

Annexure - 15

**FUTURE GENERALI HEART AND HEALTH  
INSURANCE PLAN**

**UIN: 133N069V02**

## Part A

### 1. FORWARDING LETTER

Ref.:

Date:

Mr. ABC DEF GHI

XXXXXXXXXXXX

XXXXXXXXXXXX

Tel:

Dear Mr. ABC DEF GHI

**Customer ID** (All your policies will be mapped to this id and this is your customer portal login id too)

**Product Name**

**Product UIN**

**Product Type** **Individual, Non Linked, Non-Participating, Health and Life Insurance Plan**

**Policy Number**

**Premium to be paid for**

Welcome to Future Generali India Life Insurance, a joint venture between Future Group and a world renowned, 185 years old insurer – Assicurazioni Generali Spa of Italy and Industrial Investment Trust Ltd (IITL).

At Future Generali Life Insurance, it is our endeavour to bring to you easy, simple to understand products which are most suitable for you and service processes which will put the power of managing your policy in your own hands through multiple self-servicing digital channels. On receipt of this policy document, we would request you to

- Go through the policy document carefully and write back to us in case you find any information which is not in line with your expectations
- Login onto our customer portal on [customer.life.futuregenerali.in](http://customer.life.futuregenerali.in) and create your online id immediately to manage your policy at your convenience
- Download FG Life App from Google Playstore / Apple Appstore

Please note that this is a regular premium paying policy and premium payment is due on <<every year>> till year \_\_\_\_\_. We would request you to pay all renewal payments on time to avail all the benefits of the policy without any

1. Servicing Branch Address	Lodha I – Think techno campus, A wing – 1st floor, Pokhran Road -2, Off Eastern Express Highway, Behind TCS Bldg, Thane West – 400607
2. Toll Free Access Number	18001022355
3. Customer Service Email	care@futuregenerali.in
4. Website	Life.futuregenerali.in
5. Customer Portal	Customer.life.futuregenerali.in OR FG Life App
6. Tel / Fax	+ 91-22-4097 6666 (T) / +91-22-4097 6600 (F)

hassles.

For your convenience, we have provided you with multiple channels of communication to reach out to us should you have any concern about your policy or should you need any information about your policy:-

You should feel free to get in touch with us on any one of the below options

### Free Look Option

You have the right to return this Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode) if You disagree with any of the terms and conditions by giving Us a written request for cancellation of this Policy which states the reasons for Your objections. We will cancel this Policy and refund the premium received

For your convenience, we are providing your sales / servicing agent details below:

**Agent/Broker/Intermediary Name**

**Code**

**License No.**

**Mobile Number**

**Address**

after deducting proportionate risk premium for the period on cover, stamp duty charges and expenses incurred by Us on the medical examination of the Life Assured (if any).

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

We once again welcome you to Future Generali Life Insurance and our world of simpler, smarter, faster insurance solutions and assure you of our best service always

Sincerely,

<<Name>>

<<Designation>>

## 2. POLICY PREAMBLE

Welcome to Future Generali Life and thank you for entrusting us your protection needs and that of your loved ones. We are extremely excited with the opportunity of serving you throughout the coverage period of this policy.

**Information Provided by you:** The information that you have given in your proposal form, all supporting documents, any other information or declaration given by you, medical evidence (if any) shall form a part of this contract of insurance with us and it is the basis on which the contract of insurance has been issued. Your policy document, comprising this policy schedule and all the information provided in this booklet along with any endorsements is the evidence of this contract. We would request you to read this document carefully as it is vital to securing the need for which you have bought this policy and also to keep this document in a very safe place. In case you find any errors in the policy document, please take this document to the servicing branch to enable us to effect any corrections that may need to be made or write to us at [care@futuregenerali.in](mailto:care@futuregenerali.in).

**Product Bought by you :** Future Generali <<Heart and Health Insurance Plan>> is an Individual Pure Risk Premium, <<non-linked>> <<non-participating>> health and life insurance plan under option 1 and 2 and Savings Individual, <<non-linked>> <<non-participating>> health and life insurance plan under option 3 and 4 which offers you benefits as mentioned in the policy schedule and Part C of this policy document. The investment risk in this plan is <<not>> taken by you and the death, critical illness benefit and maturity benefits(if applicable) are guaranteed provided all the due premiums have been paid within stipulated time.

The benefits will be paid to the persons entitled to receive these payments on providing evidence to our satisfaction that such benefits have become payable and of the title of the person(s) receiving the payouts.

Please communicate any change in your address or any other communication details immediately.

We wish you the best in this journey of protecting yourself and your loved ones.

**3. POLICY SCHEDULE**

PLEASE GO THROUGH POLICY SCHEDULE CAREFULLY

<<Future Generali Heart and Health Insurance Plan>>  
 <<Individual, Non Linked, Non-Participating, Health and Life Insurance Plan>>

THIS SCHEDULE IS PART OF THIS POLICY AND IS SUBJECT TO AND HAS TO BE READ ALONG WITH THE ATTACHED POLICY DOCUMENT.

**3a) Your Customer Id:**
**3b) Details of the Life Assured and Policyholder**

Details of	Life Assured	Policyholder
Full Name:		
Date of Birth:		
Age:		
Age Admitted:	Yes/No	
Gender		
Tobacco Consumption	Yes/No	
Email address:		
Mobile phone no:		
Residence No:		
Address:		
Landmark:		
City:		
Pin Code:		

**3c) Nominee(s) to this Policy are:**

Detail of	Full Name	Date of Birth	Age	Gender	Relationship with Policyholder	Address	Percentage share of Benefit
Nominee 1							

Nominee 2							
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**3d) The appointee of this Policy is (in case the Nominee mentioned is a minor):**

Full Name:	
Date of Birth:	
Gender	
Address of the Appointee:	
Relationship with Nominee:	

**3e) Policy & Rider Details**

Plan/Rider Name	Option Name	UIN	Policy/Rider Commencement Date	Risk Commencement Date	Policy/Rider Term	Premium Payment Term	Maturity Date/Rider Expiry Date	Policy/Rider Sum Assured

**3f) Premium Details**

Plan/Rider name	Annualised Premium	Instalment Premium for Savings and Death Coverage - under section 80C (Rs.)	Instalment Premium for Health Coverage - under section 80D (Rs.)	Relevant Modal Factor	Applicable Taxes	Total Instalment Premium*	Premium Frequency	Premium Due Dates	Last Premium Due Date

	First Year	Renewal Years
Total Instalment Premium including Riders(if any)		
Total Applicable Taxes		
Total Instalment Premium after Applicable Taxes*		

**3g) Disclaimers**

- \*Includes applicable taxes at prevailing rates.

- Total Premium is subject to change in case of any variance in the present tax rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s).
- As per Section 10 (10D) of the Income Tax Act 1961, as amended from time to time, any sum received under a life insurance Policy will only be exempt from tax provided the annual premium payable in any of the years during the term of the Policy does not exceed 10% of the actual capital sum assured.
- Tax laws are subject to change.

### 3h) Stamp Duty

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Payorder no.XXXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No.Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

### 3i) What You are covered for: Policy Benefits (Please refer to Part C for details)

#### Critical Illness Benefit -

<b>Minor Condition</b>	<<25% of Critical Illness Sum Assured>> up to a maximum claim benefit of two minor conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first minor condition claim)
<b>Moderate Condition</b>	<<50% of Critical Illness Sum Assured>> up to a maximum claim benefit of two moderate conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first moderate condition claim)
<b>Major Condition</b>	<<100% of Critical Illness Sum Assured>>

#### Note:

1. **Total Critical Illness benefit amount payable under your policy shall never exceed 100% of the Critical Illness Sum Assured.**
2. **In case of making a payment for any Critical Illness benefit leads to total claim benefit exceeding 100% of critical illness Sum Assured, only the residual payment shall be made to ensure total Critical Illness benefit do not exceed 100% of Critical Illness Sum Assured.**

#### Maturity Benefit <<shall be shown for Option 3 and 4 only>>

SI. No.	Benefit Payment Date	Benefit Amount
1		<<Sum of all Premiums paid plus premiums waived, if any (excluding taxes, rider premiums, modal premiums and extra premiums, if any)>> less any critical illness benefits already paid.

<b>Death Benefit</b>	Death Benefit will be Higher of <ul style="list-style-type: none"> <li>• &lt;&lt;25% of Sum Assured&gt;&gt;</li> </ul>
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	<ul style="list-style-type: none"> <li>• 10 times Annualised Premium (excluding applicable taxes, rider premium, modal loadings and underwriting extra premiums, if any)</li> <li>• 105% of all the premiums paid (excluding applicable taxes, rider premium, and underwriting extra premiums, if any) as on date of death</li> <li>• &lt;&lt;Guaranteed Maturity sum assured&gt;&gt; , if any</li> </ul>
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### 3j) What You are not covered for

- **Suicide Exclusion :**
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In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of Revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

- **Pre-Existing Disease -**

Pre-existing Disease means any condition, ailment, injury or disease:

a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued or its reinstatement by the insurer or

b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy or its reinstatement.

c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy or its reinstatement in a diagnostic illness or medical condition.

Reinstatement means the Revival of Policy post expiry of grace period

No Critical Illness benefits shall be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of reinstatement whichever is later and the Company has accepted the same.

- **Waiting Period** - No Critical Illness benefits shall be payable under this Policy for any covered disease/illness/disorder diagnosed or manifested within the 180 days following the effective date of the Policy or reinstatement date (whichever is later).
- **Survival Period** - No Critical Illness benefit shall be payable under this Policy for any covered disease/illness/disorder if Insured person has survived for less than or equal to 21 days.

Survival period is not applicable for Cancer related conditions i.e. Early Stage Cancer, Carcinoma in Situ and Major Stage Cancer.

