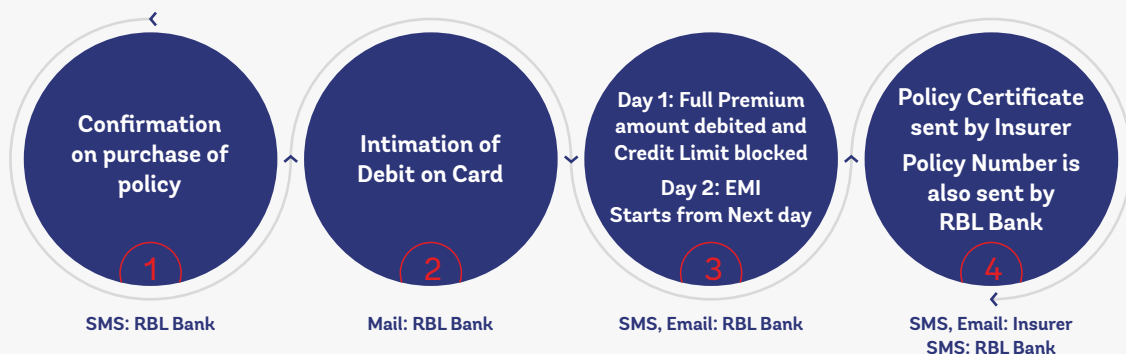


## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### > What is R-Shield?

R-Shield is a program which provides insurance cover for health, personal accident and card fraud protection. These are 3<sup>rd</sup> party insurance products offered by our partners Religare, CPP, One Assist.

### > How is the premium amount debited on my RBL Bank Credit Card?



\*SMS, Email will be sent on registered mobile number and Email ID only

#### If opted for Auto Renewal

Customers' policy is auto renewed in the next year.

#### If opted for EMI

Customers' limit is blocked for premium amount and first EMI is billed in the subsequent billing cycle.

### > When & how will I receive the policy?

The individual policies will be sent to you on your registered mail ID by respective partners within 7 days of debit on your RBL Bank Credit Card/Bajaj Finserv RBL Bank SuperCard.

### > Will I receive Hard Copy of the COI ( Certificate of Insurance)

You will receive the hard copy of Health /Personal accident insurance to your registered address within 10 working days.

### > I have bought a Card Protection Plan. I haven't received a hard copy of the policy.

Membership number for Card/Wallet protection plan are currently sent only over an SMS and Email. In case of claims, you will only be required to provide your registered mobile number. No physical certificate is sent for the card protection plan.

### > How will my policy Religare certificate look like?

[Click here](#) to view policy certificate.

### > What are the benefits of each policy?

[R-Shield Products](#)

### > What is cashless e-card?

With this Cashless Policy, you will not need ready cash to cover medical expenses. The insurer will directly transfer funds to the hospital.

### > Can the R-shield program help me save tax?

Cardmembers will be able to get tax benefits under section 80D of the Income Tax Act, 1961 if opted for a Health Insurance Plan.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### > I have been debited multiple times on my RBL Bank Card. Shouldn't there just be one debit on the card?

Premium amount for each policy purchased will be debited separately, hence in case one opts for more than one policy there would be multiple debits. However in case of a bundled policy, the customer will get three separate policy numbers but the amount will be debited once.

### > I have purchased a bundled policy from RBL Bank including Health Insurance, Personal Accident and Card Protection; however I have received three different policies. Should I not be getting only one policy?

Your bundled policy provides cover for Health Insurance, Personal accident and Card Fraud protection. Each policy is issued separately and hence you have received three policies.

### > I was told that my EMI would increase by some amount if I opt for a top up plan but I can see multiple debits on my Credit Card account. Why is that?

In case of purchase of multiple policies the amount is debited separately and the EMI for each product is charged separately. The increased EMI due to the top up plan is mentioned separately in the statement.

### > What is the claim process?

If you are going to a network hospital under Religare, you will get the treatment by showing E-Cashless Card. In case of a non-network Hospital you can ask for the Reimbursement from the insurer.

