

**BSLI CRITICAL ILLNESS RIDER (CI 4)****Part A****WELCOME LETTER | POLICY PREAMBLE | POLICY SCHEDULE**

Please refer to the Base Policy Contract or any Endorsements made to it from time to time and as applicable.

**Part B****GENERAL**

This rider contract (rider) forms part of the Base policy contract and shall be governed by the applicable definitions, provisions and terms and conditions as provided for in the Base policy except for the definitions, provisions and terms and conditions which are explicitly mentioned herein under this contract.

In this contract, “you” or “your” will refer to the Policyholder of this Policy, “Member” will refer to Member Insured under this Policy and “we”, “us”, “our”, “insurer” “BSLI” or “the Company” will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

**DEFINITIONS**

“**Critical Illnesses**” means any of the following listed illnesses:

1. “**Cancer of Specified Severity**” means a malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukaemia, lymphoma and sarcoma.

Excluded are:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3;
- Any skin cancer other than invasive malignant melanoma;
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;
- Paillary micro-carcinoma of the thyroid less than 1cm in diameter;
- Chronic lymphocytic leukaemia less than RAI stage 3;
- Microcarcinoma of the bladder;
- All tumours in the presence of HIV infection.

2. “**First Heart Attack of Specified Severity**” means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis for this will be evidenced by all of the following criteria:

- A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for example typical chest pain),
- New characteristic electrocardiogram changes,
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

Excluded are:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- Other acute Coronary Syndromes;
- Any type of angina pectoris

3. “**Open Chest CABG**” means the actual undergoing of open chest surgery for the correction of one or more coronary

arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

- Angioplasty and/or any other intra-arterial procedures
- Any key-hole surgery or laser surgery

4. “**Stroke Resulting in Permanent Symptoms**” means any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT scan or MRI of the brain. Evidence of neurological deficit for at least 3 months has to be produced.

Excluded are:

- Transient ischemic attacks (TIA);
- Traumatic injury of the brain;
- Vascular disease affecting only the eye or optic nerve or vestibular functions

**Supporting Definitions**

“**Accident**” means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

“**Chronic Condition**” means a disease, illness, or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
- It needs ongoing or long-term control or relief of symptoms
- It requires your rehabilitation or for you to be specially trained to cope with it
- It continues indefinitely
- It comes back or is likely to come back.

“**Day Care Centre**” means any institution established for day care treatment of illness and / or injuries or a medical set -up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:

- Has qualified nursing staff under its employment;
- Has qualified medical practitioner(s) in charge;
- Has a fully equipped operation theatre of its own where surgical procedures are carried out
- Maintains daily records of patients and will make these accessible to the BSLI’s authorized personnel.

“**Day Care Treatment**” means medical treatment, and/or surgical procedure which is:

- Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
- Which would have otherwise required a hospitalization of more than 24 hours.
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.

**“Hospital”** means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities, under the Clinical Establishments (Registration & Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- Has qualified nursing staff under its employment round the clock;
- Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped operation theatre of its own where surgical procedures are carried out
- Maintains daily records of patients and will make these accessible to the BSLI’s authorized personnel.

**“Illness”** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

**“In-Patient Care”** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

**“Injury”** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

**“Medical Practitioner”** means a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The medical practitioner should not be the insured or a close relative of the insured.

**“Surgery or Surgical Procedure”** means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.

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### Part C

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#### RIDER PREMIUM PROVISIONS

Your Policy Schedule shows the Rider Sum Assured and the Annual Rider Premium.

#### RIDER BENEFIT PROVISIONS

##### Critical Illness Benefit

The CI (4) benefit is payable in case a member

- is diagnosed to be suffering from one of the conditions specified in the Insured Critical Conditions; and
- survives the Insured Critical condition for a period of at least 30 days from the date of diagnosis while this Rider Coverage is in force and provided that Birla Sun Life Insurance receives evidence satisfactory to it, in its sole discretion.

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### Part D

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#### RIDER PROVISIONS

##### Termination of Rider Benefit

The cover under this rider will discontinue on registration of a claim, but the cover on the basic benefit and any other riders taken will continue even after a claim under this rider, if the Member continues to be part of this policy.

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### Part E

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Not Applicable.

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### Part F

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#### GENERAL PROVISIONS

##### Assignment

As per the Base Policy Contract.

##### Nomination

As per the Base Policy Contract.

##### Exclusions

##### Suicide

- BSLI will not pay any part of this rider sum assured if the occurrence of critical Illness of the Life Insured is a direct or indirect result of suicide or attempted suicide, while sane or insane

##### **Others**

BSLI will not pay for this rider sum assured if an Insured Critical Condition results either directly or indirectly from any one of the following causes:

- Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period);
- Diseases that have previously occurred in the life insured (i.e. the benefit is payable only if the disease is a first incidence,

regardless of whether the earlier incidence occurred before the individual was covered or whether the insured was covered by the Company or another Insurer);

- Intentional self-inflicted injury, attempted suicide, while sane or insane
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- Participation by the insured person in a criminal or unlawful act
- Any disease in the presence of an HIV infection;
- Any disease causing the death of the insured within 30 days of the incidence of the illness (i.e., the survival period);
- Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period or for which a claim has or could have been made under any earlier policy.
- Any congenital condition
- Failure to seek or follow medical advice

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
- Taking part in any naval, military or air force operation during peace time
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping;
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

The cover under this rider will discontinue on registration of a claim, but the cover on the basic benefit and any other riders taken will continue even after a claim under this rider, if the Member continues to be part of this policy

**Fraud and Misrepresentation**

As per the Base Policy Contract.

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**Part G**

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As per the Base Policy Contract

BSLI CIR

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