

ENDORSEMENT FOR SHRIRAM CRITICAL ILLNESS COVER RIDER UIN 128B010V02

1. If at any time when the policy is in full force, but before the end of policy term, Critical illness benefit pays 100% of the Critical illness sum assured on survival of 30 days following the confirmed diagnosis of the life assured suffering from one of the insured Critical illness conditions as specified below. Following a Critical illness claim the main policy is unaffected.

Critical illnesses covered:

- (i) Cancer (ii) Heart Attack (iii) Stroke (iv) Kidney Failure
(v) Coronary Artery Bypass Surgery (vi) Major Organ Transplant

The definitions of the diseases covered under this rider:

CANCER

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

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.
- iv. The following are excluded
- v. Non ST-segment elevation myocardial infarction (NSTEMI) with elevation of troponin I or T
- vi. Other acute coronary syndromes
- vii. Any type of angina pectoris

STROKE

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

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.

CORONARY ARTERY BYPASS SURGERY

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 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

2. Immediately after the Critical illness, full particulars must be furnished to the office of this company where this policy is serviced and within 180 days after happening of the Critical illness, proof of the Disease in such manner as required by the Company, should be given
3. The Company shall not be liable to pay the benefit under the Critical Illness Rider if the illness 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.
 - 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.
 - Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
 - Participation by the insured person in a criminal or unlawful act with criminal or unlawful 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.
4. The total rider Sum Assured under all policies taken by a single life shall not exceed Rs. 2500000
5. The benefit under this rider is restricted to 70 years of completed years of age of the life assured.
6. Premium rates are reviewable on the fifth anniversary of the original policy's commencement and each anniversary thereafter subject to approval of IRDA.
7. If at any time after the claim is admitted that it is discovered that the said claim is wrongly paid, all the amounts paid under this benefit shall be recovered with such interest prevailing at that time, from the proceeds of the policy.
8. 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
 - Policy Document
 - Claim Forms issued by the company