### > What all I will get in E Welcome Kit?

You will receive Certificate Of Insurance which will include your policy number, nominee details and inclusions/exclusions of the policy along with the E-Cashless Card. We request you to go through in detail.

### > What is Co-Payment?

Co-Payment is an expense that the customer has to pay from their pocket while claiming an insurance. This is usually shared with the insurer. For example, a 10% co-payment would mean that out of the total medical bill, 10% of the same will have to be paid by the customer, while 90% of it will be paid by the insurer.

### > What is the procedure to OPT Out from the Policy?

Opt out from the R-shield insurance can be done before the debit is made on your RBL Bank credit card. Opt-out SMS is sent to the customer prior to the debit.

### > I have lost my policy certificate

You can request a duplicate policy certificate from the insurer or call at our customer care helpline.

### > I want to change the auto-renewal and EMI status of my policy

The status can be changed by calling at the RBL Bank Credit Card call center. We will communicate to you about the status on mail along with your policy details.

### > I want to cancel my policy

The policy comes with a 30 days free-look period, during which you can call at our customer care and request for cancellation. You will receive the funds within 5 working days.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Insurance Plans

Product Type	Persons	Price	EMI	Tenor (Months)	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	Single Individual	2500	226	12	239	Health Insurance: Rs. 1.5 Lacs Personal Accident: Rs. 5 Lacs Card Protection Plan: Rs. 50,000
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults – self and spouse	6600	596	12	631	Health Insurance: Rs. 5 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 75,000
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults and 2 children – self, spouse and 2 children	7800	704	12	745	Health Insurance: Rs. 5 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 1 Lac
Bundle of Health and Personal Accident insurance with card fraud protection	Self, Spouse and 2 Children	12000	1083	12	1147	Health Insurance: Rs. 5 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 50,000
Bundle of Health and Personal Accident insurance with card fraud protection	Self, Spouse and 2 Children	15000	1354	12	1433	Health Insurance: Rs. 10 Lacs Personal Accident: Rs. 5 Lacs Card Protection Plan: Rs. 1 Lac
Personal Accident policy	Single Individual	1414	128	12	117	Personal Accident: Rs. 30 Lacs
Personal Accident policy	Single Individual	2950	267	12	245	Personal Accident: Rs. 50 Lacs
Personal Accident policy	Single Individual	5900	533	12	490	Personal Accident : Rs. 1 Cr



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Plans with Conditions:

Product Type	Persons Insured	Price	EMI	Tenor	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	Single Individual	2500	226	12 Months	239	Health Insurance: Rs. 1.5 Lacs Personal Accident: Rs. 5 Lacs Card Protection Plan: Rs. 50,000

### Health Insurance Details

#### Hospitalization upto sum Insured

- ▶ Day Care Treatment upto Sum Insured
- ▶ Pre 30 and Post 60 Days Hospitalization Expenses
- ▶ Domestic Emergency Road Ambulance upto Rs. 1500/-per Hospitalization
- ▶ Donor Expenses upto Sum Insured
- ▶ Domiciliary Hospitalization up to 10% of Sum Insured
- ▶ Alternative Treatment upto Rs. 15,000
- ▶ Wait period of 30 days for any Claims from the date of issuance except Accident
- ▶ Wait Period of 24 Months for Named Ailment mention Below
  1. Arthritis & Joint Replacement Surgeries
  2. Cataract
  3. Fissures/Piles
  4. Hysterectomy
  5. Stone surgeries/Treatments
- ▶ Room Rent-1% of SI per day
- ▶ ICU charges - 2% of SI per day
- ▶ Co Pay - 10% of total expenses
  1. Cataract: Upto Rs. 20,000 per eye
  2. Total Knee Replacement – Upto Rs. 80,000 per knee
  3. Treatment for Hernia, Hysterectomy, Benign Prostate Hypertrophy, Stones of renal system upto Rs. 50,000

