



RIDERS

ACCIDENTAL DEATH BENEFIT

Comprehensive Protection Rider



- Additional benefit to the nominee in case of accidental death

Double benefit amount payable in specified circumstances

For ex: Death occurs in public transport; the nominee gets the Base Plan Sum Assured Plus 2X the Rider Sum Assured.

- Cover till age 85
- Tax Benefits under Sec 80C and 10 (10D)

- **Payout options:**

- Lumpsum
- Income for a period of 1 to 10 Years
- Lumpsum + Income

- **Return of Premium option** – Total Rider premium paid will be returned in case the rider benefit is not utilized till Maturity

- **Partner Care** – On occurrence of the insured event, a regular income is paid to the dependent partner/s covered under the payout option till last surviving partner dies or reaches age 100 (last birthday), whichever happens first

- Sum Assured offered upto ₹ 2 Crore (subject to rider SA not exceeding base plan SA)

Recommendation:

ADB Rider can be recommended to those looking for:

- Income replacement for Dependent Parents / Spouse / Nominee in case of accidental death
- Higher death benefit due to untimely death because of accident

RIDER PAYOUT – How It Works?



Mr. Rajesh Shetty aged 35 years is working with a Fortune 500 IT consulting company at Bangalore. He is married to Priya who is also an IT professional. He has two kids aged 5 and 2.

He has decided to buy Fortune Guarantee Plus with an annual premium of ₹ 3 Lac p.a. along with ADB with Return of Premium option for enhanced protection.

In this illustration, let's see how the different rider payout options will work under Accidental Death Benefit Rider.

L

Life Assured



Primary Life Insured: Rajesh Shetty

E

Event to be secured



Death due to Accident (by vehicle or fire or any mis-adventure)

2x

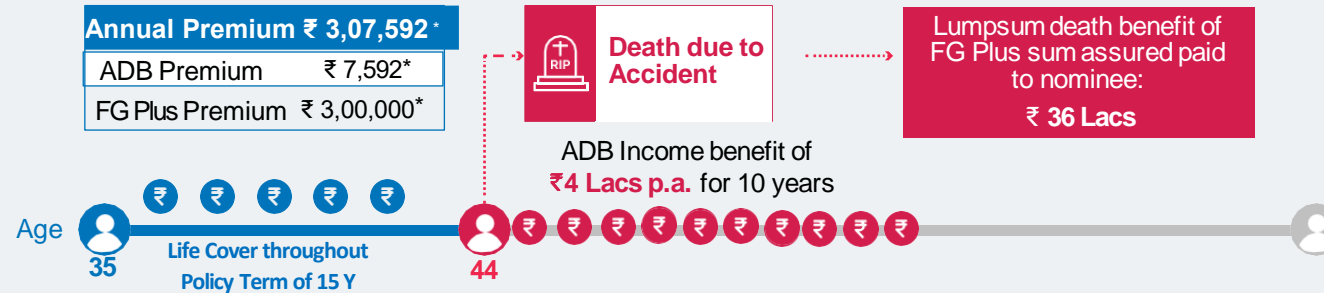
The benefit will be doubled if death occurs due to accident in public transport, places, etc.

RIDER PAYOUT (INCOME) – How It Works?

A Claim Amount or Payout – Income



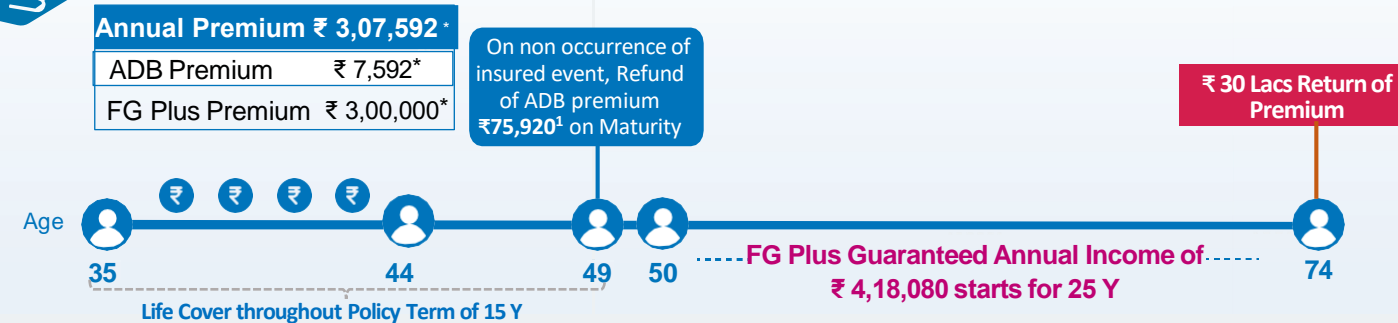
Fortune Guarantee Plus + Accidental Death Benefit (Income#)



P Return of Premium (ROP)



Fortune Guarantee Plus + Accidental Death Benefit (Income#) Return of Premium



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 years, PPT: 10 years, Income Term: 25 years
FG Plus Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For ADB Rider with ROP:

PT- 15 years, PPT- 10 years | ADB Sum Assured: ₹ 32.44 Lacs | ADB Premium with ROP: ₹ 7,592 p.a | ADB Payout: Income of ₹ 4 LPA for 10 years

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

* Premium excluding all taxes.

RIDER PAYOUT (COMBO) – How It Works?