- No critical illness benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:
  - Unreasonable failure to seek or follow medical advice or treatment or the Life Insured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
  - Self-inflicted injuries, suicide, insanity, and immorality, and deliberate participation of the



- life insured in an illegal or criminal act.
- Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
  - Radioactive contamination due to nuclear accident.
  - War - whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
  - Illness or Injury cause by engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel, skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. or Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger on regular routes and on a scheduled timetable unless agreed by special endorsement.
  - Existence of any Sexually Transmitted Disease (STD) and its related complications

For and on behalf of Future Generali India Life Insurance Company Ltd

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Authorised Signature



## Part B

### DEFINITIONS & INTERPRETATION

**Definitions:** The terms defined below are important terms which apply under this Policy. These terms are used with initial capitals in the Policy Document and shall have the meaning ascribed to them below wherever they appear in the Policy Document:

- 1) **“Accident”** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2) **“Age”** means age as on last birthday which is the number of completed years on the last birthday.
- 3) **“Annualised Premium”** means the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any as specified in the Schedule.
- 4) **“Appointee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the Nominee is less than Age 18 when the Death Benefit becomes payable.
- 5) **“Congenital Anomaly”** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
  - Internal Congenital Anomaly  
Congenital anomaly which is not in the visible and accessible parts of the body.
  - External Congenital Anomaly  
Congenital anomaly which is in the visible and accessible parts of the body
- 6) **“Critical Illness Benefit”** means the benefits which become payable in accordance with Part C of this Policy. Part C will specify whether a Critical Illness Benefit is payable under this Policy.
- 7) **“Death Benefit”** means the benefit which becomes payable on the Life Assured’s death in accordance with Part C of this Policy.
- 8) **“Distance Marketing Mode”** means insurance solicitation/lead generation by way of telephone calling/ Short Messaging Service (SMS)/other electronic modes such as e-mail, internet and interactive television (DTH)/direct mail/newspaper and magazine inserts or any other means of communication other than in person.



- 9) **“Endorsement”** means a written endorsement issued by Us on the Schedule to record any changes to the applicable terms and conditions of this Policy or the details contained in the Schedule. Endorsements shall form a part of this Policy and shall be binding on You and Us. It is agreed that the terms of an Endorsement shall supersede any conflicting provisions in this Policy Document, Rider or Schedule.
- 10) **“Financial Year”** means the twelve month period between 1<sup>st</sup> April of each calendar year and 31<sup>st</sup> March of next calendar year.
- 11) **“Grace Period”** means the period of time, as specified in Part C, from the Premium Due Date which is specified in this Policy during which You can pay the due Instalment Premium to Us. During the Grace Period, this Policy will be considered to be in force with the risk cover and without any interruption, as per the terms of this Policy.
- 12) **“Illness”** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
  - it needs ongoing or long-term control or relief of symptoms
  - it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
  - it continues indefinitely
  - it recurs or is likely to recur
- 13) **“Indebtedness”** means unpaid Instalment Premiums, any unpaid loans granted by Us under this Policy and accrued interest thereon and any other amounts You owe Us in accordance with the terms of this Policy, including all accrued interest on these amounts. Part D of this Policy will specify whether loans will be granted by Us under this Policy.
- 14) **“Injury”** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- 15) **“Instalment Premium”** means the premium amount specified in the Schedule which is payable under this Policy at the frequency and in the modes specified in the Schedule.



- 16) **“IRDAI”** means the Insurance Regulatory and Development Authority of India.
- 17) **“Lapse”** means the status of the Policy where due Instalment Premium ,for the period as specified in the Part C of the Policy, have not been paid within the Grace Period and where Policy benefits ,if any, shall become payable in accordance with Part D.
- 18) **“Life Assured”** means the person named in the Schedule on whose life the insurance cover under this Policy has been granted.
- 19) **“Maturity Benefit”** means the benefits which become payable on or after the Maturity Date in accordance with Part C of this Policy. Part C will specify whether a Maturity Benefit is payable under this Policy.
- 20) **“Maturity Date”** means the date specified in the Schedule on which the Maturity Benefit (if any) becomes payable if the conditions specified in Part C of this Policy are satisfied.
- 21) **“Medical Practitioner”** is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical Practitioner shall not include:
- Insured/Policyholder himself or an agent of the Insured
  - Insurance Agent , business partner(s) or employer/employee of the Insured or
  - A member of the Insured's immediate family
- 22) **“Nominee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the conditions specified in Part C of this Policy are satisfied.
- 23) **“Policy”** means the contract of insurance entered into between the Policyholder and Us as evidenced by the “Policy Document”
- 24) **“Policy Document”** means this policy document, the Proposal Form, the Schedule and any additional information or documentation provided to Us in relation to the Proposal Form, any Endorsements issued by Us and any Riders attached to this Policy.



- 25) **“Policyholder”** means the person named in the Schedule on whom the contract under this Policy is executed and owns this Policy and, subject to the terms and conditions of this Policy, holds all the rights under the Policy.
- 26) **“Policy Anniversary”** means the same date as the Policy Commencement Date in each Policy Year during the Policy Term.
- 27) **“Policy Commencement Date”** means the date specified in the Schedule on which this Policy commenced.
- 28) **“Policy Term”** means the period specified in the Schedule which is the number of years from the Policy Commencement Date to the Maturity Date.
- 29) **“Policy Year”** means a period of 12 consecutive calendar months from the Policy Commencement Date and every subsequent Policy Anniversary, thereafter.
- 30) **“Pre-Existing Disease”**
- Pre-existing Disease means any condition, ailment, injury or disease:
- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued or it’s reinstatement by the insurer or
  - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
  - c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy or it’s reinstatement in a diagnostic illness or medical condition.
- 31) **“Premium Paying Term”** means the period specified in the Schedule during which the Instalment Premiums are payable.
- 32) **“Premium Due Date”** means date specified in the Schedule on which the Instalment Premium will become due.
- 33) **“Proposal Form”** means the proposal form provided by Us which is completed by You in utmost good faith and sets out the various particulars which form the basis of the insurance cover under this Policy.



- 34) **“Reduced Paid-up Policy”** means a Policy on which due Instalment Premiums are not received after a specified number of Instalment Premiums have been received. Part C of this Policy will specify whether and under which conditions this Policy may be considered to be a Reduced Paid-up Policy. If this Policy is converted to a Reduced Paid-up Policy, then only those reduced benefits specified in Part C of this Policy will be payable on the occurrence of the insured events.
- 35) **“Revival”** means restoring the Lapsed or a Reduced Paid-up Policy to an inforce Policy as per the revival conditions mentioned in Part D of the Policy.
- 36) **“Revival Period”** means a period of 5 consecutive years from the first Premium Due Date on which the Instalment Premium was unpaid during which a Lapsed Policy or a Reduced Paid-up Policy may be Revived in accordance with the terms of Part D of this Policy.
- 37) **“Rider”** means a rider contract which is attached to and forms a part of this Policy. The Schedule will specify whether any Riders are applicable under this Policy and the premium amounts payable for such Riders.
- 38) **“Risk Commencement Date”** means the date specified in the Schedule on which the risk under this Policy commences.
- 39) **“Schedule”** means the Policy schedule which is issued by Us and attached to this Policy together with any amendments to the Schedule or Endorsements which may be issued by Us from time to time.
- 40) **“Sum Assured”** means the amount specified in the Schedule
- 41) **“Surrender”** means the complete withdrawal/termination of the entire Policy. Part D of this Policy will specify whether and under which conditions this Policy can be Surrendered.
- 42) **“Surrender Value”** means the amount payable, if any, on the Surrender of this Policy. Part D of this Policy will specify the manner of calculation of the Surrender Value, if any.
- 43) **“Vesting Date”** means the Policy Anniversary coinciding with or immediately following the Life Assured attaining Age 18 if the Life Assured was a minor on the Risk Commencement Date. Part C of this Policy will specify whether and under which conditions this Policy will vest with the Life Assured.
- 44) **“We, Us, Our”** means Future Generali India Life Insurance Company Limited.



45) “You, Your” means the Policyholder of this Policy as named in the Schedule.



**Interpretation:**

- 1) References in this Policy to the singular shall include the plural and vice versa.
- 2) References in this Policy to one gender shall include the other gender.
- 3) References in this Policy to any statutes, rules, regulations or guidelines shall include any re-enactments or amendments to the same.
- 4) Section/paragraph headings are for ease of reference only and shall not have any interpretative value.
- 5) Words and expressions used in this Policy but not defined herein shall, unless the context specifies otherwise, have the same meaning as defined in the Insurance Act 1938 and/or the rules/regulations/guidelines made thereunder as may be amended from time to time.



## Part C

### POLICY BENEFITS & PREMIUM PAYMENT CONDITIONS

This Policy is an individual, non-linked, non-participating, health and life insurance plan. This Policy provides lump sum benefit if the Life Assured is diagnosed with any of the listed conditions in this Part C below.

The benefits provided by Your Policy as regards the amounts payable by Us and the events on the happening of which such amounts are payable, as well as the Premiums payable by You and the duration for which such Premiums are payable are as indicated on the Policy Schedule.

In order to secure the full benefits available under this Policy, Instalment Premiums must be paid in full and on time for the entire Premium Paying Term. If the Instalment Premiums are not received on time, then the non-forfeiture provisions in this Part D will apply.

Amendments to this Policy shall be effective only if such amendments are carried out through Endorsements issued by Us.

#### 1) Commencement of Risk Cover under this Policy

The risk cover under this Policy shall commence only on the Risk Commencement Date.

#### 2) Policy Cover Options

This Policy offers four cover options-

- a) Option 1 - Heart Cover
- b) Option 2 - Critical Illness Cover
- c) Option 3 - Heart Cover with Return of Premium
- d) Option 4 - Critical Illness Cover with Return of Premium

Cover option chosen by You cannot be changed after the Policy Commencement Date.