### Personal Accident Insurance Details

- a) Accidental Death cover upto sum assured
- b) Permanent Total Disability upto sum assured

#### There are Certain permanent exclusions like

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases

### Card Fraud Protection Plan Details

- ▶ It provides fraud coverage of up to Rs. 50,000 pre reporting and 100% post reporting
- ▶ Pre reporting coverage is of last 30 days. i.e a month old fraud is also covered in plan just
- ▶ Hotel bill settlement and return tickets by One Assist team up to Rs. 20,000 each for hotels and ticketing which can be paid back in 28 days
- ▶ This plan also covers PAN Card replacement.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Plans with Conditions:

Product Type	Persons Insured	Price	EMI	Tenor	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults – self and spouse	6600	596	12 Months	631	Health Insurance: Rs. 5 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 75,000

### Health Insurance Details

#### Hospitalization upto sum Insured

- ▶ Day Care Treatment upto Sum Insured
- ▶ Pre 30 and Post 60 Days Hospitalization Expenses
- ▶ Domestic Emergency Road Ambulance upto Rs. 1500/-per Hospitalization
- ▶ Donor Expenses upto Sum Insured
- ▶ Domiciliary Hospitalization up to 10% of Sum Insured
- ▶ Alternative Treatment upto Rs. 15,000
- ▶ Wait period of 30 days for any Claims from the date of issuance except Accident
- ▶ Wait Period of 24 Months for Named Ailment mention Below
  1. Arthritis & Joint Replacement Surgeries
  2. Cataract
  3. Fissures/Piles
  4. Hysterectomy
  5. Stone surgeries/Treatments
- ▶ Room Rent-1% of SI per day
- ▶ ICU charges - 2% of SI per day
- ▶ Co Pay – 10% of total expenses
  1. Cataract: Upto Rs. 20,000 per eye
  2. Total Knee Replacement – Upto Rs. 80,000 per knee
  3. Treatment for Hernia, Hysterectomy, Benign Prostate Hypertrophy, Stones of renal system upto Rs. 50,000

### Personal Accident Insurance Details

- a) Accidental Death cover upto sum assured
- b) Permanent Total Disability upto sum assured

#### There are Certain permanent exclusions like

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases

### Card Fraud Protection Plan Details

- ▶ It provides fraud coverage of up to Rs. 75,000 pre reporting and 100% post reporting. Pre reporting coverage is of last 30days. i.e a month old fraud is also covered in the plan.
- ▶ Hotel bill settlement and return tickets by One Assist team up to Rs. 40,000 each for hotels and ticketing which can be paid back in 28 days
- ▶ PAN Card replacement if it's lost along cards ach for hotels and ticketing which can be paid back in 28 days
- ▶ This plan also covers PAN Card replacement.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Plans with Conditions:

Product Type	Persons Insured	Price	EMI	Tenor	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults and 2 children – self, spouse and 2 children	7800	704	12 Months	745	Health Insurance: Rs. 5 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 1 Lac

### Health Insurance Details

#### Hospitalization upto sum Insured

- ▶ Day Care Treatment upto Sum Insured
- ▶ Pre 30 and Post 60 Days Hospitalization Expenses
- ▶ Domestic Emergency Road Ambulance upto Rs. 1500/-per Hospitalization
- ▶ Donor Expenses upto Sum Insured
- ▶ Domiciliary Hospitalization up to 10% of Sum Insured
- ▶ Alternative Treatment upto Rs. 15,000
- ▶ Wait period of 30 days for any Claims from the date of issuance except Accident
- ▶ Wait Period of 24 Months for Named Ailment mention Below
  1. Arthritis & Joint Replacement Surgeries
  2. Cataract
  3. Fissures/Piles
  4. Hysterectomy
  5. Stone surgeries/Treatments

