



## COMPREHENSIVE HEALTH BENEFIT RIDER (UIN: 122C007V01)

### Terms & Conditions

#### 1) General Provisions

- a) The Schedule will show if this Rider is in force.
- b) This Rider is subject to the Standard Terms & Conditions of the Base Plan as well as the Rider Terms & Conditions.
- c) Terms defined in the Base Plan are also applicable to these Rider Terms & Conditions.

#### 2) Definitions

The following words or phrases have the meanings given to them below wherever they appear in these Rider Terms & Conditions:

a) **Life Insured:**

Life Insured means the person whose life is insured under this Rider, as specified in the Schedule.

b) **Permanent Total Disability:**

A Life Insured shall be regarded as totally and permanently disabled only if, as a result of accidental bodily injury, sickness or disease:

- that Life Insured has suffered loss by physical separation (or loss of use) of two limbs or the complete and irremediable loss of sight in both eyes or the loss by physical separation (or loss of use) of one limb, accompanied by the complete and irremediable loss of sight in one eye (where limb means the entire hand or foot), or
- that Life Insured has been continuously disabled for a period of 1 year and has been determined by the Company to be incapacitated to such an extent as to render that person unable ever to resume work or to attend any gainful employment or occupation.

c) **Critical Illness** means:

i) **Heart Attack:**

- (1) The first occurrence of Heart Attack or myocardial infarction, which means death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:
  - (a) Typical clinical symptoms (for example, characteristic chest pain);
  - (b) New characteristic electrocardiographic changes;
  - (c) The characteristic rise of cardiac enzymes or Troponins, recorded at the following levels or higher:
    - (i) Troponin T > 1.0 ng/ml
    - (ii) AccuTnl > 0.5 ng/ml, or equivalent threshold with other Troponin I methods;
  - (d) The evidence must show a definite acute myocardial infarction.
- (2) The following are not covered:
  - (a) Angina;
  - (b) Other acute coronary syndromes, for example myocyte necrosis.
- (3) Diagnosis must be confirmed by a consultant cardiologist.

ii) **Stroke:**

- (1) Defined as a cerebrovascular accident or incident producing neurological sequelae of a permanent nature, having lasted not less than six months. Infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source are included.
- (2) The diagnosis must be based on changes seen in a CT scan or MRI and certified by a neurologist.
- (3) Specifically excluded are cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions.

iii) **Cancer:**

- (1) A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. This diagnosis must be histologically confirmed.
  - (a) The term cancer includes leukaemia, but the following cancers are excluded:
    - (i) All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
    - (ii) All forms of lymphoma in the presence of any Human Immunodeficiency Virus;
    - (iii) Kaposi's Sarcoma in the presence of any Human Immunodeficiency Virus;
    - (iv) Any skin cancer other than invasive malignant melanoma;
    - (v) 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; and
    - (vi) T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter.