#### 3) Benefits

##### a) Critical Illness Benefit

- (i) Provided the Policy is not Lapsed or Terminated, if the Life Assured is diagnosed with listed Critical Illness conditions as defined in clause 4 of this Part C below, on or after the Risk Commencement Date but during the Policy Term, then the following benefits are payable subject to

the Exclusions as mentioned in clause 4 and 5 of this Part C below and subject to other conditions mentioned herein in Clause 3 below:

<b>Minor Condition</b>	25% of Critical Illness Sum Assured up to a maximum claim benefit of two minor conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first minor condition claim)
<b>Moderate Condition</b>	50% of Critical Illness Sum Assured up to a maximum claim benefit of two moderate conditions + waiver of premium for 5 years or till end of Policy Term whichever is earlier (only on first moderate condition claim)
<b>Major Condition</b>	100% of Critical Illness Sum Assured

- a) Where the Critical Illness Sum Assured shall be higher of:
  - Sum Assured
  - 105% of total premium paid (excluding applicable taxes, , rider premiums, and underwriting extra premium)
- b) Total Critical Illness benefit amount payable under your policy shall never exceed 100% of the Critical Illness Sum Assured.
- c) In case of making a payment for any Critical Illness benefit leads to total claim benefit exceeding 100% of critical illness Sum Assured, only the residual payment shall be made to ensure total Critical Illness benefit do not exceed 100% of Critical Illness Sum Assured.
- d) Maximum two Minor Conditions and maximum two Moderate Conditions can be claimed upto a maximum of Critical Illness Sum Assured during the entire Policy Term and any listed condition can be claimed only once.
- e) If more than one covered critical illness conditions are diagnosed and/or procedure performed at the same time (within 21 days of the first) from the same group (heart related, cancer related or other critical illness related) then we shall give the benefit for only one critical illness condition which has the highest benefit payout provided that the total benefit payout never exceeds 100% of critical illness sum assured. However, if more than one covered critical illness conditions are diagnosed and/or procedure performed at the same time (within 21 days of the first) but from different groups (heart related, cancer related or other critical illness related) then we shall give the benefit for both the critical illness conditions, provided the total benefit payout never exceeds 100% of the critical illness sum assured.
- f) For the conditions Early Stage Cancer and Carcinoma in Situ, multiple Minor category claims on the same organ will not be admissible.
- g) The Policy will terminate on payment of benefit for Major condition.

h) The Policy will terminate once 100% Critical Illness Sum Assured is exhausted.

**(ii)** The critical illness benefit mentioned above under Clause 3a(i) includes benefit for both Heart Related Conditions applicable for Option 1 and Option 3 and Critical Illness Conditions applicable for Option 2 and Option 4

**b) Waiver of Premium Benefit**

- i) Inbuilt waiver of premium shall be offered for 5 years or for the remaining policy term whichever is earlier, only once, on the occurrence of first Minor claim or first Moderate claim.
- ii) Future Installment Premium shall not be waived for second or subsequent Minor Condition or second or subsequent Moderate Condition.
- iii) On completion of the 5 Years for which Installment Premiums have been waived, Installment Premium shall become payable by You on the due dates for the remaining Premium Payment Term.
- iv) Waiver of Premium will be applicable only once during the Policy Term.

**c) Maturity Benefit**

- i) This benefit is available only with Option 3 - Heart Cover with Return of Premium Option and Option 4 - Critical Illness Cover with Return of Premium Option, as chosen by You.
- ii) If Life Assured is alive on the Maturity Date and if all Installment Premiums have been received in full, Guaranteed Maturity Sum Assured shall be paid at the end of Policy Term.

Where, Guaranteed Maturity Sum Assured is equal to

- Nil - For Option 1 and 2
  - Sum of all Instalment Premiums paid (excluding taxes, rider premium, modal loadings and extra underwriting premiums) less any critical illness benefits paid under the Policy as per Clause 3 a (i).
- iii) Any Premiums waived as per Clause 3b above shall also be considered along with premiums paid by You for calculation of the Maturity Benefit.

**d) Death Benefit**

If the Life Assured dies on or after the Risk Commencement Date but during the Policy Term, provided the Policy has not Lapsed, the Death Benefit payable shall be highest of the following:

- 25% of Sum Assured; or

- 10 times Annualised Premium (excluding taxes, rider premiums, modal loadings and extra underwriting premiums, if any); or
- 105% of all premiums paid (excluding taxes, rider premiums, and extra underwriting premiums, if any) as on date of death ; or
- Guaranteed Maturity Sum Assured, if any

Where Guaranteed Maturity Sum Assured is defined in Clause 3c(ii) of this Part C above.

- The Policy will terminate on payment of Death Benefit
- In case the Waiver of Premium Benefit has been triggered as per Clause 3(b) of this Part C above, the premiums waived by Us shall also be considered along with premiums paid by You for calculation of Death Benefit.

#### 4) List of Conditions

##### a) Option 1 - Heart Cover and Option 3 - Heart Cover with Return of Premium Option

Heart Related Minor Conditions (25%)	Heart Related Moderate Conditions (50%)	Heart Related Major Conditions (100%)
1. Percutaneous Heart Valve Surgery	1. Pericardectomy	1. Myocardial Infarction (First Heart Attack of specific severity)
2. Angioplasty	2. Surgery to Place Ventricular Assist Device or Total Artificial Hearts	2. Open Chest CABG (including Keyhole CABG)
3. Surgery for Cardiac Arrhythmia	3. Minimally Invasive Surgery to Aorta	3. Open Heart Replacement Or Repair Of Heart Valves
4. Infective Endocarditis	4. Insertion of a Defibrillator/Pacemaker	4. Major Surgery to Aorta
5. Carotid Artery Surgery	5. Cardiac Arrest	5. Heart Transplant
	6. Secondary Pulmonary Hypertension	6. Primary Pulmonary (Idiopathic) Hypertension
		7. Cardiomyopathy

##### b) Option 2 - Critical Illness Cover and Option 4 - Critical Illness Cover with Return of Premium Option

Heart Related Minor Conditions (25%)	Heart Related Moderate Conditions (50%)	Heart Related Major Conditions (100%)
1. Percutaneous Heart Valve Surgery	1. Pericardectomy	1. Myocardial Infarction (First Heart Attack of specific severity)
2. Angioplasty	2. Surgery to Place Ventricular Assist Device or Total Artificial Hearts	2. Open Chest CABG (including Keyhole CABG)

3. Surgery for Cardiac Arrhythmia	3. Minimally Invasive Surgery to Aorta	3. Open Heart Replacement Or Repair Of Heart Valves
4. Infective Endocarditis	4. Insertion of a Defibrillator/Pacemaker	4. Major Surgery to Aorta
5. Carotid Artery Surgery	5. Cardiac Arrest	5. Heart Transplant
	6. Secondary Pulmonary Hypertension	6. Primary Pulmonary (Idiopathic) Hypertension
		7. Cardiomyopathy
<b>Cancer Related Minor Conditions (25%)</b>	<b>Cancer Related Moderate Conditions (50%)</b>	<b>Cancer Related Major Conditions (100%)</b>
1. Early Stage Cancer		1. Major Stage Cancer
2. Carcinoma in Situ		
<b>Other Critical Illness Minor Conditions (25%)</b>	<b>Other Critical Illness Moderate Conditions (50%)</b>	<b>Other Critical Illness Major Conditions (100%)</b>
1. Guillain Barre Syndrome	1. Endovascular surgeries performed by neurosurgeon	1. Stroke Resulting In Permanent Symptoms
2. Nephrectomy/removal of one kidney	2. Insertion of cerebral shunt	2. Multiple Sclerosis With Persisting Symptoms
3. Chronic Glomerulonephritis	3. Bacterial Meningitis	3. Permanent Paralysis Of Limbs
4. Portal vein Thrombosis	4. Small Bowel Transplant	4. Coma Of Specified Severity
5. Severe COPD	5. Cirrhosis of the Liver	5. Kidney Failure Requiring Regular Dialysis
6. Ulcerative Colitis	6. Chronic Pancreatitis	6. Major Organ / Bone Marrow Transplant
7. Pancreatic Cyst	7. Brain Surgery	7. End Stage Lung Failure
		8. End Stage Liver Failure
		9. Loss of Limbs
		10. Blindness
		11. Third Degree Burns
		12. Major Head Trauma
		13. Deafness
		14. Loss of Speech
		15. Apallic Syndrome
		16. Medullary Cystic Disease
		17. Aplastic Anaemia
		18. Benign Brain Tumour
		19. Motor Neuron Disease With Permanent Symptoms
		20. Alzheimer's Disease
		21. Muscular Dystrophy
		22. Parkinson's Disease
		23. Poliomyelitis

		24. Systemic Lupus Erythematosus
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c) The Life Assured will be considered to be diagnosed with any of the above mentioned critical illnesses(as per 4a and 4b above) as defined below if he/ she is conclusively diagnosed by a (panel of) specialist Medical Practitioners. However, the diagnosis may be confirmed by independent Medical Practitioner appointed by Us. The cost of consultation in such case will be borne by Us.

d) **Definitions and Exclusions of Listed Conditions**

**Heart Related – Minor Conditions (25%)**

**1. Percutaneous Heart Valve Surgery**

The actual undergoing of surgery to replace existing heart valve by the deployment of a new replacement valve by percutaneous intravascular techniques not involving a thoracotomy. Percutaneous or transcatheter based repair procedures not involving replacement with a new valve are excluded.

**2. Angioplasty**

Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50 % of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG). Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery. Diagnostic angiography or investigation procedures without angioplasty/stent insertion are excluded.

**3. Surgery For Cardiac Arrhythmia**

Procedures like Maze surgery, RF Ablation therapy or any relevant procedure/surgery deemed absolutely necessary by a cardiologist to treat life threatening arrhythmias. Diagnosis must be evidenced by monitoring through a Holter monitor, event monitor or loop recorder and should be confirmed by a consultant cardiologist.