- ▶ Room Rent-1% of SI per day
- ▶ ICU charges - 2% of SI per day
- ▶ Co Pay – 10% of total expenses
  1. Cataract: Upto Rs. 20,000 per eye
  2. Total Knee Replacement – Upto Rs. 80,000 per knee
  3. Treatment for Hernia, Hysterectomy, Benign Prostate Hypertrophy, Stones of renal system upto Rs. 50,000

### Personal Accident Insurance Details

- a) Accidental Death cover upto sum assured
- b) Permanent Total Disability upto sum assured

#### There are Certain permanent exclusions like

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases

### Card Fraud Protection Plan Details

- ▶ It provides fraud coverage of up to Rs. 1 Lac pre reporting and 100% post reporting. Pre reporting coverage is of last 30 days. i.e a month old fraud is also covered in the plan
- ▶ Hotel bill settlement and return tickets by One Assist team up to Rs. 80,000 each for hotels and ticketing which can be paid back in 28 days
- ▶ This plan also covers PAN Card replacement

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Plans with No Conditions:

Product Type	Persons Insured	Price	EMI	Tenor	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults and 2 children	12000	1083	12 Months	1147	Health Insurance: Rs. 5 Lacs Personal accident: Rs. 10 Lacs Card Protection Plan: Rs. 50,000

### Health Insurance Details

#### Hospitalization upto sum Insured

- ▶ Day Care Treatment upto Sum Insured
- ▶ Pre 30 and Post 60 Days Hospitalization Expenses
- ▶ Domestic Emergency Road Ambulance upto Rs 1500/-per Hospitalization
- ▶ Donor Expenses upto Sum Insured
- ▶ Domiciliary Hospitalization up to 10% of Sum Insured
- ▶ Alternative Treatment upto Rs 20,000 in Plan B
- ▶ Wait period of 30 days for any Claims from the date of issuance except Accident

#### ▶ Wait Period of 24 Months for Named Ailment mention Below

1. Arthritis & Joint Replacement Surgeries
  2. Cataract
  3. Fissures/Piles
  4. Hysterectomy
  5. Stone surgeries/Treatments
- ▶ Room Rent-Single Private Room
  - ▶ ICU charges – No limit
  - ▶ No Co Pay
  - ▶ No Capping

### Personal Accident Insurance Details

- a) Accidental Death cover upto sum assured
- b) Permanent Total Disability upto sum assured

#### There are Certain permanent exclusions like

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases

### Card Fraud Protection Plan Details

- ▶ It provides fraud coverage of up to Rs. 1 Lac pre reporting and 100% post reporting. Pre reporting coverage is of last 30 days. i.e a month old fraud is also covered in the plan
- ▶ Hotel bill settlement and return tickets by One Assist team up to Rs. 80,000 each for hotels and ticketing which can be paid back in 28 days
- ▶ This plan also covers pan-card replacement.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Plans with No Conditions:

Product Type	Persons Insured	Price	EMI	Tenor	Cashback amount	Sum Insured
Bundle of Health and Personal Accident insurance with card fraud protection	2 adults and 2 children	15000	1354	12 Months	1433	Health Insurance: Rs. 10 Lacs Personal Accident: Rs. 10 Lacs Card Protection Plan: Rs. 1 Lac

### Health Insurance Details

- ▶ Hospitalization upto sum Insured
- ▶ Day Care Treatment upto Sum Insured
- ▶ Pre 30 and Post 60 Days Hospitalization Expenses
- ▶ Domestic Emergency Road Ambulance upto Rs. 1500/-per Hospitalization
- ▶ Donor Expenses upto Sum Insured
- ▶ Domiciliary Hospitalization up to 10% of Sum Insured
- ▶ Alternative Treatment upto Rs. 20,000 in Plan B
- ▶ Wait period of 30 days for any Claims from the date of issuance except Accident
- ▶ Wait Period of 24 Months for Named Ailment mention Below
  1. Arthritis & Joint Replacement Surgeries
  2. Cataract
  3. Fissures/Piles
  4. Hysterectomy
  5. Stone surgeries/Treatments
- ▶ Room Rent-Single Private Room
- ▶ ICU charges – No limit
- ▶ No Co Pay
- ▶ No Capping

