

Critical Illness Benefit (Rider UIN:107B009V03)

If the member suffers from a critical illness as per the Schedule below and the Policyholder proves the same to the satisfaction of the Insurer, the critical illness benefit will become payable. After payment this benefit will cease for the member concerned. This benefit represents an advance of the Basic Life Cover Benefits that would normally have been paid on death. Hence on the payment of the Critical Illness Benefit, such Basic Life Cover Benefits will reduce proportionately.

This benefit will be subject to the following:

- This benefit is payable in respect of the Member alone. The person must be a Member as defined under the Policy and must be covered under this rider on the day of diagnosis.
- The Basic Life Cover Benefit is in full force at the time of the diagnosis of the critical illness.
- This benefit is in full force at the time of the diagnosis of the critical illness.
- This benefit shall only be paid in respect of the first critical illness to affect the member.
- The Policyholder/member writes to the Insurer, within 30 days from the day the critical illness is diagnosed, giving the following details :
 - Date of diagnosis of the critical illness
 - Nature and extent of the illness and details thereof, including medical reports and investigations, and
 - The member's address.

SCHEDULE OF CRITICAL ILLNESS

1. First Heart Attack - of specified severity

The first occurrence of 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 this will be evidenced by all of the following criteria:

- a) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- b) new characteristic electrocardiogram changes
- c) elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- 1) Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- 2) Other acute Coronary Syndromes
- 3) Any type of angina pectoris

2. Cancer of specified severity

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence

of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

- 1) Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- 2) Any skin cancer other than invasive malignant melanoma
- 3) All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- 4) Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- 5) Chronic lymphocytic leukaemia less than RAI stage 3
- 6) Microcarcinoma of the bladder
- 7) All tumours in the presence of HIV infection.

3. Stroke resulting in permanent symptoms

Any cerebro-vascular 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:

- 1) Transient ischemic attacks (TIA)
- 2) Traumatic injury of the brain
- 3) Vascular disease affecting only the eye or optic nerve or vestibular functions.

4. Open Chest Coronary Artery By-pass Graft Surgery (CABG)

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

- 1) Angioplasty and/or any other intra-arterial procedures
- 2) Any key-hole or laser surgery.

5. 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 (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

6. Major organ/Bone Marrow Transplant

The actual undergoing of a transplant of:

- 1) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- 2) 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:

- 1) Other stem-cell transplants
- 2) Where only islets of langerhans are transplanted

7. 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.

8. Loss of limbs

The loss of two or more limbs due to injury or disease. This includes the loss of both hands or both feet or one hand and one foot.

9. Aorta surgery

The undergoing of surgery (including key-hole type surgery) for a disease or injury of the thoracic or abdominal aorta requiring excision and surgical replacement of the diseased part of the aorta with a graft. Surgery must be on the advice of an appropriate consultant and supported by investigations.

Excludes surgery to branches of the aorta.

10. Major burns

Third degree burns covering at least 20% of the body surface. The extent of the burns must be confirmed by an appropriate consultant.

11. Open Heart Replacement OR Repair OF Heart Valves

The actual undergoing of open-heart valve surgery 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.

12. Blindness

Total irreversible loss of sight in both eyes as a result of illness or accident. The blindness must be certified by an ophthalmologist's report. For the purpose of this definition, an accident is a sudden, unforeseen and involuntary event caused by external visible and violent means.

Exclusions:

This benefit will not be payable if the critical illness takes place in as a result of:

1. Self inflicted injuries, suicide, insanity, immorality, committing any breach of law.
2. Unreasonable failure to seek or follow medical advice.
3. Any pre-existing medical condition not disclosed at inception.

4. Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
5. Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
6. For the purpose of this plan, the definition of AIDS will be the one that is used by the World Health Organisation at the date of onset or that used by any other appropriate Government or international organisation. Infection by HIV will be deemed to have occurred where blood tests indicate the presence of the virus or any antibodies to it.
7. When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route, and
8. Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security or police organisation.

Lapse and Revival:

The rider can be revived along with and according to the terms and conditions of the base product and as per prevailing underwriting guidelines.

Grace Period:

The Grace Period will be as per base Policy.

Surrender Value:

The Surrender Value will be as per base Policy.