The following are excluded: Cardio version and any other form of non-surgical treatments

**4. Infective Endocarditis**

Inflammation of the inner lining of the heart caused by infectious organisms, where all of the following criteria are met:

- Positive result of the blood culture proving presence of the infectious organism(s)
- Presence of at least moderate heart valve incompetence (meaning regurgitate fraction of twenty percent (20%) or above) or moderate heart valve stenosis (resulting in heart valve area of thirty percent (30%) or less of normal value) attributable to Infective Endocarditis; and
- The Diagnosis of Infective Endocarditis and the severity of valvular impairment are confirmed by a cardiologist.

#### **5. Carotid Artery Surgery**

The actual undergoing of surgery to the Carotid Artery to treat carotid artery stenosis of fifty percent (50%) or above, as proven by angiographic evidence, of one (1) or more carotid arteries. Both criteria (a) and (b) below must be met:

(a) Either:

- Actual undergoing of endarterectomy to alleviate the symptoms; or
- Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and

(b) The Diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Practitioner who is a specialist in the relevant field.

#### **Heart Related - Moderate Conditions (50%)**

#### **6. Pericardectomy**

The undergoing of a pericardectomy performed by open heart surgery or keyhole techniques as a result of pericardial disease. The surgical procedures must be certified to be medically necessary by a consultant cardiologist.

The following are excluded:

Other procedures on the pericardium including pericardial biopsies and pericardial drainage procedures by needle aspiration.

#### **7. Surgery To Place Ventricular Assist Device Or Total Artificial Hearts**

The actual undergoing of open heart surgery to place a Ventricular Assist Device or Total Artificial Heart medically necessitated by severe ventricular dysfunction or severe heart failure,

with cardiac echocardiographic evidence of reduced left ventricular ejection fraction of less than 30%.

The following are excluded:

Ventricular dysfunction or Heart failure directly related to alcohol or drug abuse is excluded.

#### **8. Minimally Invasive Surgery To Aorta**

The actual undergoing of minimally invasive surgical repair (i.e. via percutaneous intra-arterial route) of a diseased portion of an aorta to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

#### **9. Insertion of a Defibrillator/Pacemaker**

Insertion of a permanent cardiac pacemaker/ Implantable Cardioverter Defibrillator that is required as a result of serious cardiac arrhythmia which cannot be treated via other means. Cardiac arrhythmias to be evidenced by 24 Holter monitoring report or any such other established diagnostic reports.

The insertion of any other type of temporary cardiac pacemaker is specifically excluded.

#### **10. Cardiac Arrest**

Sudden loss of heart functions with cessation of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

- Implantable Cardioverter-Defibrillator (ICD), or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D)
- For the above definition the following is not covered:
- Insertion of a defibrillator without cardiac arrest
- Cardiac arrest secondary to alcohol or drug misuse

#### **11. Secondary Pulmonary Hypertension**

Secondary Pulmonary hypertension confirmed by a Cardiologist with the help of investigations including Echo/ and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

The NYHA Classification of Cardiac Impairment are as follows:



- Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

### **Heart Related- Major Conditions (100%)**

#### **12. Myocardial Infarction**

##### **(First Heart Attack of specific severity)**

The first occurrence of heart attack or 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 Myocardial Infarction should be evidenced by all of the following criteria:

- A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (for e.g. typical chest pain)
- New characteristic electrocardiogram changes
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- Other acute Coronary Syndromes
- Any type of angina pectoris.
- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

#### **13. Open Chest CABG (Including Keyhole CABG)**

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded: Angioplasty and/or any other intra-arterial procedures

#### **14. Open Heart Replacement Or Repair Of Heart Valves**

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The

diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

**15. Major Surgery to Aorta**

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches (including aortofemoral or aortoiliac bypass grafts). The surgery must be determined to be medically necessary by a Consultant Cardiologist / Surgeon and supported by imaging findings.

The following is excluded: Surgery performed using only minimally invasive or intra-arterial techniques.

**16. Heart Transplant**

The actual undergoing of a transplant of human heart that resulted from irreversible end stage heart failure. The undergoing of a heart transplant has to be confirmed by a specialist medical practitioner.

**17. Primary (Idiopathic) Pulmonary Hypertension**

An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

The NYHA Classification of Cardiac Impairment are as follows:

- Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

**18. Cardiomyopathy**

An impaired function of the heart muscle, unequivocally diagnosed as Cardiomyopathy by a Registered Medical Practitioner who is a cardiologist, and which results in permanent physical impairment to the degree of New York Heart Association classification Class IV, or its equivalent, for at least six (6) months based on the following classification criteria:

- Class IV - Inability to carry out any activity without discomfort. Symptoms of congestive cardiac failure are present even at rest. With any increase in physical activity, discomfort will be experienced and
- Echocardiography findings confirming presence of cardiomyopathy and Left Ventricular Ejection Fraction (LVEF %) of 40% or less

The following is excluded: Cardiomyopathy directly related to alcohol or drug abuse.

### **Cancer Related – Minor Conditions (25%)**

#### **19. Early Stage Cancer**

It shall mean first ever diagnosis with the presence of one of the following malignant conditions. The Diagnosis must be based on histopathological features and confirmed by a Pathologist. Pre-malignant lesions and conditions, unless listed above, are excluded.

##### **Early Stage Cancers of Prostate**

- This condition is characterised by uncontrolled growth and spread of malignant prostate cancer cells with invasion and destruction of normal prostate tissue.
- It must be classified as “T1N0M0” according to the latest TNM staging method. The cancer is still within the prostate and has not spread to nearby lymph nodes [N0] or elsewhere in the body [M0]. The diagnosis must always be on the basis of a microscopic examination of fixed tissue showing a Gleason Score of two to six. The diagnosis should be confirmed by a qualified oncologist / specialist in the relevant field

All grades of Prostate Intraepithelial Neoplasia (PIN) are not covered under this definition.

##### **Thyroid Papillary Micro-carcinoma**

It is defined as papillary carcinoma of the thyroid that is less than 10 mm in diameter and is characterised by the uncontrolled growth and spread of malignant papillary thyroid cancer cells with invasion and destruction of normal thyroid tissue. The cancer is confined to the thyroid gland and has not spread to nearby lymph nodes or elsewhere in the body The diagnosis should be confirmed by a qualified oncologist / specialist in the relevant field.

##### **Chronic Lymphocytic Leukaemia – early stages**

Chronic Lymphocytic Leukaemia is categorized as the uncontrolled growth and spread of malignant lymphocyte white blood cells within the bone marrow and the blood. The Chronic

Lymphocytic Leukaemia must be diagnosed and classified as Rai stage 0, 1, or 2 by a specialist in the relevant field. These early Rai stages of leukaemia imply that there is an elevated malignant monoclonal lymphocyte count with or without enlarged lymph nodes or spleen, but there is no anaemia and no thrombocytopenia.

## 20. Carcinoma In Situ

Carcinoma-in-situ shall mean first ever diagnosis of a histologically proven, localized pre-invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:

- i) Breast, where the tumor is classified as Tis according to the TNM Staging method;
- ii) Uterus, vagina, vulva or fallopian tubes where the tumour is classified as TIS according to the TNM Staging method or FIGO\* Stage 0;
- iii) Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according the TNM Staging method or FIGO\* Stage 0;
- iv) Ovary –include borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aN0M0, T1bN0M0 (TMN Staging) or FIGO 1A, FIGO 1B;
- v) Colon and rectum;
- vi) Penis;
- vii) Testis;
- viii) Lung;
- ix) Liver;
- x) Stomach and oesophagus;
- xi) Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary carcinoma is included
- xii) Nasopharynx For purposes of this Policy, Carcinoma-in-situ must be confirmed by a biopsy & confirmed by a Registered Medical Practitioner.

\* FIGO refers to the staging method of the Federation Internationale de Gynecologie etd' Obstetrique.

Pre-malignant lesions and carcinoma in situ of any organ, unless listed above, are excluded.

## Cancer Related – Major Conditions (100%)

### 21. Major Stage Cancer

A malignant tumour characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.

The following are excluded -

- i) All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- ii) Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii) Malignant melanoma that has not caused invasion beyond the epidermis;
- iv) All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi) Chronic lymphocytic leukemia less than RAI stage 3
- vii) Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii) All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

### **Critical Illness- Minor Conditions (25%)**

#### **22. Guillain Barre Syndrome**

Guillain-Barre syndrome is an acute, inflammatory, post-infectious polyneuropathy resulting in progressive and ascending paralysis. The diagnosis must be confirmed by a Neurologist, have been treated with plasma exchange or intravenous immunoglobulin, and must be of a severity to have documented evidence of persistent neurological symptoms lasting for a period of at least six months from the time of diagnosis.

Cases of Guillain-Barre syndrome that present with or progress to bulbar weakness and respiratory dysfunction with resultant ventilation or tracheostomy will be paid on diagnosis.

Guillain-Barre syndrome that

- i) present with respiratory dysfunction treated with tracheostomy and/or ventilation, and
- ii) with persistent neurological symptoms lasting at least 3 months

### **23. Nephrectomy/Removal Of One Kidney**

The actual undergoing of a complete nephrectomy due to illness, disease or Accident. Nephrectomy for the purpose of organ donation is specifically excluded. The requirement of surgery has to be confirmed by a specialist medical practitioner

### **24. Chronic Glomerulonephritis**

The condition is characterized by irreversible and progressive glomerular and tubulointerstitial fibrosis, ultimately leading to a reduction in the glomerular filtration rate (GFR) and retention of uremic toxins. Should be evidenced by below:

- i) Evidence of kidney damage based on abnormal urinalysis results (eg, proteinuria or hematuria) or structural abnormalities observed on ultrasound images and
- ii) A GFR of less than 60 mL/min for 3 or more months.

The diagnosis has to be confirmed by a qualified nephrologist.

### **25. Portal Vein Thrombosis**

Portal vein thrombosis is blockage or narrowing of the portal vein (the blood vessel that brings blood to the liver from the intestines) by a blood clot. It should be characterised by the following:

- a) Bleeding from varicose veins in the esophagus or stomach and/or
- ii) An enlarged spleen

Doppler ultrasonography /magnetic resonance imaging (MRI) or computed tomography (CT) and a Gastroenterologists report is necessary.

