

### Supplementary Benefits referred to in Policy Document

**(A) Accident and Disability Benefit :**

**(I) Accident Benefit:**

Subject to the conditions set out below, if whilst the policy is in force for the full Sum Assured, the Life Assured is involved in an accident, at any time before the expiry of the period for which premiums are payable or before the Policy anniversary on which his age nearer birthday is 65, whichever is earlier, resulting in his death the Company agrees to pay the person/s to whom the benefits are payable under the Policy an additional amount equal to the Accident and Disability Benefit Sum Assured (hereinafter referred to as "accidental cover") under this supplementary benefit.

In the event of such death occurring while the Life Assured is using, as a fare paying passenger, authorised public mass surface transport namely bus or train, operating under terms of such authorisation, the additional amount payable under this benefit shall be enhanced to twice the amount of accidental cover under this supplementary benefit.

The conditions subject to which this benefit is payable, are:

- (a) The death due to accident must be caused by violent, external and visible means;
- (b) The death due to accident is not caused -
  - i) By attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
  - ii) By engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft (being a multi-engined aircraft) operating on a regular scheduled route; or
  - iii) By the Life Assured committing any breach of law; or
  - iv) Due to war, whether declared or not or civil commotion; or
  - v) By engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- (c) The accident shall result in bodily injury or injuries to the Life Assured independently of any other means;
- (d) Such injury or injuries shall, within 180 days of it's occurrence, directly and independently of any other means cause the death of the Life Assured; and
- (e) The death of the Life Assured shall occur before the expiry of the period for which premiums are payable or before the Policy anniversary on which his age nearer birthday is 65, whichever is earlier;

However, if the period of 180 days from the occurrence of the accident is current on the Policy anniversary on which the Life Assured attains age 65 nearer birthday, the accident benefit shall be payable on death during that period.

**(II) Disability Benefit:**

Subject to the conditions set out below, if whilst the Policy is in force for the full Sum Assured, the Life Assured is involved in an accident, at any time before the expiry of the period for which premiums are payable or before the Policy anniversary on which his age nearer birthday is 65, whichever is earlier, resulting in his total and permanent disablement, which will disable him to work or follow any occupation or profession, then with effect from and including the date of such disability ( hereinafter called "Disability Date") the Company agrees to provide the following benefit :

1. Commencing from the first anniversary of the disability date and on each anniversary thereafter pay in ten annual installments, each equal to one-tenth of the amount of accidental cover under this Supplementary Benefit. In event of the Policy resulting in a death claim before the receipt by the Life Assured of the last such installment, then the installments remaining unpaid shall become payable along with the claim.
2. The premiums falling due on or after the disability date, in respect of the Sum Assured under the basic plan equal to the accidental cover and not exceeding Rs. 10,00,000/-, shall be waived. The balance amount of premium, if any, shall be continued to be payable.
3. The conditions subject to which the benefits are payable, are :
  - (a) The disability must be caused by violent, external and visible means;

- (b) The disability is not caused or contributed to by:
- i) By attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor, or
  - ii) By engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft operating (being a multi engine aircraft) on a regular scheduled route, or
  - iii) By the Life Assured committing any breach of law, or
  - iv) Due to war, whether declared or not or civil commotion, or
  - v) By engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- (c) If there are any other benefits payable under this supplementary benefit, then all such benefits shall cease to be available on and after the Disability Date.
- (d) The Disability must result within 180 days from the date of occurrence of the accident.
- (e) Written notice of any claim for the benefit shall be served on the Company within 120 days of the Disability Date and the admission of any claim for Disability Benefit will be subject to such proof (at the expense of the Life Assured), as the Company may reasonably require, that the Life Assured has become totally and permanently disabled. Such proof shall be furnished to the Company along with the submission of the notice of the disability.
- (f) The Company reserves the right to call for such medical examinations as they may require and for this purpose, may advise the Life Assured to submit himself to one or more medical examinations conducted by medical practitioners appointed by the Company, the cost of which shall be borne by the company.
- (g) The payment of the Disability Benefit and the continuation thereof shall be subject to such proof, as the Company may require, that the Life Assured has been totally and permanently disabled and has continued to be totally and permanently disabled. If such proof is not furnished or if the Life Assured shall refuse or fail to submit for medical examinations when required to do so, or if at any time the Company is satisfied that a claim for benefit under this clause has been wrongly admitted, the Life Assured shall be deemed to have ceased to be totally and permanently disabled immediately from the date on which the Company has requested for the supply of such proof or submission to medical examinations or, as the case may be, from the date on which the Life Assured is communicated of wrongful admission of the claim, and thereafter the Policy shall continue under such terms and conditions as the Company may decide.

