

Birla Sun Life Insurance Group Protection Solutions Policy Contract

Rider provisions

Critical Illness Plus (CI 13)

UIN: 109B009V03

A. Definition

The CI (13) benefit is payable if any of the 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

B. Benefits

Insured Critical Illness covered under this rider are:

1. First Heart Attack of Specified Severity

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

2. Stroke Resulting in Permanent Symptoms

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

3. Cancer of Specified Severity

It means a malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be

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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;
- Pailliary 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.

4. 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.

Excluded are:

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

5. Major Organ / Bone Marrow Transplant

The actual undergoing of a transplant of:

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

Excluded are:

- Other stem-cell transplants
- Where only islets or langerhans are transplanted.

6. 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 (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

7. Permanent Paralysis of Limbs

Total and irreversible loss of use of two or more limbs through paralysis as a result of injury or disease of the brain or spinal chord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

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8. Major Surgery of Aorta

Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches.

Excluded is:

- Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair.

9. Heart Valve Surgery

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded is:

- Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty

10. Alzheimer's Disease before age 60

Unequivocal diagnosis of Alzheimer's disease (presenile dementia) before age 61 that has to be confirmed by a specialist medical practitioner and evidenced by typical findings in cognitive and neuroradiological tests (e.g. CT scan, MRI, PET of the brain). The disease must result in a permanent inability to perform independently three or more activities of daily living – bathing (ability to wash in the bath or shower), dressing (ability to put on, take off, secure and unfasten garments), personal hygiene (ability to use the lavatory and to maintain a reasonable level of hygiene), mobility (ability to move indoors on a level surface), continence (ability to manage bowel and bladder functions), eating/drinking (ability to feed oneself, but not to prepare the food) or must result in need of supervision and the permanent presence of care staff due to the disease. These conditions have to be medically documented for at least three months.

11. Benign Brain Tumour

Removal of a non-cancerous growth of tissue in the brain under general anaesthesia leading to a permanent neurological deficit or if inoperable also leading to a permanent neurological deficit.

Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical findings in CT scan or MRI. Permanent neurological deficit means the condition has to be medically documented for at least three months. Specifically excluded are all cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine.

12. Deafness (Loss of Hearing)

Total, permanent and irreversible loss of hearing in both ears as a result of sickness or accident. The diagnosis has to be confirmed by a specialist medical practitioner (best by an ear, nose and throat specialist) and evidenced by means of audiometry.

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13. Parkinson's Disease before age 61

Unequivocal diagnosis of idiopathic or primary Parkinson's disease (all other forms of Parkinsonism are excluded) before age 61 that has to be confirmed by a specialist medical practitioner. The disease must result in a permanent inability to perform independently three or more activities of daily living – bathing (ability to wash in the bath or shower), dressing (ability to put on, take off, secure and unfasten garments), personal hygiene (ability to use the lavatory and to maintain a reasonable level of hygiene), mobility (ability to move indoors on a level surface), continence (ability to manage bowel and bladder functions), eating/drinking (ability to feed oneself, but not to prepare the food) or must result in a permanent bedridden situation and inability to get up without outside assistance. These conditions have to be medically documented for at least three months.

Supporting Definitions

- **Accident** – An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
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- **Injury** – 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.
- **Illness** – 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.
- **Chronic condition** – A chronic condition is defined as 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.
- **Medical Practitioner** – A Medical Practitioner is 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** – 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.
- **Hospital** - A 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

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- 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.
- **Day Care Centre** – A 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.
- **In-Patient Care** - Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- **Day Care Treatment** - Day care treatment refers to 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.

C. Exclusions

Suicide

BSLI will not pay any part of this rider sum assured if the death 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

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- 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