

## RIDER BENEFIT PROVISIONS

This rider forms part of the policy contract and shall be governed by policy terms and conditions to the extent applicable. Your Policy Details shows the Rider Sum Assured, the Rider Term, the Annual Rider Premium and the Premium Paying Term. The policy owner covered under this rider is the person named in Your Policy Details.

### Waiver of Premium Benefit

A claim can be submitted under this rider while it is in effect and upon the first occurrence of the following events:

- (a) the policy owner suffers a total and permanent disability lasting at least 180 days; or
- (b) the policy owner is diagnosed to be suffering from any one of the covered critical illness under this rider and survives for a period of at least 30 days following the date of diagnosis; or
- (c) upon the unfortunate death of the policy owner, provided the Life Insured under the base policy is a different person.

The covered critical illnesses under this rider are: First Heart Attack of specified severity; Cancer of Specified Severity; Stroke Resulting in Permanent Symptoms; and Major Organ / Bone Marrow Transplant.

Once the claim is accepted by us and in our sole discretion, we shall terminate this rider and start waiving all future premiums applicable to the base policy (and any other rider attached thereon) due from this date onwards. Future premiums shall be waived until the earliest of: the date the base policy is terminated; the date this rider term ends; or the policy anniversary coinciding with or immediately following the policy owner's attained age 70.

Premiums due prior to our acceptance of the claim shall be payable by you and not waived by us.

In case of a total and permanent disability, we reserve the right to verify the subsistence of the disability at anytime while we are waiving premiums. We may from time to time require the policy owner to furnish proof of continued total and permanent disability, failing which the premiums from this point onwards shall no longer be waived by us and be payable by you.

### TERMINATION OF RIDER BENEFIT

This rider cannot be voluntarily terminated by you. The rider will terminate on the earliest of:

- the date we pay a claim under this rider; or
- the date the rider term ends; or
- the date the policy to which this rider is attached terminates; or
- the date the reinstatement period ends as per the premium discontinuance provision of base plan; where premium paying term is equal to the rider term. No rider benefits shall be payable during the reinstatement period of such policies.

## RIDER PROVISIONS

### DEFINITIONS

**"Total and Permanent Disability"** means the policy owner shall be regarded as disabled and entitled to the benefit if due to illness, disease, injury or surgical operations s/he is totally and permanently unable (even with reasonable training, rehabilitation and/or job accommodation) to engage in gainful employment in any occupation whatsoever. The permanence of the disability will only be established 180 days following the date of the event causing the disability.

**"First Heart Attack of specified severity"** means the death of a portion of the heart muscle as a result of an 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

**"Cancer of Specified Severity"** means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with the invasion & destruction of normal tissues. The diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma but the following are excluded:

- 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.

**"Stroke Resulting In Permanent Symptom"** means a cerebrovascular incident producing neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extra-cranial. The 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.

**"Major Organ / Bone Marrow Transplant"** means the actual undergoing of a transplant as a recipient of:

- one of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.
- human bone marrow using haematopoietic stem cells.

Other stem-cell transplants where only islets or langerhans are transplanted are excluded. The undergoing of a transplant must be confirmed by a specialist medical practitioner.

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

**"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*” 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.

“*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.

## EXCLUSIONS

You shall not be entitled to any benefits if a disability or covered critical illness results either directly or indirectly from any of the following causes:

- any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later;
- any condition (disease, illness or injury) manifesting itself within 90 days from the effective date of the rider or its latest revival date, whichever is later;
- any congenital condition;
- AIDS, HIV related complications or any sexually transmitted diseases;
- attempted suicide or self-inflicted injury, irrespective of mental condition;
- participation in a criminal, unlawful or illegal activity;
- taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us;
- 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;
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- 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;
- war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion;
- taking part in any naval, military or air force operation during peace time;
- no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any illness or accident 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.