

SHRIRAM CRITICAL ILLNESS CARE RIDER UIN-128A014V01 ANNEXURE V ENDORSEMENT / POLICY DOCUMENT

Shriram Critical Illness Care Rider is a linked rider which covers SIX major critical illnesses.

The rider pays 100% of the Critical Illness Care rider sum assured in the event of the life assured being first diagnosed with any of the covered critical illnesses any time after 90 days from the date of commencement/revival and life assured survived for at least 30 days from the date of first diagnosis. First diagnosis shall relate to the first diagnosis during the policy term.

The Critical illnesses covered are:

1. Cancer of specified severity
2. First heart attack - of specified severity
3. Stroke resulting in permanent symptoms
4. kidney failure requiring regular dialysis
5. Open chest CABG
6. Major organ/bone marrow transplant.

The definitions of the diseases covered under this rider:

CANCER OF SPECIFIED SEVERITY

Cancer is a malignant tumor characterized by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. The diagnosis must be supported by a valid histological evidence of malignancy & confirmed by a pathologist.

The term cancer includes leukemia, lymphoma, and sarcoma.

The following are excluded

- i. 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.
- ii. Any skin cancer other than invasive malignant melanoma.
- iii. 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.
- iv. Papillary micro-carcinoma of the thyroid less than 1cm in diameter.
- v. Chronic lymphocytic leukemia less than RAI stage 3.
- vi. Micro carcinoma of the bladder
- vii. All tumours in the presence of HIV infection.

HEART ATTACK - OF SPECIFIED SEVERITY

The first occurrence of myocardial infarction which 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:

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

The following are excluded

- i. Non ST-segment elevation myocardial infarction (NSTEMI) with elevation of troponin I or T
- ii. Other acute coronary Syndromes
- iii. Any type of angina pectoris

STROKE RESULTING IN PERMANENT SYMPTOMS

Any cerebro vascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, hemorrhage and embolisation from an extra cranial 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 permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded.

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the type or optic nerve or vestibular functions

KIDNEY FAILURE REQUIRING REGULAR DIALYSIS

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemo dialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

OPEN CHEST CABG

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.

The following are excluded

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

MAJOR ORGAN/BONE MARROW TRANSPLANT

The actual undergoing, of a transplant of:

- i. One of the following human organs: heart, lung, liver, pancreas, kidney. That resulted from irreversible end stage failure of the relevant organ, or human Bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a medical practitioner.

The following are excluded.

- i. Other stem cell transplants.
- ii. Where only islets of Langerhans are transplanted

Exclusions

The Company shall not be liable to pay the benefit under the rider, if the critical illness of the life assured occurs as a result of:

- 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.

- Any condition that is pre-existing for which the LA had signs or symptoms and/or was diagnosed and/or received medical advice/ treatment within 48 months prior to the first policy taken by the insurer”

The pre-existing diseases shall not be excluded for more than 48 months from the date of occurrence. The 48 months shall be counted from the No of years of continuous insurance cover with previous insurer (s).

- Participation by the insured person in a criminal act with criminal intent
- 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

Waiting and Survival Period:

Rider benefit can only be claimed if the critical illness is diagnosed at least 90 days after the date of commencement or the date of revival/reinstatement whichever is later and the life insured survives the specified illness for a period of at least 30days from the date of first confirmed diagnosis

Rider premium

Rider premium will be charged on the unit fund by cancelling units at the beginning of each policy month.

Other conditions:

- The rider is applicable for linked plans.
- Rider can be opted at the time of proposal. If the Life Assured is minor at the time of base policy inception, the rider can be chosen on attaining majority. Option to stop the rider benefit any time during the term of the policy is available under the rider.
- Benefits under the rider are payable only if the base plan is in force.
- The rider benefit will cease immediately if the base plan is terminated, discontinued or made paid-up. The rider benefit will also cease when a rider claim is paid.
- The rider will be terminated on
 1. Death of the policyholder
 2. Surrender of the policy
 3. Once the rider claim is paid.
 4. Discontinued or converted to paid up
 5. Expiry of the rider term
- No rider cover will be continued while the base policy is in discontinuance state or when the policy is converted to paid up. However if the policy is revived along with the rider then the rider benefits will be restored. . The revival applicable for the base plan will apply for the rider also.
- The premiums will remain unchanged for a period of every block of three years. Thereafter the premiums may be reviewed and modified as necessary after prior approval of IRDAI.
- Changes in rates will be applicable from the date of approval by the IRDAI and shall be applied only prospectively thereafter for new policies and at the date of renewal for renewals.
- Guaranteed surrender value, Maturity value, policy loan or paid up value will not be available under this rider

- Revival or alterations of the rider depends on the base plan.
- The total rider sum assured under all policies taken by a single life shall not exceed Rs. 2500000
- The benefit under this rider is restricted to 70 years of completed years of age of the life assured.

Claim Procedure

In case of the policy holder afflicted by defined Critical illness, the claimant should submit the following for consideration of the claims

- Medical certificate by a doctor authorized by the company
- Rider Policy Document
- Claim Forms issued by the company

Free Look Period

The policy holder has a period of 15 days (30 days if the business is sourced through distance marketing) from the date of receipt of the policy document to review the terms and conditions of the policy and where the insured disagrees to any of those terms or conditions, he has the option to return the policy stating the reasons for his objection, when he shall be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover. Distance marketing entails any sale through e-mails, telephonic calls and any other mode except through personal interaction.