### **26. Severe COPD**

Chronic obstructive pulmonary disease (COPD) is characterised by airflow obstruction that is not fully reversible.

COPD is now the preferred term for patients with airflow obstruction who were previously diagnosed as having chronic bronchitis or emphysema and should be characterised by atleast two of the following:

- i) A consistent forced expiratory volume (FEV1) test value of less than one (1) liter (during the first second of a forced exhalation);
- ii) Baseline arterial blood gas analysis showing arterial partial oxygen pressure at a level of fifty-five (55) mmHg or less; and
- iii) Dyspnea at rest.

The diagnosis must be confirmed by a Chest physician.

### **27. Ulcerative Colitis**

Ulcerative Colitis is a chronic inflammation of the large intestine, not caused by bacteria, which results in ulceration and bleeding. The diagnosis must be confirmed by a Gastro-Enterologist and the disease must be treated with either steroids or immunomodulatory medication for a period of at least six months. It should be supported with Endoscopy and histopathological report.

### **28. Pancreatic Cyst**

Complicated Pancreatic Cyst:

A benign cyst or a pseudocyst in the pancreas which is unequivocally diagnosed based on imaging studies and have atleast two of the following complications:

- Rupture of the cyst or hemorrhage (bleeding)
  - Jaundice
  - Portal hypertension
  - Infected cyst (may lead to pancreatic abscess)
- Any complicated pancreatic cyst secondary to alcohol use is excluded

### **Critical Illness - Moderate Conditions (50%)**

#### **29. Endovascular Surgeries Performed By Neurosurgeon**

Any endovascular surgery performed by a Neurosurgeon for cerebral aneurysm, arteriovenous malformations, embolism or any other reason diagnosed after policy inception.

This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques and certified by a neurosurgeon or qualified medical doctor of relevant specialty.

#### **30. Insertion Of Cerebral Shunt**

Insertion of a cerebral shunt to treat Hydrocephalus caused due to head injury, space occupying lesions, tumours, infections, or any other causes diagnosed after the policy commencement. The shunt should be in-situ for atleast a period of 3 months and the necessity of the shunt to be certified by a neurosurgeon or qualified medical doctor of relevant specialty.

#### **31. Bacterial Meningitis**

A definite diagnosis of Meningitis confirmed by cerebrospinal fluid showing growth of pathogenic bacteria in culture, resulting in permanent neurological deficit documented for at least 90 continuous days from the date of diagnosis.

All other forms of meningitis other than those caused by bacterial infection are excluded.

#### **32. Small Bowel Transplant**

Certified by a gastroenterologist that the surgery is necessary in case of person has a small intestinal failure (serious malfunctioning bowel), and has developed complications from total parenteral nutrition or are unable to tolerate this form of feeding. Payout will be based on the actual undergoing of surgery.

Drug or alcohol abuse leading to intestinal failure is excluded.

### **33. Cirrhosis Of The Liver**

Cirrhosis is a late stage of scarring (fibrosis) of the liver caused by many forms of liver diseases and conditions, such as hepatitis. Characterized by atleast three of the following conditions:

- i) Jaundice
- ii) Ascites
- iii) Bleeding from esophageal varices

Should be certified by a hepatologist and supported by a MRI and Ultrasound and elevated Bilirubin levels.

Drug or alcohol abuse leading to liver cirrhosis is excluded.

### **34. Chronic Pancreatitis**

Chronic, progressive inflammatory disease of the pancreas, characterized by irreversible morphologic changes where all of the following criteria are met:

The necessary treatment is surgical clearance of diseased tissue or pancreatectomy; and

The Diagnosis is based on characteristic findings in ERCP/MRCP and other Abdominal Radiography tests (like CT scan of abdomen/Endoscopic or Transabdominal USG, etc.) and is confirmed by a Registered Medical Practitioner who is a gastroenterologist.

Acute pancreatitis or pancreatitis due to alcohol or drug abuse is excluded.

### **35. Brain Surgery**

The actual undergoing of surgery to the brain, under general anaesthesia during which a Craniotomy is performed. Burr hole and brain surgery as a result of an Accident is excluded.

The procedure must be considered necessary by a qualified specialist and the benefit shall only be payable once corrective surgery has been carried out.

This requirement of surgery must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques and certified by a neurosurgeon or qualified medical doctor of relevant specialty.

## **Critical Illness - Major Conditions (100%)**

### **36. Stroke Resulting In Permanent Symptoms**

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial 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 eye or optic nerve or vestibular functions.

### **37. Multiple Sclerosis With Persisting Symptoms**

The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

- i) investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
- ii) there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

Other causes of neurological damage such as SLE are excluded.

### **38. Permanent Paralysis Of Limbs**

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

### **39. Coma Of Specified Severity**

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:

- i) no response to external stimuli continuously for at least 96 hours;
- ii) life support measures are necessary to sustain life; and
- iii) permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

### **40. Kidney Failure Requiring Regular Dialysis**

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

### **41. Major Organ/Bone Marrow Transplant**

The actual undergoing of a transplant of:

- i) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii) Human bone marrow using haematopoietic stem cells.

The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i) Other stem-cell transplants
- ii) Where only islets of langerhans are transplanted

### **42. End Stage Lung Failure**

End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:

- i) FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
- ii) Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
- iii) Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO<sub>2</sub> < 55mmHg); and
- iv) Dyspnea at rest.

#### **43. End Stage Liver Failure**

Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i) Permanent jaundice; and
- ii) Ascites; and
- iii) Hepatic encephalopathy.

Liver failure secondary to drug or alcohol abuse is excluded.

#### **44. Loss of Limbs**

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

#### **45. Blindness**

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or Accident. The Blindness is evidenced by:

- i) corrected visual acuity being 3/60 or less in both eyes or ;
- ii) the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

#### **46. Third Degree Burns**

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

#### **47. Major Head Trauma**

Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging

techniques. The Accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word “permanent” shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

- 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.

The following are excluded: Spinal cord injury

#### **48. Deafness**

Total and irreversible loss of hearing in both ears as a result of illness or Accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means “the loss of hearing to the extent that the loss is greater than 90 decibels across all frequencies of hearing” in both ears.

#### **49. Loss of Speech**

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist. All psychiatric related causes are excluded.

#### **50. Apallic Syndrome**

A persistent vegetative state in which patients with severe brain damage (universal necrosis of the brain cortex with the brainstem remaining intact), are in a state of partial arousal rather than true awareness. The Diagnosis must be confirmed by a Specialist Medical Practitioner (Neurologist) and condition must be documented for at least 30 days

#### **51. Medullary Cystic Disease**

Medullary Cystic Disease where the following criteria are met:

- i) The presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis;
- ii) Clinical manifestations of anemia, polyuria, and progressive deterioration in kidney function; and

iii) The Diagnosis of Medullary Cystic Disease is confirmed by renal biopsy. Isolated or benign kidney cysts are specifically excluded from this benefit.

#### **52. Aplastic Anaemia**

Irreversible persistent bone marrow failure which results in anemia, neutropenia and thrombocytopenia requiring treatment with at least two (2) of the following:

- i) Blood product transfusion;
- ii) Marrow stimulating agents;
- iii) Immunosuppressive agents; or
- iv) Bone marrow transplantation.

The Diagnosis of aplastic anemia must be confirmed by a bone marrow biopsy. Two out of the following three values should be present:

- i) Absolute Neutrophil count of 500 per cubic millimeter or less;
- ii) Absolute Reticulocyte count of 20,000 per cubic millimeter or less; and
- iii) Platelet count of 20,000 per cubic millimeter or less.

#### **53. Benign Brain Tumour**

Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

- i) Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
- ii) Undergone surgical resection or radiation therapy to treat the brain tumor.

The following conditions are excluded:

Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

#### **54. Motor Neuron Disease With Permanent Symptoms**

Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

#### **55. Alzheimer's Disease**

Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured. This diagnosis must be supported by the clinical confirmation of an appropriate Registered Medical practitioner who is also a neurologist and supported by the Company's appointed doctor.

The following are excluded:

- i) Non-organic disease such as neurosis and psychiatric illnesses;
- ii) Alcohol-related brain damage
- iii) Any other type of irreversible organic disorder/dementia

#### **56. Muscular Dystrophy**

Diagnosis of muscular dystrophy by a Registered Medical Practitioner who is a neurologist based on three (3) out of four (4) of the following conditions:

- i) Family history of other affected individuals;
- ii) Clinical presentation including absence of sensory disturbance, normal cerebrospinal fluid and mild tendon reflex reduction;
- iii) Characteristic electromyogram; or
- iv) Clinical suspicion confirmed by muscle biopsy.

Activities of Daily Living assessment should confirm the inability of the Insured to perform at least three (3) of the Activities of Daily Living for a continuous period of at least 6 months, either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons.

The Activities of Daily Living are:

- 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.

#### **57. Parkinson's Disease**

Unequivocal Diagnosis of Parkinson's disease by a Registered Medical Practitioner who is a neurologist where the condition:

- i) Cannot be controlled with medication;
- ii) Shows signs of progressive impairment; and

Activities of Daily Living assessment confirms the inability of the Insured to perform at least three (3) of the Activities of Daily Living as defined in the Policy, either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons.

Drug-induced or toxic causes of Parkinson's disease are excluded.

#### **58. Poliomyelitis**

The occurrence of poliomyelitis where the conditions are met:

- i) Poliovirus is identified as the cause and is provided by stool analysis

- ii) Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months

#### **59. Systemic Lupus Erythematosus**

Multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens. For purposes of the definition of “Critical Illness”, SLE is restricted to only those forms of systemic lupus erythematosus, which involve the kidneys and are characterized as Class III, Class IV, Class V or Class VI lupus nephritis under the Abbreviated International Society of Nephrology/Renal Pathology Society (ISN/RPS) classification of lupus nephritis (2003) below based on renal biopsy.

Other forms such as discoid lupus and those forms with only hematological and joint involvement are specifically excluded.

