Rider Clause ID: C-001

Applicability: This rider is only applicable to policyholders who have held the main policy for a minimum of 24 months.

Rider Clause ID: C-002

Covered Illnesses: This rider provides a lump sum payout of INR 500,000 for the first diagnosis of critical illnesses such as cancer, heart attack, or stroke. It does not cover planned surgeries like knee replacements.