For the purpose of this benefit, a person shall only be regarded as "Totally and Permanently Disabled" if that person, due to accident or injury, has suffered a loss such as:

- The loss by physical separation of two limbs or the complete and irremediable loss of sight in both eyes or the loss by physical separation of one limb accompanied by the complete and irremediable loss of sight in one eye (where limb means an entire hand or foot), or
- Has been continuously disabled for a period of six consecutive months and has been determined by the Company, after consideration of the reports and other information supplied by the Company's own medical practitioner, appointed to examine that person, to be incapacitated to such an extent as to render that person unlikely ever to resume work or to obtain any gainful employment or occupation.

The maximum aggregate limit of assurance under all policies on the same life to which benefits under (i) and (ii) will apply, shall not exceed Rs. 10,00,000. If the total assurance under one or more policies of the Life Assured exceeds the said sum of Rs. 10,00,000, the benefit shall be available in respect of first Rs. 10,00,000 assured in the order in which policies have been issued.

**(B) Level Term Insurance Benefit:**

The Policy remaining in force for the full Sum Assured, the Life Assured has opted to avail of the benefit/s hereunder, subject to the conditions set out below:

1. An amount of term insurance cover not exceeding the Sum Assured under the Policy, payable on the death of the Life Assured.
2. An amount of term insurance cover not exceeding half of the Sum Assured under the Policy, with an option to secure a further sum not exceeding half of the Sum Assured in the event of the Life Assured getting married, and payable, in either case, on the death of the Life Assured.
3. An amount of term insurance cover not exceeding half of the Sum Assured under the Policy in the event of the Life Assured getting married with an option to secure further amounts not exceeding one fourth each of the Sum Assured on the birth of the first and the second child respectively and payable on the

death of the Life Assured after his marriage or after the birth of the first child and the second child respectively.

4. The conditions subject to which the benefits can be availed of, or payable are :-

- (a) The age nearer birthday of the Life Assured on the anniversary from which the benefit accrues does not exceed 45 years;
- (b) The benefit shall be allowed only in the event of death of the Life Assured during the period the Policy is in force for the full Sum Assured and prior to the Policy anniversary date on which he attains age 65 years nearer birthday; and
- (c) The benefit under (2) or (3) as the case may be shall accrue from the Policy Anniversary following the occurrence of the event subject to the intimation of the event within the period specified under clause (e) below;
- (d) The concerned event should be intimated to the Company not later than 90 days from the occurrence of the event.

5. If the Life Assured commits suicide whether sane or insane, within one year from the date of commencement of this Policy, the benefit cover shall be void and the premiums paid hereunder will be refunded after deducting the expenses incurred by the Company for the issue of the cover.

**(C) Critical Illness Benefit :**

Provided the Policy is in force for the full Sum Assured, the Life Assured is diagnosed to be suffering from a Critical Illness (as defined below) after six months from the Date of Policy but before the Policy anniversary on which he attains the age 65 years nearer birthday, or before the expiry of the period for which the premiums are payable, whichever is earlier, the Sum Assured under this Policy shall fall to be paid together with Guaranteed Additions and Bonuses vested till then, subject to conditions set out below:

- (1) The benefit shall not be payable in respect of any illness other than those defined as Critical Illness, nor shall it apply or be payable in respect of any of those said illnesses the symptoms of which have occurred or which has been diagnosed or for which the insured person received treatment, during the first 6 months from the date of Policy.
- (2) The Critical Illness shall not have been caused by the existence of Acquired Immune Deficiency Syndrome or the presence of any Human Immuno-Deficiency Virus Infection in the person of the Life Assured, self inflicted injury, drug abuse, failure to follow medical advice, war, whether declared or not and civil commotion, pregnancy, breach of law, aviation other than as a fare paying passenger in a commercial licensed aircraft (being a multi-engined aircraft), hazardous sports and pastimes;
- (3) Written notice of any claim for the benefit must be given to the Company within 60 days of such diagnosis.
- (4) The admission of any claim for this benefit will be subject to satisfactory proof that the Life Assured is diagnosed to be suffering from any Critical Illness, as the Company may reasonably require.
- (5) On the payment of the Sum Assured together with Guaranteed Additions and the vested Bonuses if any, but subject to any claim the Company may have in respect of the moneys payable under the Policy, the contract as evidenced by the Policy, including other supplementary benefits if any, shall come to an end and thereafter no rights, interests or claims shall annure to the Life Assured or anyone claiming through him in respect of this Policy;
- (6) The benefit shall automatically cease to be available when the Policy is surrendered for cash or converted into a paid-up Policy for a reduced Sum Assured;
- (7) The maximum aggregate of Critical Illness Benefit granted by the Company under this and all the other policies of the Life Assured shall not exceed Rs. 10,00,000 ( Rupees ten lakhs).

