

DHFL Pramerica Life Insurance Company Limited

UIN: 140B002V02

DHFL Pramerica Traditional Critical Illness Rider

TERMS AND CONDITIONS

Section One: Definitions

Base Policy means the Policy to which this CI Rider is attached and forms a part as shown in the Schedule.

Company means DHFL Pramerica Life Insurance Company Limited.

CI Rider means this DHFL Pramerica Traditional Critical Illness Rider

Critical Illness means any of the critical illnesses/ conditions or surgeries listed in the annexure to this CI Rider.

Pre-existing Medical Condition means any condition, ailment or injury for which Life Insured had signs or symptoms, and / or was diagnosed, and / or received medical advice / treatment, within 48 months prior to the issuance of first CI Rider by the Company to the Life Insured

Section Two: Inception and Termination of the Coverage

This CI Rider becomes effective on the Coverage Commencement Date and shall terminate on the occurrence of the happening of the first of any of the following:

- a. The Coverage Expiry Date of the CI Rider specified in the Schedule
- b. The date of any payment made under Section Three.
- c. The Policy Anniversary immediately following the receipt of a written cancellation request of the CI Rider provided that such written request for cancellation is received within 15 days before such Policy Anniversary.
- d. On termination of the Base Policy to which this rider will be attached.
- e. The date of the death of the Life Insured.
- f. The Policy Anniversary coinciding with or immediately following the Life Insured attaining 65 years of age

Section Three: Risk Covered

If, while this CI Rider is in force, the Life Insured is diagnosed by a registered medical practitioner (including a specialist acceptable to the Company, with costs for the same to be borne entirely by the Policyholder), to be suffering from a Critical Illness and the Life Insured survives a period of 30 days (or such other survival period as set out in the Annexure to this Rider) after the diagnosis of the specified Critical Illness, the Company will pay the Coverage Sum Assured to the Policyholder.

Any payment under this CI Rider is in addition to any amounts payable under the Base Policy or any other Riders in force at the time the Critical Illness is diagnosed.

The Company shall not entertain any claim under this CI Rider for a Critical Illness occurring during the period of 90 days from the Coverage Commencement Date or the date of revival of this CI Rider.

Section Four: Notice and payment of Coverage of the Life Insured

It is a condition precedent to the Company's liability to make any payment under this CI Rider that:

- a) The Company is informed of the claim in writing without delay, and in any event within 30 days of the occurrence giving rise to such claim.
- b) The Company is satisfied that a claim is payable and the Company has received all documentation and information requested, including but not limited to:
 - All past and current medical/ hospital records including admission notes, test records, discharge summaries (where applicable)
 - The original Policy Document

Section Five: Changes in the Coverage Sum Assured

The Policyholder may request an increase in the Coverage Sum Assured under this CI Rider. The Company may limit the amount of the increase and may request such information and documentation as it may deem fit prior to making the proposed change and the change shall only become effective upon the Company accepting the change in writing.

If the Policyholder requests a decrease in the Coverage Sum Assured applicable under this CI Rider, the change shall automatically become effective on acceptance of the change by the Company in writing. The Company may limit the amount of such decrease.

Section Six: Premium

The premium for this CI Rider shall be paid in the amounts and at the intervals (Premium Frequency) and for the term specified in the Schedule. The premium rate is reviewable by the Company after the first 5 Policy Years from Coverage Commencement Date of this Rider with the prior approval of the IRDA. The premium payable may be automatically increased or decreased if the Company accepts the Policyholder's request to change the Coverage Sum Assured as per Section Five above.

Section Seven: Grace Period and Revival

If any premium is not received in full by its due date, then upon the expiry of the Grace Period, the CI Rider shall automatically lapse. If the Critical Illness as defined in the Annexure below occurs during such Grace Period, the Company shall deduct any premium due from the amount payable under this Rider.

The CI Rider may be revived along with the revival of the Base Policy in accordance with the terms of the Base Policy.

Section Eight: Changes to the CI Rider Terms and Conditions

The Company may alter these CI Rider Terms and Conditions and the Coverage conferred hereunder if there is a change in the law or taxation, which affects the Company or the Policy. No change will be made without the prior approval of the IRDA and notice of all changes will be sent to the Policyholder.

