

HOSPITAL CASH BENEFIT RIDER

Article 1 General Provisions

- 1.1 These Special Terms and Conditions apply to the Policy only if this Rider has been effected as specified in the Schedule.
1.2 This Policy is further governed by the relevant Standard Terms & Conditions applicable to the Base Plan.

Article 2 Insured & Claim Event

- 2.1 A person or persons in the case of joint life whose life is the object of this Rider as shown in the Schedule.
2.2 A Claim Event means the Insured's admission as an in-patient into a Hospital, as defined in Article 4 below, for the immediate treatment of any sickness or accidental bodily injury which is declared in writing to be necessary by a registered and qualified Medical Practitioner.

Article 3 Benefits

- 3.1 Upon the happening of a Claim Event affecting the Insured or, in the event of a joint life Policy, either Insured, the Company will make payment of benefits as provided for under Article 3.2 below provided that:
- 3.1.1 The Claim Event first occurs while this Rider is still operative and is reported to the Company in accordance with Article 8 below.
3.1.2 The period of hospitalisation necessitated by the Claim Event exceeds a continuous period of 48 hours from the time of first admission.
- 3.2 In the event of an admitted claim under this Rider, and regardless of the actual costs incurred, the Company will:
- 3.2.1 pay Rs.1,000/- for each completed 24 hour period of hospitalization in respect of admission to a general or special ward, or
3.2.2 pay Rs.3,000/- for each completed 24 hour period of hospitalization in respect of admission to an Intensive Care Unit,
3.2.3 not pay for more than a maximum of 30 days for all periods of hospitalization in any one Policy Year and 180 days for all periods of hospitalization throughout the term of the Rider.
- 3.3 In calculating the amount of the payment to be made under Article 3.2:
- 3.3.1 Periods of admission shall be 0.5pt calculated from the time of admission to the time of discharge.
3.3.2 Where two periods of hospitalization are due to the same originating cause or event and are separated by not more than 90 days, the two periods of hospitalization will be considered to be a single period of hospitalization commencing on the first day of the first period of hospitalization.
3.3.3 In the case of admission to the general or special and intensive care unit in any one period of 24 hours, the Company shall pay benefits as if the admission was to the intensive care unit provided that the period of admission to the intensive care unit is at least six continuous hours.

Article 4 Definition of Hospital

- 4.1 In order to be classed as a Hospital in which hospitalization may result in payment under this Rider, the establishment must meet all the following criteria:
- a). It is established for indoor care and treatment of sickness and injuries, and has been registered as a hospital with the local authorities
b). It has one or more qualified doctors (with the relevant medical qualifications) present at all times and is under the supervision of a registered and qualified medical practitioner
c). It is a place where the daily records of patients are maintained and accessible to the Company's authorized officer
d). It is a place which provides diagnostic and medical equipment and facilities needed in operations for the accommodation and treatment of injured persons and medical attention for any disease or childbirth.
e). It is a place where in-patient facilities are available and which uses generally recognized scientific methods; and
f). It is a place with at least 15 in-patient beds
- 4.2 Intensive Care Unit means a section, ward or wing of a Hospital which is under the constant supervision of an Intensive Care Unit Specialist, and which is specially equipped for treatment of patients:
- a) who are in a critical condition, or
b) who require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and high-care wards.

Article 5 Exclusions and Waiting Periods

- 5.1 No benefit will be payable if the hospitalization is directly or indirectly caused by or aggravated by or related to
- a) Any condition existing prior to the Commencement Date except as stated in the Schedule.
b) Routine examinations, preventative measures, check-ups or a medical examination not performed for the purpose of treating illnesses or injuries
c) Treatment for idiopathic epilepsy and psychiatric conditions
d) Dental treatment, supply or fitting of eye glasses, lenses or hearing aids
e) Treatment which is not undertaken by a registered and qualified Medical Practitioner
f) Attempted suicide or self-inflicted injuries
g) Drug abuse, alcohol or solvent abuse, or the taking of drugs except in accordance with the direction of a registered medical practitioner
h) Childbirth, (other than a Pregnancy Complication as defined in Article 5.5 below) abortion, contraceptive measures, fertility tests and treatment of infertility
i) Cosmetic or plastic surgery, unless due to an accident and recommended by a registered and qualified medical practitioner
j) Donation of an organ
k) Compulsory vaccination
l) Injuries resulting whilst flying in any kind of aircraft other than as a fare paying passenger in an aircraft of a licensed airline
m) Hazardous sports and pastimes - injuries resulting from taking part or practising for any hazardous hobby, pursuit or any race except as previously declared to and accepted by the Company
n) War and civil commotion - injuries resulting from war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
o) Criminal Acts - injuries resulting from any criminal act or any attempt thereat

