

Shriram Critical Illness Cover Rider

Introducing Critical Illness Cover

Nobody likes to think about the possibility of suffering a serious illness or injury in the future. You can't foresee this happening, but you can make plans to help support yourself should the unexpected happen. Critical Illness Cover can help you make the adjustments to your lifestyle that you may either want, or need, to make after suffering a serious illness.

A full explanation of these benefits, and the terms and conditions of Critical Illness Cover is contained in this Brochure.

It has been designed to provide a benefit to help you cover medical and rehabilitation costs. It is available as a rider with most of the **Shriram Life Insurance plans**. Cover & its features are as follows:

Features

- Cover against SIX major critical illnesses
- Avail Tax benefits as per existing tax laws

Benefits Covered

We will pay Critical Illness Cover Benefit as a lump sum in the event of the Life Assured being diagnosed and suffering from a covered critical illness.

Life Assured receives 100% of the Rider Sum Assured as benefit if he/she diagnosed to be suffering from any of the specified 6 critical illness conditions and survived for at least 30 days from the date of diagnosis. The Critical illnesses covered:

1. Cancer
2. Heart Attack
3. Stroke
4. Kidney Failure
5. Coronary Artery Bypass Surgery
6. Major Organ Transplant

Eligibility

Entry Age	Minimum – 18 years age last birthday, Maximum – 55 years age last birthday
Maximum Maturity Age	65 years age last birthday
Minimum Policy Term	5 years
Maximum Policy Term	45 years subject to maximum maturity age
Minimum Sum Assured	Same as base plan Sum Assured
Maximum Sum Assured	Same as base plan Sum Assured, subject to maximum of Rs. 2500000/-
Premium payment frequency	Single, Yearly, Half-Yearly, Quarterly and Monthly.

Note: The policyholder has to pay premiums for this rider along with the premiums of base policy. The rider term, premium payment term, maturity age and mode are depends on base policy.

The definitions of the diseases covered under this rider:

Cancer

Cancer is a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The term cancer includes leukemia, lymphoma, and Hodgkin's disease. The cancer must require treatment by surgery, radiotherapy, or chemotherapy. The diagnosis must be confirmed with a valid pathology report and a report from an approved specialist.

Cancers excluded -

- All tumors which are histologically described as benign, pre-malignant, borderline;
- malignant, low malignant potential, or non-invasive;
- Any lesion described as carcinoma in-situ;
- Polycythemia Rubra Vera;
- Essential Thrombocythemia;
- All non-melanoma skin cancers.
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least class T2N0M0 by the AJCC Sixth Edition TNM Classification;
- Any form of cancer in the presence of HIV infection, including but not limited to, lymphoma or Kaposi's sarcoma;
- Thin Melanomas with pathology report showing Clark's Level less than III or Breslow thickness less than 1.0 mm;
- Early thyroid cancers that are less than 1 cm in diameter and histologically described as T1 by the AJCC Sixth Edition TNM Classification unless there are metastases;
- Early localized bladder cancers that are histologically described by the AJCC Sixth Edition TNM Classification as Ta or equivalent classification, unless there are metastases;
- Chronic Lymphocytic Leukemia (CLL) less than RAI Stage 3;
- All cancers that are a recurrence or metastases of a tumor that first occurred within the Qualifying, waiting period.

Heart Attack

Death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area as a consequence of coronary artery disease. The diagnosis must be supported by all three of the following criteria and be diagnostic of a new definite acute myocardial infarction:

- Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction;
- New characteristic electrocardiographic changes;
- The characteristic rise above accepted normal values of biochemical cardiac specific markers.

Heart failure, non-cardiac chest pain, angina, unstable angina, myocarditis, pericarditis, and traumatic myocardial injury are not covered. Myocardial infarction that occurs within fourteen (14) days of any coronary artery interventional procedure, including but not limited to, coronary angioplasty or coronary bypass surgery, will only be covered if it has resulted in new Q waves on the electrocardiogram or a new permanent regional wall motion abnormality on cardiac imaging thirty (30) days after the coronary procedure.

Stroke

"Stroke" is defined as a cerebrovascular incident resulting in irreversible death of brain tissue due to intra-cranial hemorrhage or due to embolism or thrombosis in an intra-cranial vessel. Subarachnoid

hemorrhage is also covered under this definition. This event must result in permanent neurological functional impairment with objective neurological abnormal signs on physical examination by a neurologist at least 3 months after the event. The diagnosis must also be supported by findings on Magnetic Resonance Imaging, Computerized Tomography or cerebral spinal fluid examination and must be consistent with the diagnosis of a new stroke.

