

## **Mediclaime 2012 Rider**

### **IRDAI/HLT/NIA/R-H/V.I/16/16-17**

This rider is applicable for the customers whose Sum Insured is more than or equal to 2 lakhs.

This Rider will not be available for:

- 1) Insured Persons over 65 years of age OR
- 2) Insured Persons suffering from one or more of the following Illnesses/Conditions:
  - a) Any Critical Illness
  - b) Any recurring Illness
  - c) Any chronic Illness OR
- 3) Any Insured Person having more than two Hospitalisations in the previous two years

### **Rider:**

At the request of the Insured and on payment of additional premium as applicable, it is hereby agreed and declared that:

1. The limit stated in clause 3.1(a) and 3.1(b) hereby stands modified, as stated hereunder:

<b><i>Room Rent, boarding and nursing expenses as provided by the Hospital not exceeding 1.5 % of the Sum Insured per day</i></b>
<b><i>Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding 3.0 % of the Sum Insured per day</i></b>

2. The limit stated in 3.4 (Limit on payment of Cataract) hereby stands modified, as stated hereunder:

***“Our liability for payment of any claim relating to Cataract shall be limited to Actual cost or a maximum of Rs. 30000/- for each eye (inclusive of all charges), whichever is less.”***