25% or 30% on each and every claim made under base policy
Reload Multiplier Add-on Cover	Reload of Sum Insured upto 100%, unlimited times in a policy year
Room Rent Multiplier Add-on Cover	No restriction shall be applicable on room rent charges or ICU charges
Pre-Post Hospitalisation Add-on Cover	Extended pre and post hospitalization days
ABCD Add-on Cover	Hospitalization cover if customer has declared Asthma, High Blood Pressure, High Cholesterol (Hyperlipidemia) or Diabetes, after 30 days of waiting period
Health and Wellness Add-on Cover	Access to Health and wellness app, teleconsultation and virtual health coach

Affordable Health Coverage with Customizable Add-on Covers

Invest in the future of health insurance, where affordability meets customization.

Our Health Insurance Policy offers cost-effective options with a range of attractive, tailor-made add-on covers, allowing you to select the perfect coverage for your needs.



Disclaimer: NeXT Gen Health Insurance Plan (UIN: RSAHLIP24078V012324) 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 NeXT Gen Health Insurance Plan (UIN: RSAHLIP24078V012324) is a health insurance product of Royal Sundaram approved by IRDAI. Royal Sundaram IRDAI Registration No. 102. CIN: U67200TN2000PLC045611 has its Registered Office at No. 21, Patullos Road, Chennai 600 002 and Corporate Office at Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.

The insurance products are underwritten by Royal Sundaram General Insurance Co. Limited, and claims will be settled by Royal Sundaram General Insurance Co. Limited as per the terms and conditions of the policy issued.

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.

Pre-existing Disease Waiting Period Waiver Add-on Cover - UIN: RSAHLIA24076V012324 | Pre-Post Hospitalization Multiplier Add-on Cover - UIN: RSAHLIA24068V012324

Room rent Multiplier Add-on Cover - UIN: RSAHLIA24067V012324 | Reload Multiplier Add-on Cover - UIN: RSAHLIA24066V012324 | ABCD Add-on Cover - UIN: RSAHLIA24069V012324

Treatment at Home Add-on Cover - UIN: RSAHLIA24077V012324 | Consumable Items Add-on Cover - UIN: RSAHLIA23149V012223 | Health and Wellness Add-on Cover - UIN: RSAHLIA23147V012223

OPD Add-on Cover - UIN: RSAHLIA24074V012324 | Maternity Discount Add-on Cover - UIN: RSAHLIA24075V012324 | Voluntary Copayment Add-on Cover - UIN: RSAHLIA23148V012223.

Royal Sundaram IRDAI Reg. No.102

CIN: U67200TN2000PLC045611



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

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