If the Policyholder does not agree with the change, the Policyholder may terminate this CI Rider by giving the Company written notice within 30 days of receipt of the Company sending notice of the change.

Section Nine: Exclusions

No payment shall be made in respect of any claim directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- Any Pre-existing Medical Condition
- Any sickness related medical condition which first manifests itself within 90 days of the Coverage Commencement Date or revival date, whichever is later.
- Any disease associated with AIDS or the Life Insured being infected with HIV.
- The Life Insured performing service in any military, police, paramilitary or similar organization.
- The Life insured taking part in any strike, industrial dispute or riot,
- The Life Insured taking part in any criminal or illegal activity.
- Self inflicted injury, suicide or attempted suicide, whether sane or insane*.
- The Life Insured being under the influence of, or the Life Insured abusing, any drug, alcohol, narcotic or psychotropic substance not prescribed by a registered medical practitioner.
- Nuclear reaction, radiation or contamination.

The above exclusions shall be in addition to the exclusions provided under the Base Policy, if any.

* If the Life Insured commits suicide or attempts suicide, whether sane or insane, within 12 months from the Policy Commencement Date or date of revival of the Policy, while the Policy is in force, the Company's only obligation under the Policy shall be to pay Nominee, 80% of the total CI Rider Premium paid (excluding underwriting extra).

Section Ten: Change of Occupation or Profession

If the Life Insured's occupation, profession or hobbies change then the Policyholder shall within 30 days give the Company written notice of such change, failing which the Company may decline to make payment under this CI Rider if the Insured Event of the Life Insured is directly or indirectly related to, caused by, arises from or is attributable to the change. If notice of a change is given as required, then the Company shall determine what changes to the cover provided under this CI Rider shall be effected and will send the Policyholder notice of such changes. Within 30 days of notice having been sent, the Policyholder may

terminate this CI Rider by giving the Company written notice of termination.

Section Eleven: Surrender

Upon surrender of the Base Policy or the CI Rider, the Company shall not pay any surrender value or any other value to the Policyholder under this CI Rider.

Section Twelve: Miscellaneous

The Application Form and other particulars (if any) together with the declarations received from the Policyholder/ Life Insured, form the basis of this CI Rider. In addition to the terms and conditions and definitions of this CI Rider, this CI Rider is also subject to the terms and conditions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this CI Rider, the provisions of this CI Rider shall prevail with respect to the matters dealt with in this CI Rider.

Assignment: the Policyholder hereunder cannot assign this CI Rider or the benefits there under separately from the Base Policy. If the Policyholder assigns the Base Policy, this CI Rider and the benefits hereunder shall also be assigned automatically along with the Base Policy.

Loan: No loans shall be available for this CI Rider.

Currency: All premiums and Coverages are payable within India and in the currency of the Base Policy as specified in the Schedule.

Annexure

This CI Rider will cover the Life Insured against the following 10 critical illnesses/conditions and surgeries:

1. Aorta Surgery

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Surgery performed by using only minimally invasive or inter-arterial techniques is excluded.

2. Blindness

The total, permanent and irrecoverable loss of the sight in both eyes as a result of illness or accident. The total loss of sight must have persisted for at least 6 months and must, in the opinion of an ophthalmologist appointed by DPLI, be deemed permanent.

3. Cancer of specified severity

A malignant tumour characterised by the uncontrolled growth & 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 leukemia, lymphoma and sarcoma.

The following are excluded:

- a) Tumours showing the malignant changes of carcinoma in situ and 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.
- b) Any skin cancer other than invasive malignant melanoma
- c) 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.
- d) Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- e) Chronic lymphocytic leukaemia less than rai stage 3
- f) Microcarcinoma of the bladder
- g) 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.

The following are excluded:

- a) Angioplasty and/or any other intra-arterial procedures
- b) Any key-hole or laser surgery.

5. First 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:

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

The following are excluded:

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

6. Open heart replacement or repair of heart valves

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. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

7. 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.

8. Major organ /bone marrow transplant

The actual undergoing of a transplant of:

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

The following are excluded:

- a) Other stem-cell transplants
- b) Where only islets of langerhans are transplanted

9. Permanent paralysis of limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. 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.

10. 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 permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

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