The following are excluded: • Transient Ischemic Attacks (TIA) • Brain damage due to an accident or injury, infection, vasculitis, inflammatory disease or migraine; • Disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina; • Ischemic disorders of the vestibular system; • Asymptomatic silent stroke found on imaging.

Kidney Failure (End-stage Renal Failure)

The total and chronic irreversible failure of both kidneys. Continuous renal dialysis must be instituted and the dialysis must be deemed medically necessary by a certified nephrologists. Acute reversible kidney failure that only needs temporary renal dialysis and single kidney failure is not covered.

Coronary Artery Bypass Surgery

The actual undergoing of open-heart surgery with a thoracotomy and sternotomy to correct narrowing or blockage of one or more coronary arteries with insertion of bypass graft(s). Preoperative angiographic evidence of more than 50% coronary artery obstruction must be provided and the procedure must be considered medically necessary by a consultant cardiologist. Balloon angioplasty (PTCA), heart catheterization, laser relief, rotablate, stenting and all other intra arterial catheter based techniques are excluded. Key-hole coronary artery bypass surgery is also excluded.

Major Organ Transplant

The actual undergoing, as a recipient of, a transplant of a heart, lung, liver, pancreas, or kidney. This transplantation must have been deemed medically necessary to treat the irreversible end stage failure of the relevant organ. Bone marrow transplant is also covered if the insured has undergone the transplant and a specialist confirms that the bone marrow transplant was medically necessary. Other stem cell transplants and islet cell transplants are excluded.

Other Features

- Guaranteed surrender value, Maturity value, policy loan or paid up value will not be available under this rider
- Revival or alterations of the rider depends on the base plan
- Rates are reviewable on the fifth anniversary of the original policy's commencement and every anniversary thereafter. These changes are subject to IRDA approval only.
- The rider benefit will cease immediately if the base plan is terminated, discontinued or made paid-up. The rider benefit will also cease when a claim is paid.
- The total rider sum assured under all policies taken by a single life shall not exceed Rs. 2500000
- Rider can be opted at the time of proposal only. Except If the Life Assured is minor at the time of base policy inception, the rider can be chosen on attaining majority.

Exclusions

The life assured will not be entitled to any benefits if a Covered Critical Illness results either directly or indirectly from any one of the following causes:

- Diseases in the presence of an HIV infection;
- Diseases that have previously occurred in the life insured (i.e. the benefit is payable only if the disease is a first incidence, regardless of whether the earlier incidence occurred before the individual was covered or whether the insured was covered by the Company or another insurer);
- Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period);
- No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy;
- Any congenital condition.

- 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.
- Failure to seek or follow medical advice.
- 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.
- 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.

Occupation Exclusions

Hazardous occupations such as steeple chasing, sea diving, mountaineering, hunting, and racing of any kind are excluded. No Benefit will be paid if the insured event occurs when the Life Assured is engaged in any of these activities.

Tax benefits:

As per the current tax laws, the premiums payable under this rider are eligible for rebate as per the provisions of the Sec 80D of the Income Tax Act, 1961, subject to the conditions there in. Also the benefits receivable from the policy are exempt from the income tax under the Sec 10(10 D) of the Income Tax Act, 1961.

Tax Laws are subject to change from time to time. It is therefore advised that the proposer may consult his tax advisor for details.

Cooling off period: If policyholder is not satisfied with the 'Terms and Conditions of the rider', then he/she can request the Company for cancellation with reasons thereof within 15 days of receipt of the

policy. However, the company will deduct proportionate rider premium for the period the rider cover is provided.

Waiting and Survival Period:

Rider benefit can only be claimed if the critical illness is diagnosed at least 90 days after the date of commencement or the date of revival/reinstatement whichever is later and the life insured survives the specified illness for a period of at least 30days from the date of diagnosis.

Grace period:

A grace period of one month but not less than 30 days will be available for the payment of the Yearly, Half-yearly and quarterly premiums. For monthly mode, grace period is 15 days only.

Section 41 of the Insurance Act, 1938:No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance ,in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses, or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with fine, which may be extending to five hundred rupees.

Section 45 of the Insurance Act, 1938: No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act, and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed fact which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

About the company:

A pan India presence with over 200 branches, Shriram Life is your trusted partner for prosperity. At Shriram life we strive to provide our customers with elegant solutions tailored to individual needs. The name and address of the ombudsman to whom this policy can be referred to is being attached with the policy bond.

For further details, Please contact our Insurance Advisor or our nearest Branch Office.

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