Abbreviated ISN/RPS classification of lupus nephritis (2003):

- i) Class I - Minimal mesangial lupus nephritis
- ii) Class II - Mesangial proliferative lupus nephritis
- iii) Class III - Focal lupus nephritis
- iv) Class IV - Diffuse segmental (IV-S) or global (IV-G) lupus nephritis
- v) Class V - Membranous lupus nephritis
- vi) Class VI - Advanced sclerosing lupus nephritis

The final diagnosis must be confirmed by a certified doctor specializing in Rheumatology and Immunology.

#### **5) Exclusions**

##### **i. Waiting period**

- Waiting Period is 180 days from the date of Risk Commencement of the Policy or reinstatement date (whichever is later).
- No Critical Illness benefit shall be payable under this Policy for listed conditions under clause 4 above, diagnosed or manifested within 180 days following the effective date of the Policy or reinstatement date (whichever is later)
- In case of any Condition (Minor or Moderate or Major) diagnosed or manifested during Waiting Period, no Critical Illness benefit shall be payable and the Policy will terminate. In such case, Company will refund the premiums from Risk Commencement Date of the Policy or from the date of Revival, as applicable. This will be subject to Section 45 of the Insurance Act, 1938, as amended from time to time.
- Waiting period in case of reinstatement shall not be applicable if policy is revived within 90 days of last premium due date and a continuous waiting period of 180 days has been served.
- Waiting Period is not applicable for Death Benefit.

##### **ii. Survival period**

- No Critical Illness benefit shall be payable under this Policy for any covered disease/illness/disorder if Insured person has survived for less than or equal to 21 days following the date of first diagnosis by the medical practitioner. However we may confirm the diagnosis with independent medical practitioner.

- Survival period is not applicable for Cancer related conditions i.e. Early Stage Cancer, Carcinoma in Situ and Major Stage Cancer.
- If death happens (due to any reason) within survival period, Death Benefit will be payable and the policy shall terminate.

**iii. Suicide Exclusion :**

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of Revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

**iv. Other Exclusions:**

No critical illness benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:

**a. Pre-Existing Disease**

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued or its reinstatement by the insurer or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
- c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy or its reinstatement in a diagnostic illness or medical condition.

Reinstatement means the Revival of Policy post expiry of grace period

No benefits shall be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of reinstatement whichever is later and the Company has accepted the same.

- b. Unreasonable failure to seek or follow medical advice or treatment or the Life Insured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
- c. Self-inflicted Injuries, suicide, insanity, and immorality, and deliberate participation of the life insured in an illegal or criminal act.
- d. Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
- e. Radioactive contamination due to nuclear accident.
- f. War - whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.

- g. Illness or Injury caused by engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel, skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. or Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger on regular routes and on a scheduled timetable unless agreed by special endorsement.
- h. Existence of any Sexually Transmitted Disease (STD) and its related complications

#### **6) Premium Guarantee**

- Premium rates are guaranteed for an initial period of 5 years from the date of issuance of the Policy and thereafter for a period of every block of five years. We can review the renewal premium after the completion of first 5 Policy years and that reviewed premiums will remain unchanged for a period of every block of five years. Any such change in premium shall be subject to prior approval from IRDAI.
- In case of any change in Premium rates, the revised Premium rates shall be applicable based on Age at Policy Commencement Date and original Policy Term chosen. In case of no revision in Premium rates, the original Premium rates shall be applicable
- Any revision in the Premium rates shall be notified to You at least three months prior to the date of such revision and You will be given a period of 30 days from Premium Due Date (on or after the effective date of change) to continue the Policy.
- 
- If You are not willing to continue the Policy with the revised Premium rates, the Policy shall lapse or surrender as per provisions in part D.
- Changes in rates will be applicable from the date of approval by the Authority and shall be applied only prospectively thereafter for new policies and for existing policies which have completed initial period of 5 years and thereafter every block of 5 years subject to revision in premium rates.

#### **7) Riders**

No Riders will be available under this Policy.

#### **8) Premium Payment Conditions**

##### **a) Payment of Instalment Premium:**

Instalment Premiums shall be payable in full on the Premium Due Dates until the expiry of the Premium Paying Term or on death of the Life Assured or on payment of full Sum Assured by Us whichever is earlier subject to waiver of premium as defined in Clause 3 (Benefits) of Part C above.

The Instalment Premiums shall be deemed to have been paid only when they have been received at



Our head office or any other office authorized by Us for that purpose and due written acknowledgment has been issued against such payment.

**b) Change in Premium Payment Frequency:**

We will permit any change to be made to the frequency at which the Instalment Premium is payable as recorded in the Policy Schedule. Such change will be allowed with effect from next Policy Anniversary.

**c) Deduction of Instalment Premiums from the Claim Amount:**

If this Policy is in force and the Death Benefit or Critical Illness Benefit becomes payable in accordance with the Part C, any Instalment Premiums that becomes due till the next Policy Anniversary, shall be deducted from the Death Benefit or Critical Illness Benefit respectively payable under this Policy.

**d) Cessation of Payment of Instalment Premium:**

If the Life Assured dies during the Policy Term or if full Sum Assured is paid by Us, any Instalment Premiums that would otherwise have been due on or after following the death of the Life Assured or, on or after full Sum Assured is paid by Us, are not required to be paid to Us.

**9) Grace Period:**

- A Grace Period of 30 days from the Premium Due Date for annual, half yearly and quarterly mode and 15 days for monthly mode will be allowed for payment of Premium. The Policy shall remain In-force during this period.
- If a valid claim arises under the Policy during the Grace Period, but before the payment of due premium, the claim will be honored. In such cases, the due premium will be deducted from the benefit payable

## Part D

### POLICY SERVICING CONDITIONS

The procedure and conditions applicable to various Policy servicing aspects pertaining to this Policy are specified in this Part D below.

#### 1. Lapse

**Option 1 and 2:** If due premiums have not been paid within the grace period, the Policy shall lapse and will have no value. All risk cover ceases while the Policy is in lapsed status.

The Policyholder has the option to revive the Policy within 5 years from the due date of first unpaid premium.

In case the Policy is not revived during the Revival Period no benefit shall be payable at the end of Revival Period and the Policy will terminate thereafter.

**Option 3 and 4:** If due premiums for the first two(2) policy years have not been paid within the Grace Period, the Policy shall lapse and will have no value. All risk cover ceases while the Policy is in lapsed status.

The Policyholder has the option to revive the policy within 5 years from the due date of first unpaid premium as mentioned in this Part D.

In case the Policy is not revived during the Revival Period no benefit shall be payable at the end of Revival Period and the policy will terminate thereafter.

#### 2. Surrender

**Option 1 - Heart Cover and Option 2 - Critical Illness Cover:** No Surrender Benefit is available under these options.

**Option 3 - Heart Cover with Return of Premium and Option 4 - Critical Illness Cover with Return of Premium:**

This Policy will acquire Surrender Value after the due Instalment Premiums have been received in full for first 2 Policy Years. Once this Policy has acquired a Surrender Value, this Policy may be surrendered during the Policy Term and We will pay You the Surrender Value.

a. The Surrender Value on this Policy shall be higher of the Special Surrender Value and the Guaranteed Surrender Value as defined below:

i. "Guaranteed Surrender Value" means an amount which is calculated in the following manner:

**Option 1 and 2:** Not Applicable

**Option 3 and 4:** The GSV shall be  
Guaranteed Surrender Value = Guaranteed Surrender Value factor x Total Premiums paid under the base policy {excluding applicable taxes, rider premium, and extra underwriting

premiums, if any} less any benefits already paid.

Where the Guaranteed Surrender Value Factors are determined below in Table A.

**TABLE A:**

Policy Term →/ Policy Year of Surrender↓	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%	52%	52%
9	90%	70%	66%	63%	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%	54%	54%
10	90%	90%	74%	70%	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%	57%	56%
11		90%	90%	77%	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%	59%	58%
12			90%	90%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%	61%	61%
13				90%	90%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%	63%	63%
14					90%	90%	81%	78%	75%	73%	72%	70%	69%	68%	66%	66%	65%
15						90%	90%	82%	79%	77%	75%	73%	71%	70%	69%	68%	67%
16							90%	90%	83%	80%	78%	76%	74%	73%	71%	70%	69%
17								90%	90%	83%	81%	79%	77%	75%	74%	72%	71%
18									90%	90%	84%	81%	79%	78%	76%	74%	73%
19										90%	90%	84%	82%	80%	78%	77%	75%
20											90%	90%	85%	83%	81%	79%	77%
21												90%	90%	85%	83%	81%	79%
22													90%	90%	85%	83%	82%
23														90%	90%	86%	84%
24															90%	90%	86%
25																90%	90%
26																	90%

Policy Term →/ Policy Year of Surrender↓	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%
10	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	53%
11	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%
12	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%
13	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%
14	64%	63%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%
15	66%	65%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%
16	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%
17	70%	69%	68%	67%	67%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%	61%
18	72%	71%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	63%	63%	63%
19	74%	73%	72%	71%	70%	69%	68%	68%	67%	67%	66%	65%	65%	65%	64%	64%
20	76%	75%	74%	73%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%	65%
21	78%	77%	75%	74%	73%	72%	72%	71%	70%	69%	69%	68%	68%	67%	66%	66%
22	80%	79%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%	68%	67%
23	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%
24	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	69%
25	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%
26	90%	86%	85%	83%	82%	80%	79%	78%	77%	76%	75%	75%	74%	73%	72%	72%
27	90%	90%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	74%	73%
28		90%	90%	87%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	75%	74%
29			90%	90%	87%	85%	84%	83%	81%	80%	79%	78%	78%	77%	76%	75%
30				90%	90%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%
31					90%	90%	87%	86%	84%	83%	82%	81%	80%	79%	78%	77%
32						90%	90%	87%	86%	84%	83%	82%	81%	80%	79%	79%
33							90%	90%	87%	86%	85%	84%	83%	82%	81%	80%
34								90%	90%	87%	86%	85%	84%	83%	82%	81%
35									90%	90%	87%	86%	85%	84%	83%	82%
36										90%	90%	87%	86%	85%	84%	83%
37											90%	90%	88%	86%	85%	84%
38												90%	90%	88%	86%	85%
39													90%	90%	88%	87%
40														90%	90%	88%
41															90%	90%
42																90%

