

Kotak Group Terminal Illness Benefit Rider
(UIN:107B014V02)

If the member becomes Terminally Ill and the Policyholder proves the same to the satisfaction of the Insurer this benefit will be paid subject to the following:

- The basic life cover is in full force on the day of diagnosis of Terminal Illness.
- Terminal illness Benefit cover is in full force on the day of diagnosis of Terminal Illness.
- The person must be a member as defined and must be covered under this benefit on the day of the diagnosis of Terminal Illness.
- The member is willing to be examined by Medical Examiner(s) nominated by the Insurer.

Terminal Illness Benefit cover provides acceleration of the Basic Life Cover (once this benefit is paid, cover under the basic plan will reduce proportionately) as a result of the diagnosis of Terminal Illness.

Definition of Terminal Illness:

Terminal Illness is a non-correctable/non-curable medical condition or a non-response to specific disease therapy which is likely to culminate in death within a year.

Terminal Illness should be established and confirmed in writing and with reasonable certainty; in the opinion of both the life insured's attending physician (based on consultation with relevant medical specialists) as well as the Insurer's Chief Medical Officer. The decision of the Insurer's Chief Medical Officer would be final in this regard.

The life insured will be entitled to make a Terminal Illness claim where both conditions below are satisfied:

1. The medical illness has been exhaustively investigated, diagnosed and treated by specialists in that faculty, and at the end of the treatment, the attending medical experts have opined that the disease is incurable, and only supportive / empirical therapy can be offered. A certificate from the treating specialist confirming this condition is required.
2. Where the life insured is an employee of any organization, the employer is required to certify that the life insured (employee) has not been able to fulfill the daily requirements of his/her job continuously during the last two months in view of his terminal illness (which is likely to culminate in death within a year – to be certified by the treating specialist), immediately prior to the date of intimation of Terminal Illness to the Insurer. Where the life insured is self-employed, he/she should provide suitable supporting evidence of inability to work as defined above to the Insurer.

This benefit is payable in respect of the member alone.

Exclusions:

This benefit will not be payable if the Terminal Illness takes place in the following circumstances:-

- Terminal Illness diagnosis in the presence of HIV infection.

Self inflicted injuries or attempted suicide within a year from the commencement of member cover/
date of revival of member cover.