- iv) End stage kidney failure:
  - (1) End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken.
  - (2) Evidence of end stage kidney disease must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.
- v) Major organ transplant:
  - (1) The receipt of a transplant of:
    - (a) Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or
    - (b) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end stage failure of the relevant organ.
  - (2) Other stem cell transplants are excluded.
- vi) Coronary artery bypass surgery:
  - (1) The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.
  - (2) Angiographic evidence to support the necessity of the surgery will be required. Balloon angioplasty, laser or any catheter-based procedures are not covered.
- vii) Benign brain tumour
  - (1) A benign tumour in the brain where all of the following conditions are met:
    - (a) The tumour is life threatening;
    - (b) It has caused damage to the brain;
    - (c) It has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit; and
    - (d) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.
  - (2) The following are excluded:
    - (a) Cysts;
    - (b) Granulomas;
    - (c) Vascular Malformations
    - (d) Haematomas;
    - (e) Tumours of the pituitary gland or spinal cord; and
    - (f) Tumours of Acoustic Nerve (Acoustic Neuroma).
- viii) Deafness
  - (1) The total and irreversible loss of hearing in both ears as the result of illness or accident. The diagnosis must be supported by audiometric and sound-threshold tests provided by and certified by an Ear, Nose, Throat (ENT) specialist.
  - (2) Total means the loss of at least 80 decibels in all frequency of hearing in both ears.
- ix) Blindness
  - (1) The total, permanent and irrecoverable loss of the sight in both eyes as a result of illness or accident. Certification by an ophthalmologist is necessary.
- x) Aorta Graft Surgery
  - (1) The actual undergoing of surgery (including key-hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.
    - (a) The term 'aorta' means the thoracic and abdominal aorta but not its branches.
- xi) Heart Valve Surgery
  - (1) The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities.
  - (2) The diagnosis of heart valve abnormality must be supported by cardiac catheterization or echocardiogram and the procedure must be considered medically necessary by a consultant cardiologist.
- xii) Paraplegia
  - (1) Complete and permanent loss of the use of two or more limbs, as a result of injury, or disease of the brain or spinal cord.
  - (2) To establish permanence, the paralysis must normally have persisted for at least 6 months from the date of trauma or illness resulting in the Life Insured being unable to perform his / her usual occupation.
  - (3) The condition must be confirmed by a consultant neurologist.
- xiii) Motor Neurone Disease
  - (1) Motor neurone disease characterised by progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurones which include spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis and primary lateral sclerosis.
  - (2) This diagnosis must be confirmed by a neurologist as progressive and resulting in permanent clinical impairment of motor functions.
  - (3) The condition must result in the inability of the Life Insured to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" for a continuous period of at least 6 months.
    - (a) Activities of Daily Living:
      - (i) *Washing:* the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
      - (ii) *Dressing:* the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

- (iii) *Transferring*: the ability to move from a bed to an upright chair or wheelchair and vice versa;
  - (iv) *Mobility*: the ability to move indoors from room to room on level surfaces;
  - (v) *Toileting*: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - (vi) *Feeding*: the ability to feed oneself once food has been prepared and made available.
- xiv) **Multiple Sclerosis**
- (1) The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:
    - (a) Investigations which unequivocally confirm the diagnosis to be Multiple Sclerosis;
    - (b) There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
    - (c) Well documented history of exacerbations and remissions of said symptoms or neurological deficits.
  - (2) Other causes of neurological damage such as SLE and HIV are excluded.
- xv) **Coma**
- (1) A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
    - (a) No response to external stimuli for at least 96 hours;
    - (b) Life support measures are necessary to sustain life; and
    - (c) Brain damage resulting in permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
  - (2) Confirmation by a neurologist must be present.
  - (3) Coma resulting directly from self inflicted injury, alcohol or drug abuse is excluded.
- xvi) **End stage liver disease**
- (1) End stage liver disease means chronic end-stage liver failure evidenced by all of the following:
    - (a) uncontrollable ascites
    - (b) permanent jaundice
    - (c) oesophageal or gastric varices and portal hypertension
    - (d) hepatic encephalopathy.
  - (2) Liver disease secondary to alcohol/or drug abuse is excluded.
- xvii) **End stage lung disease**
- (1) End stage respiratory failure including chronic interstitial lung disease.
  - (2) The following criteria must be met:
    - (a) Requiring permanent oxygen therapy as a result of a consistent FEV1 test value of less than one litre.
    - (b) Forced Expiratory Volume during the first second of a forced exhalation
    - (c) Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less
    - (d) Dyspnoea at rest.
  - (3) This diagnosis must be confirmed by a chest physician
- xviii) **Aplastic Anaemia**
- (1) Chronic persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:
    - (a) Regular Blood product transfusion;
    - (b) Marrow stimulating agents;
    - (c) Immunosuppressive agents; or
    - (d) Bone marrow transplantation.
  - (2) The diagnosis must be confirmed by a haematologist using relevant laboratory investigations.
- 3) Health Benefit**
- a) If the Life Insured contracts a Critical Illness or suffers from Permanent Total Disability due to accidental bodily injury, sickness or disease then, upon Our acceptance of a claim, We will also be liable to pay, in addition to any amount payable under the Base Plan, a Comprehensive Health Benefit Rider Sum Assured as specified in the Schedule; and
  - b) If a Premium Waiver Benefit is available on death under the Base Plan then it shall also be available in respect of this Rider.
  - c) Upon Our liability to make any payment under this Rider having arisen, then as regards the Life Insured no further payment of any benefit will be due under or be made for any risk cover under either the Base Plan, this Rider or any other Rider.
- 4) Rider Duration**
- This Rider will terminate on the earlier of:
- a) The Maturity Date.
  - b) The Policy Anniversary coinciding with or immediately following the Life Insured attaining Age 60.
  - c) Our acceptance of a claim for Critical Illness or Permanent Total Disability.
  - d) The Policy Anniversary immediately following Our receipt of the Life Insured's written request for cancellation, if the written request for cancellation is received within 30 days of such Policy Anniversary. If the Rider is terminated at the Life Insured's request then We shall not issue any further Comprehensive Health Benefit Rider under the Base Plan to which this Rider is attached.
  - e) The termination of the Policy (including on the death of the Life Insured).