Policy Term →/ Policy Year of Surrender↓	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
10	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%
11	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
12	56%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%
13	57%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
14	58%	58%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%
15	59%	59%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%
16	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	57%
17	61%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%
18	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%
19	63%	63%	63%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%
20	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	60%
21	66%	65%	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%
22	67%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%
23	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%
24	69%	68%	68%	67%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	64%
25	70%	69%	69%	68%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%
26	71%	71%	70%	69%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%
27	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	68%	67%	67%	66%	66%
28	73%	73%	72%	72%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%
29	74%	74%	73%	73%	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%
30	76%	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	68%
31	77%	76%	75%	75%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%
32	78%	77%	76%	76%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%
33	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%
34	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	73%	73%	73%	72%	72%
35	81%	80%	79%	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%
36	82%	81%	81%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	73%
37	83%	82%	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%	75%	74%	74%
38	84%	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	76%	76%	75%	75%
39	86%	85%	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%
40	87%	86%	85%	84%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	76%
41	88%	87%	86%	85%	84%	83%	82%	82%	81%	80%	80%	79%	78%	78%	77%
42	90%	88%	87%	86%	85%	84%	83%	83%	82%	81%	80%	80%	79%	79%	78%
43	90%	90%	88%	87%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%
44		90%	90%	88%	87%	86%	85%	84%	84%	83%	82%	81%	81%	80%	80%
45			90%	90%	88%	87%	86%	85%	85%	84%	83%	82%	82%	81%	80%
46				90%	90%	88%	87%	86%	85%	85%	84%	83%	83%	82%	81%
47					90%	90%	88%	87%	86%	86%	85%	84%	83%	83%	82%
48						90%	90%	88%	87%	86%	86%	85%	84%	83%	83%
49							90%	90%	88%	87%	87%	86%	85%	84%	84%
50								90%	90%	88%	87%	87%	86%	85%	84%
51									90%	90%	88%	87%	87%	86%	85%
52										90%	88%	88%	88%	87%	86%
53											90%	88%	88%	88%	87%
54												90%	88%	88%	88%
55													90%	88%	88%
56														90%	90%
57															90%

ii. "Special Surrender Value" means an amount which is calculated in the following manner:

**Option 1 and 2:** Not Applicable

**Option 3 and 4:** Special Surrender Value (SSV) will be based on the Company's expectation of future financial and demographic conditions and may be reviewed by the company from time to time with prior approval from IRDAI.

Special Surrender Value = [Special Surrender Value Factor \* Total Premiums Paid (excluding applicable taxes, rider premium, extra underwriting premiums and modal loadings, if any)] less any benefits already paid.

b. This Policy shall automatically terminate on Surrender and no other benefits will be paid to You under this Policy.

### 3. Revival

- a) If this Policy has Lapsed, it may be revived within the earlier of the expiry of the Revival Period and the Maturity Date unless this Policy has been Surrendered in accordance with this Part D. Revival Period is 5 consecutive years from the due date of first unpaid premium.
- b) In order to revive this Policy, You must give Us a written request for Revival along with:
  - i) The Life Assured's health declaration and other evidence of insurability to Our satisfaction.
  - ii) Payment of all overdue Instalment Premiums in full (along with the taxes) and interest (if applicable) at such a rate as may be determined by Us from time to time.
  - iii) The current rate of interest used is 9% per annum compound. We may decide to change the interest charged on Revival from time to time with prior approval from IRDAI.
  - iv) No interest shall be charged on Revival for Option 1 - Heart Cover and Option 2 - Critical Illness Cover. Interest on Revival shall be applicable only for Option 3-Heart Cover with Return of Premium and Option 4-Critical Illness Cover with return of Premium.
  - v) The Policy shall be considered to be revived only when an application to this effect is issued by the Company to You.
- c) This Policy will be revived in accordance with Our board approved underwriting Policy.
- d) Reinstatement request will attract a Waiting Period of 180 days from date of reinstatement as defined in Clause 5 (i) of part C of this Policy.
- e) Waiting period in case of reinstatement shall not be applicable if policy is revived within 90 days of last premium due date and a continuous waiting period of 180 days has been served.
- f) If a Policy is Revived, the premiums for Revival shall be based on the premium rate applicable when the premiums were due.

- g) If during the Revival Period You do not revive the policy then after completion of the revival period We will pay you the Surrender Value(if any) as applicable at the end of Revival Period.  
(Only applicable for Option 3-Heart Cover with Return of Premium and Option 4- Critical Illness Cover with Return of Premium)

#### **4. Loans**

No loans shall be granted by the Company under the Policy.

#### **5. Free Look Period**

1. You will be allowed a period of 15 days from the date of receipt of the Policy Document (30 days if the policy is purchased online or through Direct Marketing mode) to review the terms and conditions of Your Policy and to return the same if not acceptable
2. If You have not made any claim during the free look period, You shall be entitled to:
  - a. A refund of the premium paid less any expenses incurred by Us on medical examination of the Life Assured and the stamp duty charges or;
  - b. where the risk has already commenced and the option of return of the Policy is exercised by the Policyholder, a deduction towards the proportionate risk premium for period on cover or;
  - c. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- i) For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- ii) For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the eInsurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

#### **6. Termination of the Policy**

This Policy will cease immediately and automatically on the happening of the earliest of any of the following:

- a) on the date of payment of Death Benefit
- b) on the date of exhaustion of the 100% Critical Illness Sum Assured
- c) in case of any Condition (Minor or Moderate or Major) diagnosed or manifested during Waiting Period
- d) on the date of payment of Surrender Value of this Policy if applicable; or
- e) on Maturity Date; or
- f) on the date of receipt of Free Look request in accordance with Part D of this Policy; or
- g) on the expiry of the Revival Period as per clause 3 above provided We have not received the due unpaid Regular Premiums from You.

**7. Withdrawal of the Health Insurance Product:**

- a) The product can be withdrawn with prior approval from IRDAI.
- b) In case the product is withdrawn, the Policyholder shall be intimated about the same 3 months prior to Policy expiry date.
- c) The withdrawn product shall not be offered to prospective customers.



## Part E

### Applicable Charges, Funds & Fund Options

- 1) No charges or fees are applicable under this Policy.
- 2) This Policy is a non-linked insurance product, so no funds or fund options are available.

Sample

## Part F

### General Terms & Conditions

#### 1) Non-Disclosure & Fraud

Please note the terms of Section 45 of the Insurance Act, 1938, as amended from time to time, which states as follows:

(1) *No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.*

(2) *A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:*

*Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.*

*Explanation I. – For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with intent to deceive the insurer or to induce the insurer to issue a life insurance policy: –*

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;*
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;*
- (c) any other act fitted to deceive; and*
- (d) any such act or omission as the law specially declares to be fraudulent.*

*Explanation II. – Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent keeping silence, to speak, or unless his silence is, in itself, equivalent to speak.*

(3) *Notwithstanding anything contained in sub-section(2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention*

*to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:*

*Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.*

*Explanation. – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.*

- (4) *A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:*

*Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based.*

*Provided further that in case of repudiation of the policy on the ground of mis-statement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.*

*Explanation. – For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.*

- (5) *Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.*

## **2) Prohibition of Rebates**

- a) Please note the terms of Section 41 of the Insurance Act, 1938, as amended from time to time, which states as follows:

*“ (1)No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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:*

***Provided** that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.*

*(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.”*

### 3) Statement of Age

- a) This Policy is issued at the Age shown in the Schedule which is the Life Assured's declared Age as at the Policy Commencement Date. In the event the declared Age as at the Policy Commencement Date is found to be different from the actual Age on the Policy Commencement Date, without prejudice to Our other rights and remedies, including those under the Insurance Act, 1938, one of the following actions may be taken:
- i) If the actual Age of the Life Assured is such that the Life Assured would not have been eligible under this insurance product either on Policy Commencement Date or on date of Death for insurance coverage, this Policy shall be cancelled with effect from the Policy Commencement Date and the Instalment Premium received shall be refunded after the deduction of the stamp duty charges and costs incurred by Us on the medical examination of the Life Assured, if any.

- ii) If the actual Age of the Life Assured is higher than the declared Age and higher Instalment Premiums should have been charged per Our board approved underwriting Policy, the benefits payable under this Policy shall be reduced to the amount that the Instalment Premiums received would have purchased at the actual Age of the Life Assured.
- iii) If the actual Age of the Life Assured is lower than the declared Age and lower Instalment Premiums should have been charged per Our board approved underwriting policy, We will refund any excess premiums received, without any interest.