### Personal Accident Insurance Details

- a) Accidental Death cover upto sum assured
- b) Permanent Total Disability upto sum assured

#### There are Certain permanent exclusions like

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases

### Card Fraud Protection Plan Details

- ▶ It provides fraud coverage of up to Rs. 1 Lac pre reporting and 100% post reporting. Pre reporting coverage is of last 30 days. i.e a month old fraud is also covered in the plan
- ▶ Hotel bill settlement and return tickets by One Assist team up to Rs. 80,000 each for hotels and ticketing which can be paid back in 28 days
- ▶ This plan also covers PAN Card replacement



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

Product Type	Persons Insured	Price	EMI	Tenor (Months)	Cashback amount	Sum Insured
Personal Accident Policy	Single Individual	1414	128	12	117	Personal Accident: Rs. 30 Lacs
Personal Accident Policy	Single Individual	2950	267	12	245	Personal Accident: Rs. 50 Lacs
Personal Accident Policy	Single Individual	5900	533	12	490	Personal Accident: Rs. 1 Cr

**There are Certain permanent exclusions like**

- ▶ Expenses attributable to self-inflicted injury (resulting from suicide, attempted suicide)
- ▶ Expenses arising out of or attributable to alcohol or drug use/misuse/abuse
- ▶ Medical expenses incurred for treatment of AIDS
- ▶ Treatment arising from or traceable to pregnancy and childbirth, miscarriage, abortion and its consequences
- ▶ Congenital disease
- ▶ Tests and treatment relating to infertility and in vitro fertilization & sexually transmitted diseases



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Card Protection Plan by CPP:

Product Type	Price	EMI	Tenor	Cahsback
Card Protection Plan	Rs. 600	Rs. 54.15	12 Months	49.53

### Benefits:

#### One free call to block all lost cards to CPP helpline number 1800419400

##### Lost card reporting:

No matter where you are, one call to CPP 24 hour helpline will ensure that all your lost cards are blocked. All your issuers will be notified and cards will be cancelled. Emergency travel and hotel assistance. When travelling within India or abroad, if your cards go missing, CPP will fund your travel.

##### Pay your hotel bills

In case you are not in a position to pay having lost your cards, CPP will facilitate payment of your hotel bill anywhere in the world, so that your trip continues and you live worry free.

##### Replacement travel tickets:

In case you lose your travel tickets along with your cards, you will be provided a replacement travel tickets anywhere in the world, so that you can return home safely and worry free.

##### Emergency cash advance:

To ensure that you are able to continue your work, even if your cash is lost or stolen along with your cards, an emergency cash advance of up to Rs. 5,000 per membership only (within India only) The emergency assistance is advanced interest free and is to be re-paid within 28 days.

Free replacement of lost PAN Card

**PAN Cards** are nowadays carried everywhere and serve important KYC role. They are often lost with the wallet. To ensure that you are able to live free, CPP will help replace your lost PAN card free of cost.

##### Lost mobile phone reporting and SIM blocking:

CPP help with the notifications to block your lost SIM card, if your mobile phone is lost. CPP will also help retain your mobile phone identifier (IMEI) number, which will be held safe, should you ever need to refer to it when your phone is not around or lost.

##### Complimentary Fraud Protection

As part of the membership, you will be enrolled into a complimentary add-on benefit of fraud protection\* within 7 days of your membership start date under the group policy taken. This benefit ensures that you are covered from any fraud that may take place on your cards due to loss/theft, skimming, counterfeiting, online usage, phishing and PIN based fraud. Your protection begins 15 days prior to your loss report for an amount up to Rs. 1,00,000 without any limit per card.

\* Fraud protection cover is provided by Indian General Insurance Company

##### Valuable document registration:

If your passport is lost or stolen while you are abroad, CPP will help you with the notifications that you need to make and provide you with such contact details which are necessary for getting a new passport issued. If you register the details of your valuable documents with us such as driving licence, insurance certificates, etc, CPP will hold these details safe, should you ever need to provide these details when the originals are not at hand.