- p) Injuries resulting from nuclear reaction, radiation and nuclear or chemical contamination
 - q) Injuries resulting from service in any military, police or similar organisation
 - r) Injuries resulting from participation in strikes or other industrial disputes
 - s) Care and/or treatment at an establishment which does not conform to the definition of a Hospital as set out in Article 4.
- 5.2 A "Waiting Period" under this Rider shall mean a continuous period of days immediately following the Commencement Date of the Rider or the date on which cover under the Rider is re-instated, where applicable.
- 5.3 For the purposes of this Article "Injury" means an accidental bodily injury that results from sudden, unexpected and violent external force independently of any other cause that is not excluded under Article 5.1 and occurs when the Rider is in force.
- 5.4 For the purposes of this Article "Sickness" means any physical sickness, disease or condition that is not excluded under Article 5.1 that first manifests itself when the Rider is in force.
- 5.5 For the purpose of this Article "Pregnancy Complication" means toxemia, ectopic pregnancy or hyperemesis gravidarum.
- 5.6 There shall be no Waiting Period for hospitalisation due to Injury.
- 5.7 The Waiting Period for hospitalisation due to Sickness is 90 days, during which period no benefits shall be paid under this Rider for he Sickness.
- 5.8 The Waiting Period for hospitalisation due to a Pregnancy Complication is 365 days during which period no benefits shall be paid under this Rider for the Pregnancy Complication.
- 5.9 Pursuant to Articles 5.1 and 5.8, for the avoidance of doubt, no benefits shall be paid for hospitalisation due to pregnancy (except Pregnancy Complication), childbirth (including surgical delivery), abortion or miscarriage (except as a result of an Injury) and pre natal or post natal care.
- 5.10 Any hospitalisation that occurs outside of the Union of India

Article 6 Charge for Rider

- 6.1 The charge in respect of this Rider, as determined by the Company, is made through deduction from the Policy's Accumulation Unit Account in respect of Regular Premium by cancelling the appropriate number of units at their Unit Price with the same frequency as the charges for the Base Plan.
- 6.2 Charge for this Rider may be adjusted by the Company on each Anniversary, where necessary. The Company will inform the Insured if it is necessary to increase the charge for the Rider.

Article 7 Duration of the Rider

- 7.1 The Rider terminates at the end of the Premium Payment Term of the Base Plan as defined in the Standard Terms and Conditions or on the Anniversary on which the Insured in the case of single life or older of the Insured in the case of joint Policy attains Age 60, whichever is earlier.
- 7.2 The Rider terminates if cancelled by the Policyholder. The Rider will be terminated on the next following Anniversary subject to the condition that the written request is received at the Company address in India 30 days prior to the Anniversary.
- 7.3 The Rider terminates if the Policy is terminated or cancelled for any reason.
- 7.4 The Rider terminates once Insured in the case of single life or both of the Insureds in the case of joint life receives the benefit payment for full 180 days as stipulated in Article 3.2.3.
- 7.5 The Company may at any time terminate this Rider, and it shall terminate upon the Company giving 60 days written notice to the Policyholder. No refund of charges made for the Rider or any adjustment to the Premium will be due or given in consequence of the termination, but no further charges shall be deducted by the Company after the date upon which the Rider is terminated. No claims may be made after the termination of the Rider. However any claims made before cancellation will be considered in accordance with these Special Terms and Conditions.

Article 8 Claim Procedure

- 8.1 It is a condition precedent to the liability of the Company to make payment under this Rider that the Insured shall give a written notice within a period of thirty days after the period of hospitalisation. The Policyholder shall furnish at his own expense all evidence that the Company may require in support of the claim. The Company may require the Insured to sign any necessary consent form to allow the Company to receive the results of any medical examinations and/or tests. Failure to provide the necessary consent if required, will result in the immediate cancellation of this Rider. In this event there will be no refund of any charges made in respect of this benefit.
- 8.2 The Company reserves the right to require proof of age before benefit is paid.

Article 9 Changes to the Special Terms and Conditions

- 9.1 The Company reserves the right to change these Special Terms and Conditions and the benefits conferred by the Rider if there is a change in the law, legislation or taxation affecting the Company or the main Policy, or if there is a change in circumstances which makes it impossible or impracticable for the Company to follow these Special Terms and Conditions.
- 9.2 None of these Special Terms and Conditions may be waived or modified except by endorsement issued by the Company and signed by an authorised official thereof, except where otherwise stated in the Standard Terms and Conditions.
- 9.3 The Company will notify the Policyholder about any changes to these Special Terms and Conditions and the benefits within four weeks from the date of the change. If the Policyholder does not agree with the change and does not so notify the Company within four weeks after the Company has sent notification thereof, he/she will be deemed to have accepted the change.