#### 4) Claims Procedures

##### Payment of Critical Illness Benefits

1. The Benefits under this Policy will be payable only if ;
  - a) The conditions to receive any benefit meets the definition of listed conditions as per Part C (Benefits),
  - b) The standard Policy provisions specified in Part C (Exclusions) are not attracted,
  - c) The Policy has not been Lapsed, Surrendered or cancelled or terminated; and
  - d) All relevant documents in support of the claim have been provided to the Company. These would normally include the following:
    - i) Original Policy Document;
    - ii) Claim forms duly completed as required by Us;
    - iii) Legal evidence of title of the claimant where no valid nomination or assignment under this Policy exists or in cases where the title is in dispute;
    - iv) A copy of past medical records for diagnosis & treatment attested by treating doctor;
    - v) Proof of Age, if the Age has not been admitted earlier.
2. We may, however call for additional documents, if found necessary, in support of the claim.
3. The claim is required to be intimated to Us along with all necessary claim documents required within 60 days from the date of diagnosis of the condition. However, We may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant.
4. We shall settle or reject a claim as the case may be, giving all the relevant reasons, within thirty days of the last 'necessary' document and required clarifications. However, where the circumstances of a claim warrant an investigation, We shall initiate the same at the earliest and complete such investigation expeditiously within 30 days from the date of receipt of last necessary document and the claim shall be settled within 45 days thereafter. In the cases of delay in the payment, We shall pay interest at a rate which is 2% above the bank rate from the date of

receipt of last necessary document. Bank rate applicable shall be the bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due. The same shall be as per Regulation 16 of IRDAI (Protection of Policyholders' Interests) Regulations, 2017 as amended from time to time

### **Payment of Death Benefits**

- a) The death of the Life Assured must be notified immediately to Us in writing.
- b) Proof of death and any appropriate documents as required by Us must be completed and furnished to Us, within 90 days from the date of death of the Life Assured, unless specified otherwise. However, a notification of claim received after 90 days may be accepted, if the claimant proves to Our satisfaction that there was delay for reason beyond the control of the claimant.
- c) The following documentation must necessarily be submitted to Us for Us to establish a death claim to Our satisfaction:
  - i) Original Policy Document;
  - ii) Original death certificate;
  - iii) Post mortem report / FIR, where applicable;
  - iv) Claim forms duly completed as required by Us;
  - v) Certificate from physician/hospital last attended showing cause of death wherever applicable;
  - vi) Legal evidence of title of the claimant where no valid nomination or assignment under this Policy exists or in cases where the title is in dispute;
  - vii) Proof of Age, if the Age has not been admitted earlier.
- d) We may, however, call for additional documents, if found necessary, in support of the claim.

### **5) The Policyholder's Rights**

- a) You are the Policyholder of this Policy. Unless provided otherwise in the terms of this Policy or through the provisions of applicable Indian law, only You can, during the lifetime of the Life

Assured, exercise all rights, privileges and options provided under this Policy subject to any Nominee's vested interest or any assignee's rights, if any.

#### **6) Assignment and transfer of insurance policies**

Since the benefits under the policy are intended to cover the Death, Critical Illnesses that the Life Assured may suffer any assignment of the policy will defeat the purpose of the same and as such has a potential of substantially impacting the underwriting decision of the Company.

No assignment is, therefore, allowed under this policy.

#### **7) Nomination by Policyholder**

Please note the terms of Section 39 of the Insurance Act, 1938, as amended from time to time, which states as follows:

*(1) The holder of a policy of life insurance on his own life, may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:*

**Provided** that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

*(2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.*

*(3) The insurer shall furnish to the policyholder a written acknowledgment of having registered a nomination or a cancellation change thereof, and may charge a fee as may be specified by regulations for registering such cancellation or change.*

*(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination: **Provided** that the assignment of a policy to the insurer who bears the risks on the policy at the time of the assignment,*

*in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its re-assignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:*

**Provided** further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

**Provided** also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment. the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policy-holder on repayment of loan other than on a security of policy to the insurer.

(5) *Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policy-holder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.*

(6) *Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.*

(7) *Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents , or his spouse ,or his children, or his spouse and children ,or any of them , the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.*

(8) *Subject as aforesaid, where the nominee, or if there are more nominees than one , a nominee or nominees , to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid , the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.*

(9) *Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the*



*proceeds of any policy of life insurance.*

*(10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.*

*(11) Where a policy-holder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.*

*(12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied:*

***Provided** that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.*

#### **8) Loss of Policy Document**

If the Policy Document is lost or misplaced, You should submit to Us a written request stating the fact and the reason for the loss. If We are satisfied that the Policy Document is lost or misplaced, then, We will issue You a duplicate Policy Document by charging an amount as decided by Us from time to time. Upon the issue of the duplicate Policy Document, the original Policy Document will automatically cease to have any validity with immediate effect.

You agree to indemnify Us and hold Us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Policy Document.

#### **9) Restrictions on Travel, Residence & Occupation**

a) This Policy does not impose any restrictions on to travel, residence or occupation, unless specified otherwise in Part C of this Policy or under applicable Indian law.

#### **10) Governing Law & Jurisdiction**

a) This Policy shall be governed by and is subject to Indian law.

b) Any and all disputes arising under or in relation to this Policy shall be subject to the jurisdiction of the Indian courts.

- c) The terms and conditions of this Policy, including the premiums and benefits payable under this Policy are subject to variation in accordance with directions of the IRDAI and the relevant provisions of Indian law.

#### **11) Electronic Transactions**

- a) All remote transactions effected through the Internet, world wide web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by Us or on Our behalf, for and in respect of this Policy or its terms, shall constitute legally binding on either part if valid transactions as per extant laws applicable and are done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

#### **12) Policy Currency**

- a) All amounts payable either to or by Us under this Policy shall be in Indian Rupees only.

#### **13) Address for Correspondence**

- a) Any notice, information, request or instruction to Us must be in writing and delivered to the address as mentioned below:

Chief - Operations  
Future Generali India Life Insurance Co. Ltd,  
Unit 801 and 802, 8th floor, Tower C,  
Embassy 247 Park, L.B.S. Marg,  
Vikhroli (W), Mumbai - 400083

- b) We may change the address stated above and intimate You of such change in writing.  
c) Any notice, information or instruction from Us to You shall be mailed to Your address stated in the Schedule or to the changed address as intimated by You to Us in writing.  
d) Please communicate any change in Your address or any other communication details immediately, as it helps Us to reach to You faster. The correct address ensures that all our communications reach to you timely.

#### **14) Applicable Taxes & Duties**

The tax benefits on this Policy shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this Policy, We will deduct or charge or recover taxes and other levies, as applicable at such rates as notified by the government or such other body authorised by the government from time to time. Tax laws are subject to change.

Sample

## Part G

### Grievance Redressal Procedure & List of Insurance Ombudsmen

- 1) In case of any grievance, please approach the following in the order given below:
- a) In the event of any complaint/grievance under this Policy, a reference may be made to Our office at the following address giving the nature and full particulars of the grievance:-

**Grievance Redressal Department  
Future Generali India Life Insurance Company Limited**

Future Generali India Life Insurance Co. Ltd,  
Unit 801 and 802, 8th floor, Tower C,  
Embassy 247 Park, L.B.S. Marg,  
Vikhroli (W), Mumbai - 400083  
Email ID: care@futuregenerali.in  
Our website: life.futuregenerali.in  
Contact No : 022-41514500  
Toll Free No: 1800 102 2355

You may also reach out to Your nearest branch. You can locate Your nearest branch on Our website at <https://life.futuregenerali.in/customer-service/branch-locator/>

- b) In case the decision of the above office is not satisfactory, or there is no response from the office within 10 days, the following official for resolution of the grievance may be contacted:-

**Grievance Redressal Officer  
Future Generali India Life Insurance Company Limited**

Future Generali India Life Insurance Co. Ltd,  
Unit 801 and 802, 8th floor, Tower C,  
Embassy 247 Park, L.B.S. Marg,  
Vikhroli (W), Mumbai - 400083  
Contact No: 022 41514712  
Toll Free No: 1800 102 2355  
Email: [gro@futuregenerali.in](mailto:gro@futuregenerali.in)

In case you have not received any response within 30 days from the date filing of complaints with us, you can approach Insurance Ombudsman as per the details specified in Annexure I

- c) In case Our decision/resolution of the grievance is not satisfactory, the IRDAI (Insurance Regulatory and Development Authority of India) through the Integrated Grievance Management System (IGMS) may be approached on the following contact details. The IGMS provides a gateway

for Policyholders to register complaints with insurance companies first and if required the same can be escalated to the IRDAI Grievance Cell.

**IRDAI Grievance Call Centre (IGCC)**

CallCenter: TOLL FREE NUMBER (155255) for voice calls  
Email ID: complaints@irda.gov.in

A complaint may also be registered online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by paper/fax:

Consumer affairs Department,  
Insurance Regulatory and Development Authority of India ,  
Sy.No.115/1, Financial District, Nanakramguda,  
Gachibowli, Hyderabad - 500 032

**d) Insurance Ombudsman**

i) In case Our decision/resolution is not satisfactory, the Insurance Ombudsman Appointed under the provisions of Insurance Ombudsman Rules, 2017 may be approached if the grievance pertains to:

- (a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- (b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer ;
- (c) disputes over premium paid or payable in terms of insurance policy;
- (d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- (e) legal construction of insurance policies in so far as the dispute relates to claim;
- (f) policy servicing related grievances against insurers and their agents and intermediaries;
- (g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- (h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- (i) any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations ,circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

- ii) Further, As per Rule 14(3) of the Insurance Ombudsman Rules 2017, the complaint to the Insurance Ombudsman can be made only if:
- (a) the complainant makes a written representation to the insurer named in the complaint and –
    - (i) either the insurer had rejected the complaint; or
    - (ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or
    - (iii) the complainant is not satisfied with the reply given to him by the insurer;
  - (b) The complaint is made within one year –
    - (i) after the order of the insurer rejecting the representation is received; or
    - (ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant;
    - (iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant

The Insurance Ombudsman is an organization that addresses grievances that are not settled to Your satisfaction. The list of Insurance Ombudsmen offices is provided as Annexure I to this Policy. Further, the list of Insurance Ombudsmen offices is also available at the website below:

<http://www.ecoi.co.in>

**ANNEXURE I**
**LIST OF INSURANCE OMBUDSMEN**

<b>CONTACT DETAILS</b>	<b>JURISDICTION</b> (Union Territory, District)
<b>AHMEDABAD</b> Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ ecoi.co.in	Karnataka.
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ ecoi.co.in	Madhya Pradesh Chattisgarh.
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ ecoi.co.in	Orissa.
<b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.

<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ ecoi.co.in	Delhi.
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ ecoi.co.in	Rajasthan.
<b>ERNAKULAM</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ ecoi.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.



<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
<b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Email: bimalokpal.noida@ ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@ ecoi.co.in	Bihar, Jharkhand.
<b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@ ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.