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Card Protection Plan by OneAssist:

Product Type	Price	EMI	Tenor	Cahsback
Card Protection Plan	Rs. 600	Rs. 54.15	12 Months	49.83

### Benefits:

#### One Free Call to block all lost cards to OneAssist helpline number 1800-123-3330

##### Lost card Reporting:

No matter where you are, one call to OneAssist 24-hour helpline will ensure that all your cards are blocked. All your issuers will be notified and cards will be cancelled.

##### Emergency Travel assistance:

When travelling within India, if your cards go missing or any fraud happens or lose your travel tickets along with your cards, OneAssist will fund your travel and you will be provided a replacement travel tickets anywhere in the India up to 80K (Repayable to OneAssist within 28 days), so that you can return home safely and worry free.

##### Emergency Hotel assistance:

In Case you are not in the position to pay your Hotel bills having lost your cards OneAssist will facilitate payment of your hotel bill anywhere in the India up to 80K (Repayable to OneAssist within 28 days) So that your trip continues and you live worry free.

**PAN Cards** are nowadays carried everywhere and serve important KYC role. They are often lost with the wallet. To ensure that you are able to live free. OneAssist will help replace your lost PAN Card free of cost.

##### Lost mobile Phone Sim Blocking:

OneAssist help with the notification to clock your Lost SIM card to the service provider. If your mobile phone is lost.

##### Complimentary Fraud Protection:

This benefit ensure that you are covered from any fraud that may take place on your cards due to loss/theft, skimming, counterfeiting, Online usage, Phishing and PIN based Fraud. Your Protection begins 30 day prior to your loss report for an amount up to Rs.1,00,000 without any limit per card.

##### Valuable Document Registration:

If you register the details of your valuable documents with us such as Driving license, Insurance certificate, ETC OneAssist will hold these details safe, should you ever need to provide these details when the originals are not at hand.



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE



Date : 15 November 2017.

Mr. Harsh  
14th/45, Ground Floor, 19A Cross, Chokkikulambady,  
Bangalore South 560042

Religare  
Policy No. : 17050017  
Mobile No. : 9845010000



Dear Mr. Harsh,

Welcome to a world where what matters, above all, is your Health...Hamesha!

Welcome to Religare Health Insurance.

At Religare, it's our mission to provide you access to the highest quality of healthcare and put you back on the road to a worry-free recovery, without a care about medical bills and other related expenses.

Moreover, as a member of a group that is driven by innovation and constantly aims at creating value, you can expect an unmatched bouquet of products and services.

To help you understand our benefits & services better, please find the following details:

- Certificate of Insurance

What's more! Our policy comes with a free-look period of 30 days from the date of receipt. Hence, after purchasing the policy, if you find it unsuitable, you can cancel and return the policy to us.

Also enclosed for your convenience is your Religare E-Health Card. This card should be presented at the time of an emergency or a planned hospitalization, to access cashless treatment at our network of over 4,500+ hospitals pan-India.

To further simplify procedures, we're online at [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com); where you can view network hospitals across the country, cashless procedures and do much more.

For any assistance feel free to mail us at [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com) or call 1800-200-4488 | 1860-500-4488.

Once again, we thank you for this opportunity to serve you, and wish you and your loved ones good health always!