**Note 1:** A "Critical Illness" shall mean anyone of the following illnesses as defined separately hereunder occurring after 6 months from the date of Policy:

- (a) **Cancer:** A malignant tumour characterized by uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be histologically confirmed. The term Cancer includes Leukaemia but excludes the following:
  - i) All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
  - ii) All forms of lymphoma in presence of any Human Immuno-Deficiency Virus;
  - iii) Kaposi's Sarcoma in the presence of any Human Immuno-Deficiency Virus;
  - iv) Any Skin Cancer other than invasive malignant melanoma; and
  - v) Early Prostate Cancer which is histologically described as T<sub>1</sub> (including T<sub>1a</sub> and T<sub>1b</sub>) or another equivalent or lesser classification.

- (b) **Coronary Artery By-Pass Graft Surgery (CABGS)** - the undergoing of open heart surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts;  
Angiographic evidence to support the necessity of the surgery will be required. Balloon angioplasty, laser or any catheter-based procedures are not covered.
- (c) **Heart attack** - The death of a portion of heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic changes and by elevation of the cardiac enzymes. Diagnosis must be confirmed by a consultant physician.
- (d) **Kidney failure** - End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of end stage kidney disease must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.
- (e) **Major Organ Transplant** - The actual undergoing as a recipient of a transplant of heart, liver, lung, pancreas or bone marrow as a result of chronic irreversible failure. Evidence of end stage disease must be provided and the requirement for transplantation must be confirmed by a consultant physician.
- (f) **Stroke** - A cerebrovascular incident resulting in permanent neurological damage. Transient ischaemic attacks are specifically excluded.
- (g) **Paralysis** : Complete and permanent loss of the use of two or more limbs as a result of injury or disease of the brain or spinal cord. To establish permanence the paralysis must normally have persisted for at least 6 months.
- (h) **Aorta surgery**: The actual undergoing of surgery (including key hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.
- (i) **Heart valve replacement surgery**: The undergoing of open heart surgery, on the advice of a consultant cardiologist, to replace or repair one or more heart valves.

**Note 2:**

"Diagnosis" shall mean diagnosis made by a physician based on such specific evidence as referred to in the definition of the particular Critical Illness concerned or, in the absence of such specified reference, based upon radiological, clinical, histological or laboratory tests acceptable to the Company.

In event of any doubt regarding the appropriateness or correctness of the diagnosis, the Company shall have the right to call for an examination of the Life Assured on the evidence used in arriving at such diagnosis, by a Medical Specialist appointed by the Company and the opinion of such specialist as to such diagnosis shall be considered binding on both the Life Assured and the Company.

"Physician" shall mean any person registered with the Indian Medical Council to render medical or surgical services, but excluding a person who is the Life Assured himself or a blood relative of the Life Assured.

**Premium Review:**

The premium for this benefit is guaranteed for five years only from the date of commencement of Policy. The Company reserves the right to carry out a general review of the experience from time to time and change the premium as a result of such review. The Company will give notice in writing about the change and the Life Assured will have the option not to pay any increased premium. In such a case the benefit will be appropriately reduced from the effective date of the change in premium and the Company will advise the Life Assured accordingly.

**(D) Major Surgical Assistance Benefit :**

Provided the Policy is in force for the full Sum Assured, the Life Assured be confined to a hospital and undergoes any surgical procedure (as defined below) after six months from the Date of the Policy but before the Policy anniversary on which he attains the age of 65 years hereafter birthday, then subject to the conditions set out below, an amount equal to a specified percentage of the amount of cover granted under this supplementary benefit, being 50% of the amount of cover granted under this supplementary benefit in respect of Major Procedures, 30% of the amount of cover granted under this supplementary benefit in respect of Intermediate Procedures and 20% of the amount of cover granted under this supplementary benefit in respect of Minor Procedures (as defined below) exclusive of the guaranteed additions and vested bonuses, if any, shall be payable. The benefit under this Supplementary Benefit will be payable on the Life Assured undergoing surgical procedures on more than one occasion. However the total amount payable under all the Surgical Procedures shall not exceed 50% of the cover granted under this supplementary benefit. The conditions subject to which the benefit is allowed are :

- (1) The benefit shall not be paid in respect of any surgical procedures other than those defined herein as Surgical Procedures;
- (2) The benefit refers only to medically necessary (as defined below) surgical procedures performed at a hospital as in-patient;
- (3) Written notice of any claim for the benefit must be given with necessary proof of the surgical procedures undergone by the Life Assured to the Company within 30 days from the date of discharge from the hospital. However, failure to do so shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible, provided that such reasonable time does not exceed 60 days from the date of discharge from the Hospital;
- (4) The maximum aggregate cover of Major Surgical Assistance Benefit granted by the Company under this and all other policies of Life Assured shall not exceed Rs. 10,00,000 (Rupees ten lakhs).