**5) General Conditions**

All of the following conditions are conditions precedent to Our liability:

- a) The Life Insured must immediately inform Us in writing if he changes occupation or engages in an additional occupation, failing which no Health Benefit will be payable and We will not refund any payments we have received or charged for this Rider. We reserve the right to terminate this Rider if We consider the new or additional occupation to be more hazardous than that previously advises.
- b) We must receive written notice of a claim within 3 months of the diagnosis of the Critical Illness or happening of Permanent Total Disability along with a certificate from a registered medical practitioner along with other relevant reports. We shall not be liable to make any payment until We are satisfied that the claim is payable and for this purpose the Life Insured shall, at his own expense, provide Us with or cause Us to be provided with all cooperation and assistance that We may request, including submission to examination by a medical practitioner of Our choice and proof of age.

**6) Exclusions**

No benefit will be payable if the Critical Illness or Permanent Total Disability is directly or indirectly caused by or related to:

- a) Alcohol or drug abuse including drug taking other than prescribed by a registered and qualified medical practitioner, any actual or alleged crime committed by the Life Insured, wilful self inflicted injury, attempted suicide or unreasonable failure to seek or follow medical advice (including immediately following an accident).
- b) Participation in sports or pastimes of a hazardous nature including (but not limited to) parachuting, potholing, mountaineering, hot air ballooning, racing of any kind other than athletics or swimming.
- c) Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, insurrection, military or usurped power, or wilful participation in acts of violence.
- d) Radioactive contamination due to a nuclear accident.
- e) Any mental or functional disorder.
- f) Any condition existing prior to the Commencement Date except as stated in the Schedule.
- g) In relation to Permanent Total Disability only, no benefit will be payable if the Permanent Total Disability is directly or indirectly caused by, related to or aggravated by:
  - i) Aviation other than as a passenger in a commercial licensed passenger aircraft.
  - ii) Human Immunodeficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS))

**7) Changes to the Rider Terms & Conditions**

- a) Subject to the approval of Insurance Regulatory and Development Authority (or any such body authorised, from time to time, by the Government of India to approve such changes), We reserve the right to change these Rider Terms & Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting Us or the Base Plan. None of these Rider Terms and Conditions may otherwise be waived or modified except by endorsement issued by Us.
- b) We will send written notice of any change We intend to make at least 3 months before the next Policy Anniversary and such changes will be effective from that next Policy Anniversary. If the Life Insured does not agree with the change, then he may terminate the Rider. If he does not agree with the change but does not give us notice within 30 days after We sent notice of it then he will be deemed to have accepted the change.