Team Religare Health Insurance

To know more, visit our website

[www.religarehealthinsurance.com](http://www.religarehealthinsurance.com)

✔ Quick quote & buy    ✔ Online renewals    ✔ Customer support    ✔ Claim status

1800-200-4488 | 1860-500-4488 | [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)

Religare Health Insurance is a member of Religare Health Insurance Ltd. (RHL) (RHL Health Insurance, Bangalore) Private Limited, a company registered in India. Corporate Office: Religare Health Insurance, Tower C-3rd Floor, East, Chokkulambady, 14th/45, Bangalore - 560042. CIN: LA500002017MCA191301. IRDA Regn. No. 148

Health Insurance | Travel Insurance | Critical Illness | Personal Accident



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE



### Certificate of Insurance

Hi Name:

100/45 Ground Floor 100 Cross Electronics City  
Bangalore South 560092  
Karnataka 56

Group Policyholder Name	RBL Bank Ltd.
Group Policy No.	11020000
Certificate of Insurance No.	11753677
Plan Name	Group Care(RBL)
Cover Start Date	01/01/2017
Cover End Date	31/03/2018
Nominee Name (Relationship)	Rb Finance Ltd. (SPS)
Premium Paid	Rs. 9000 Premium Rs. 8000.00 + CGST Rs. 100 + GST Rs. 11000 + 1000.00 = 12000.00
Premium Payment Mode	Single Premium

Applicant	Date Of Birth	Client ID
Name	18 Sep 1974	01779629

### Details of Insured

Name	Client ID	Date of Birth	Relationship	Insured with the Company (since)	Pre-existing diseases
Name	01779629	18 Sep 1974	Spouse	18 Sep 2017	None
Name (Child)	01779629	27 Aug 1985	Spouse	18 Sep 2017	None
Name (Child)	01779629	08 Feb 2013	Spouse	18 Sep 2017	None
Name (Child)	01779629	04 Feb 2015	Spouse	18 Sep 2017	None

### Details of Cover

S No.	Particulars	Details
1	Sum Insured	Rs. 5,00,000

### Intermediary Details

Name	Code	Contact Number
Rbl Bank Limited	20051425	2243020600

**for Claims & Assistance: Call 1800-200-4488**

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

### Benefits

S No.	Particulars	Basis of Offering (On Annual Basis)
1	In-patient Care	Up to Sum Insured, (Room rent- Single Private Room)
2	Day Care treatment	Up to Sum Insured
3	Pre hospitalization/Post Hospitalization medical expenses	30 days and 60 Days Respectively
4	Alternative Treatment	Up to 20,000
5	Domestic Road Ambulance	Up to Rs 1,500 per Claim
6	Annual Health Check up	Once per Adult per year
7	Organ Donor Cover	Up to SI
8	Domiciliary Hospitalization	Up to 10% of SI

### Key Exclusions

The Company shall not be liable to make payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following except covered by way of an extension:

- Claim for any Medical Expenses incurred for treatment of any illness during the first 30 days of the Cover Start Date shall not be admissible, except those Medical Expenses incurred as a result of an Injury.
- Any Claim for or arising out of any of the following illnesses or Surgical Procedures shall not be admissible during the first 24 consecutive months from the Cover Start date: Arthritis, if non-infective, gout, rheumatism and spinal disorders, joint replacement surgery/Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to adenoidectomy, mastoidectomy, tonsillectomy and tympanoplasty), nasal septum deviation, sinusitis and related disorders/Benign prostatic hypertrophy/Cataract/Dilatation and curettage/Fissure / fistula in anus, hemorrhoids/piles, pilonidal sinus, gastric and duodenal ulcers/Surgery of genito urinary system unless necessitated by malignancy/Internal tumors, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant/Kidney stone/ureteric stone/lithotripsy/gall bladder/Myomectomy for fibroids/Skin tumors unless malignant/Varicose veins and varicose ulcers.
- Any Claims for Medical Expenses incurred for diagnosis or treatment of any Pre-existing Disease shall not be admissible until the completion of first 24 months of continuous insurance coverage from the first Cover Start Date under the first Policy with Us.
- Maternity expenses
- Genetic disorders, External Congenital Ailments, Dental Treatments (other than accidents), Infertility/Impotency treatments, HIV & Related complications.
- Any condition directly or indirectly caused by or associated with any sexually transmitted disease.
- Out - Patient Treatment

Note: This is an indicative list of exclusions and not exhaustive. For the entire list of exclusions, please refer to the Group Policy Terms and Conditions issued to the Group Policyholder.