The Company shall not be liable to pay any sum under or in terms of the Supplementary Benefit, in the event of:

Pre existing injuries or illnesses, treatment which is not taken from recognised hospitals or doctors. No benefit will be payable in respect of a claim which, in the opinion of our Chief Medical officer, results directly or indirectly from a condition for which the insured person has previously received treatment, or which had previously been diagnosed, or which he was aware of, at the commencement of the Policy; or within the first six months from the date of Policy;

- HIV/AIDS,
- Congenital or hereditary diseases or physical defects,
- Attempted suicide,
- Self inflicted injury, drug abuse,
- Injuries from natural disasters,
- War and civil commotion,
- Criminal acts,
- Taking part in flying activity other than as a passenger in a commercially licensed aircraft, (being a multi-engined aircraft) and
- By engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, tae kwon do, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot hoing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

**Note 1:** "Surgical Procedures" mean the following :-

**CATEGORY: MAJOR PROCEDURES**

1. Coronary artery bypass graft surgery
2. Heart valvotomy via open surgery [balloon valvuloplasty procedures are excluded]
3. Heart valve replacement using mechanical prosthesis via open heart surgery
4. Heart transplantation
5. Pericardiectomy for chronic constrictive pericarditis
6. Major surgery of the aorta
7. Major surgery of the pulmonary artery
8. Lung transplant or combined heart-lung transplant
9. Open lobectomy of lung
10. Pneumonectomy or Pleuropneumonectomy
11. Pleurae decortication/pleurectomy
12. Thoracoplasty
13. Surgery to remove benign cerebral tumours and space occupying lesions via craniotomy
14. Repair of cerebral, spinal arterio-venous malformations, cerebral aneurysms and excision of cerebral tumours
15. Partial / Total pharyngectomy
16. Excision of pineal gland or pituitary gland
17. Kidney transplant as a recipient

**CATEGORY: INTERMEDIATE PROCEDURES**

1. Coronary angioplasty with stent implantation
2. Excision of benign mediastinal lesions via thoracotomy
3. Other intra-cranial operations requiring craniotomy
4. Total laryngectomy
5. Surgery for treatment of peptic ulcer (vagotomy, pyloroplasty, partial gastrectomy)

6. Resection and anastomosis of any part of alimentary canal
7. Partial hepatectomy
8. Partial pancreatectomy
9. Total replacement of hip or knee
10. Total replacement of shoulder or elbow joint
11. Bone marrow transplantation as a recipient
12. Complete or partial thyroidectomy
13. Parathyroidectomy
14. Partial/Total adrenalectomy
15. Partial / Total excision of thymus gland

**CATEGORY: MINOR PROCEDURES**

1. Balloon valvuloplasty
2. Initial implantation of permanent heart pacemaker
3. Cholecystectomy
4. Nephrectomy
5. Open/Endoscopic prostatectomy
6. Hysterectomy for malignant disease\*
7. Amputation of an arm or a hand or a leg or a foot due to trauma or accident
8. Splenectomy for haematological conditions
9. Corneal transplant or surgery for retinal detachment or Glaucoma
10. Major reconstructive oro-maxillafacial surgery for trauma or burns (not for cosmetic purpose)
11. Surgery for major burns (third degree burns of over 10% body surface area)

\* Surgical procedure - Male lives

\*\* Female lives

**Note 2: "Medically necessary"** shall mean any medical and/or surgical service which is needed and consistent with established standards of good medical practice.

**Note 3: "Hospital"** shall mean any establishment for indoor care and treatment of sickness and injuries which has been registered as a hospital with the local authorities and which:

- (a) Has one or more qualified "physicians" present at all times and is under the supervision of a registered and qualified medical practitioner;
- (b) Is a place where daily medical records of patients are maintained and are accessible to the Company's authorised officer;
- (c) Is a place which provides diagnostic and medical equipment and facilities needed in operations; and
- (d) Is a place where in-patient facilities are available.

**Note 4: "Physician"** shall mean any person registered with the Indian Medical Council to render medical or surgical services, but excluding a person who is the Life Assured himself or a blood relative of the Life Assured.

**Note 5: "Hospital confinement"** shall mean continuous confinement of at least 24 hours in a hospital.

**Premium Review:**

The premium for this benefit is guaranteed for five years only from the date of commencement of Policy. The Company reserves the right to carry out a general review of the experience from time to time and change the premium as a result of such review. The Company will give notice in writing about the change and the Life Assured will have the option not to pay any increased premium. In such a case the benefit will be appropriately reduced from the effective date of the change in premium and the Company will advise the Life Assured accordingly.

**"The Policy shall be subject to and governed by the terms of the Policy document and all the terms and conditions contained therein (enclosed) shall together form a single agreement. Ver 101 : 2"**