

## **Kotak Critical Illness Benefit Rider (UIN - 107B004V03)**

The Rider is defined as part of the base Policy document and runs concurrently with the base Policy. The Rider Sum Assured cannot exceed the Basic Sum Assured of the base Policy. The sum of all Rider Premiums cannot exceed 30% of the Premium of the Base Policy. However, if the Rider is attached to the Term Plan, the sum of all Rider Premiums cannot exceed 100% of the Premium of the Base Term Plan Policy. The General description of the benefits payable under the Rider is given below:

### **Critical Illness Benefit**

If the Life Insured suffers from a critical illness listed below and the Policyholder/Life Insured proves the same to the satisfaction of the Company, the Critical Illness Benefit Rider Sum Assured will become payable. After payment, this benefit will cease. On the payment of the Critical Illness Benefit, the Basic Sum Assured/Sum assured on death/Sum Assured on Maturity as the case may be and balance in the Main Account, if applicable will reduce proportionately.

### **Terms & Conditions**

This Rider Benefit will be subject to the following:

- a) This benefit is in full force at the time of the diagnosis of the critical illness.
- b) The Policy has been in force for at least six months from the date of issue/reinstatement.
- c) This benefit shall only be paid in respect of the first critical illness affecting the Life Insured diagnosed after the said Rider has been in force for at least six months from the date of issue.
- d) The Policyholder writes to the Company, within 30 days from the day the critical illness is diagnosed, giving the following details:
  - i. Date of diagnosis of the critical illness
  - ii. Nature and extent of the illness and details thereof, including medical reports and investigations, and
  - iii. The Life Insured's address.
- e) The Life Insured is willing to be examined by a Medical Examiner nominated by the Company.

And

- f) If there is a loan outstanding on the Policy, a proportionate amount of the outstanding loan shall be deducted from the amount payable under this Rider.

For the payment of benefits under this rider a critical illness means the following:

## 1. 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 -

- a. 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.
- b. Any skin cancer other than invasive malignant melanoma
- c. 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
- d. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- e. Chronic lymphocytic leukaemia less than RAI stage 3
- f. Microcarcinoma of the bladder
- g. All tumours in the presence of HIV infection.

## 2. 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. 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:

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- ii. Other acute Coronary Syndromes
- iii. Any type of angina pectoris

### **3. OPEN CHEST 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.

The following are excluded:

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

### **4. 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.

### **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. 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:

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

## **7. MAJOR ORGAN/BONE MARROW TRANSPLANT**

The actual undergoing of a transplant of:

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

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

## **8. 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.

## **9. *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.

## **10. *Aorta surgery***

Means the actual undergoing of surgery via thoracotomy or laparotomy to repair or correct an aortic aneurysm, an obstruction of the aorta, a coarctation of the aorta or a traumatic rupture of the aorta. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. There must have been excision and replacement of a portion of diseased aorta with a graft.

## **11. 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.

## **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.

The blindness must not be correctable by medical procedure.

## **Exclusions:**

The Company shall not be liable to pay the Critical Illness Benefit Rider:

- i. Self inflicted injuries, attempted suicide, insanity, immorality, committing any breach of law.
- ii. Unreasonable failure to seek or follow medical advice.
- iii. Any pre-existing medical condition not disclosed at inception.
- iv. Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.
- v. Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).  
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.
- vi. When the life insured is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- vii. 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, para-military, security or police organisation.

In addition, the specific exclusions to the various critical illnesses are mentioned above under respective critical illness.

**Alteration:**

- a. Reduction in the rider Sum Assured is not allowed.
- b. Increase in the rider Sum Assured is not allowed.
- c. Alterations are allowed only on policy anniversary.

**Suicide Exclusion:**

In case the Life Insured commits suicide any time during the Rider Term, the benefits under the Rider shall not be payable.

**Maturity Benefit:**

No benefits shall become payable under the Rider upon maturity of Rider.

**Surrender Value:**

No Surrender Value will be available. If the base Policy is surrendered, Rider will get automatically surrendered.

**Reduced Paid-Up Benefit:**

Rider benefit cannot be made Reduced Paid-Up.

**Grace Period:**

As per the base Policy.

**Lapse:**

The Rider Benefit will lapse if premiums for Rider are not received within the Grace Period (as defined in base Policy's Terms & Conditions) and no benefit shall be payable under such circumstances. If the base policy to which this rider is attached lapses, then the rider benefit ceases.

**Revival:**

The Rider cannot be revived independently and can only be revived along with the revival of the base Policy. If the base Policy is surrendered, Rider will get automatically surrendered

**Free Look Provision:**

In case you are not agreeable to any of the provisions of the Rider benefits, you have the option of cancelling the Rider benefits by stating the reasons thereof, within 30 days for Policies sold through Distance Marketing and 15 days for others, from the date of the receipt of the Rider Policy. The cancellation request should be submitted to your nearest Kotak Life Insurance branch or sent directly to our Head Office. On receipt of your letter along with the original Rider Policy document we shall arrange to refund the Rider Premium paid by you after deducting the proportionate risk Premium, medical expenses and stamp duty. Rider benefits once cancelled shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Rider benefits.

In addition to the above, Free Look Provision of the base Policy is also applicable on the Rider contract which means that the Rider Policy stands cancelled when the Free Look Provision of the base Policy is exercised.

**General Terms and conditions:**

- Section 45 of the Insurance Act, 1938 as mentioned in the base Policy shall be applicable.
- All the provisions of the base Policy shall be applicable to the Rider Benefit.
- The premium payment term of the Rider shall not be less than the five years.
- The rider term shall not exceed the term of the base plan or outstanding term of the Policy in case the rider has been attached at time after the Policy issue date.

The Premium shall be subject to taxes as may be applicable from time to time.