### Portability/Renewability

S No.	Particulars
1	Renewal under the scheme is subject to continuation of this scheme by Group Policyholder
2	You can port from this scheme to Insurer's individual health policy, subject to underwriting guidelines of such individual health policy under following conditions: a) Group Policyholder chooses not to continue this scheme b) If you choose not to continue the enrollment under this scheme
3	The premium payable under this scheme shall be reviewed on annual basis and may subject to revision
4	After enrolment under the scheme, if you find it unsuitable you can cancel and return the Certificate of Insurance to the Insurer within 15 days from the date of receipt of Certificate of Insurance.

### Grievance Redressal/Complaints

If the Insured Member has a grievance, the Insured Member may contact Us at 1800-200-4488 or send the fax at 1800-200-6677 or write to Us at [Resolve1@religarehealthinsurance.com](mailto:Resolve1@religarehealthinsurance.com) or send written complaint to:

Complaint Grievance Unit, Vipul Tech Square, Tower C, 3rd Floor, Sector – 43, Golf Course Road, Gurgaon – 122009

If Insured Member is not satisfied with the redressal provided then you can write to Us at [Resolve2@religarehealthinsurance.com](mailto:Resolve2@religarehealthinsurance.com) or send written complaint to:

Director - Services, Vipul Tech Square, Tower C, 3rd Floor, Sector – 43, Golf Course Road, Gurgaon - 122009

## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

For **Religare Health Insurance Company Limited**



Authorized Signatory

Date of Issue : 15-Nov-2017

Place of Issue : Gurgaon, Haryana

Service Branch : RHLCL, Vipul Tech Square Tower C, 3rd Floor, Sector - 43, Golf Course Road Gurgaon, Gurgaon, Haryana - 122009 Branch Contact No. : 1800-200-4488

Correspondence Address:

Religare Health Insurance Company Limited

Vipul Tech Square, Tower C, 3rd Floor, Sector - 43, Golf Course Road, Gurgaon - 122009 Contact No : 1800-200-4488 Fax: 1800-200-6677

Website : [www.religarehealthinsurance.com](http://www.religarehealthinsurance.com) Email : [customerfirst@religarehealthinsurance.com](mailto:customerfirst@religarehealthinsurance.com)

Consolidated Stamp Duty paid vide E-Challan GRN no. 0030719501 dated 28 Sep 2017, RCM Applicability- N/A.

SAC: 997133 and Description of Service: Accident and Health Insurance Services State GSTIN No.: 06AADCR6281N1ZV IRDA Registration Number - 148 UIN : IRDA/NL-HLT/RH/HP-H(C)/V/14/13-14

**Registered office address :** 5th Floor, 19 Chawla House, Nehru Place, New Delhi - 110019

**CIN :** U66000DL2007PLC161503

**Note:**

1. Validity of this certificate is subject to terms and conditions of Group Policy issued to the Group Policyholder.
2. The above only refers to the salient features of the Group Policy coverage, terms and conditions. Please refer to complete Policy wordings issued to the Group Policyholder. In the event of dispute, complete Group Policy Terms and Conditions needs to be referred.
3. In event of non-receipt of Premium, this certificate of insurance automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not. This policy is based on the information provided by the Insured on your behalf in the proposal form. In case you find any discrepancy in the same, please contact us immediately.

**Declaration:**

Dear Sir/Ma'am, You have confirmed that -

- None of the insured member is suffering from any pre-existing condition or has been hospitalized in the past 4 years nor has been under any prolonged treatment for any illness/injury or has undergone surgery other than for minor injuries or infections like common cold.
- None of the insured is a habitual smoker or consumer of alcohol, or chewing tobacco or user of any recreational drugs.
- Your job doesn't require significant manual labour/handling hazardous material/working at significant heights or with high voltage nor do you suffer from any disability or deformity.

SAMPLE



## READY RECKNOR FOR R-SHIELD PROTECTION INSURANCE