A Claim Amount or Payout – Combo (Lumpsum + Income)



Fortune Guarantee Plus + Accidental Death Benefit (Lumpsum + Income#)

Annual Premium ₹ 3,08,034*

ADB Premium ₹ 8,034*

FG Plus Premium ₹ 3,00,000*



Death due to Accident

Lumpsum death benefit paid to nominee:

ADB Rider SA - ₹ 10 Lacs

FG Plus SA - ₹ 36 Lacs

ADB Income benefit of ₹ 3 Lacs p.a. for 10 years

Age

35

Life Cover throughout
Policy Term of 15 Y

44

P Return of Premium (ROP)



Fortune Guarantee Plus + Accidental Death Benefit (Return of Premium)

Annual Premium ₹ 3,08,034*

ADB Premium ₹ 8,034*

FG Plus Premium ₹ 3,00,000*

On non occurrence of insured event, Refund of ADB premium ₹80,340¹ on Maturity

₹ 30 Lacs Return of Premium

Age

35

44

49

50

74

Life Cover throughout Policy Term of 15 Y

FG Plus Guaranteed Annual Income of ₹ 4,18,080 starts for 25 Y

For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 Y, PPT: 10 Y, Income Term: 25 Y
Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For ADB Rider: PT- 15 Y, PPT- 10 Y | ADB Sum Assured: ₹ 34.33 Lacs | ADB Premium: ₹ 8,034 p.a. | ADB Payout: Combo (Lumpsum ₹ 10 Lacs and Income ₹ 3 LPA for 10 Y)

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

* Premium excluding all taxes.

ACCIDENTAL TOTAL PERMANENT DISABILITY

Comprehensive Protection Rider

- Additional benefit to the nominee in case of Permanent disability due to accident
- Double benefit amount payable in specified circumstances. For ex: Permanent disability occurs due to accident in a public transport; the insured gets 2X the Rider Sum Assured.
- Cover till age 85
- Tax Benefits under Sec 80D and 10 (10D)
- **Payout options**
 - Lumpsum
 - Income for a period of 1 to 10 Years
 - Lumpsum + Income
- **Return of Premium option** – Total Rider premium paid will be returned in case the rider benefit is not utilized till Maturity
- **Partner Care** – On occurrence of the insured event, a regular income is paid to the dependent partner/s covered under the payout option till last surviving partner dies or reaches age 100 (last birthday), whichever happens first.
- Sum Assured offered upto ₹ 2 Crore (subject to rider SA not exceeding base plan SA)
- Recommendation:**

ATPD Rider can be recommended to those looking for:

 - Income replacement in case of permanent disability caused due to an accident
 - Source of income for Dependent Parents / Spouse
 - Avoiding Policy lapsation if income gets impacted due to disability
 - Regular income alongside lumpsum to support family incase of disability

RIDER PAYOUT – How It Works?



Mr. Rajesh Shetty aged 35 years is working with a Fortune 500 IT consulting company at Bangalore. He is married to Priya who is also an IT professional. He has two kids aged 5 and 2.

He has decided to buy Fortune Guarantee Plus with an annual premium of ₹ 3 Lac p.a. along with ATPD with Waiver of Premium and Return of Premium option for enhanced protection.

In this illustration, let's see how the different rider payout options will work under Accidental Total and Permanent Disability Rider.

L

Life Assured



Primary Life Insured: Rajesh Shetty

E

Event to be secured



Total and Permanent Disability due to Accident

2x

The benefit will be doubled if the disability occurs due to accident in public transport, places etc.

RIDER PAYOUT (INCOME) – How It Works?

A Claim Amount or Payout



Fortune Guarantee Plus + Accidental Total and Permanent Disability (Income#)

Waiver of Premium (WOP)

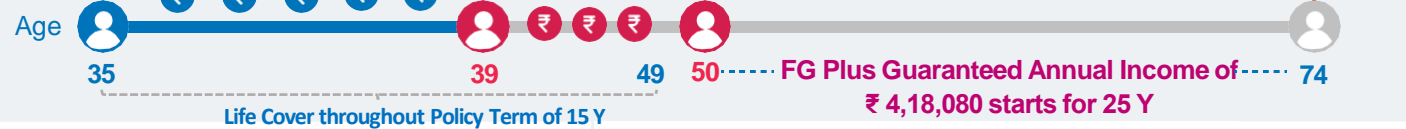
Annual Premium	₹ 3,07,630*
ATPD Premium	₹ 7,630*
FG Plus Premium	₹ 3,00,000*



Disability due to accident at age 39

All Future Premiums (base plan + rider) Waived Off

ATPD Income benefit
₹ 4 Lacs p.a. for 10 Y



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 Y, PPT: 10 Y, Income Term: 25 Y |
Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For ATPD Rider with WOP and ROP:

PT- 15 Y, PPT- 10 Y | ATPD Sum Assured: ₹ 32.44 Lacs | ATPD Premium: ₹ 7,630 p.a. |
ATPD Payout: Income of ₹ 4 LPA for 10 Y

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

* Premium excluding all taxes.

P Return of Premium (ROP)

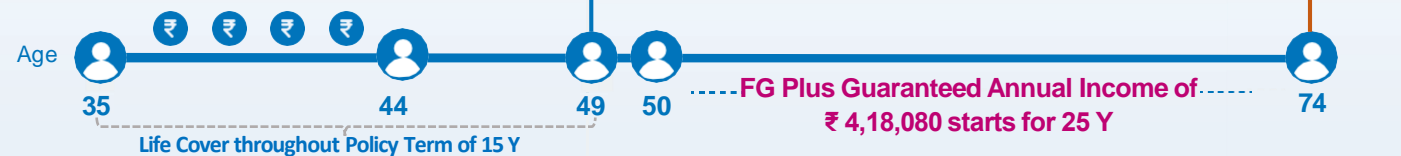


Fortune Guarantee Plus + Accidental Total and Permanent Disability (Income#)

Return of Premium (ROP)

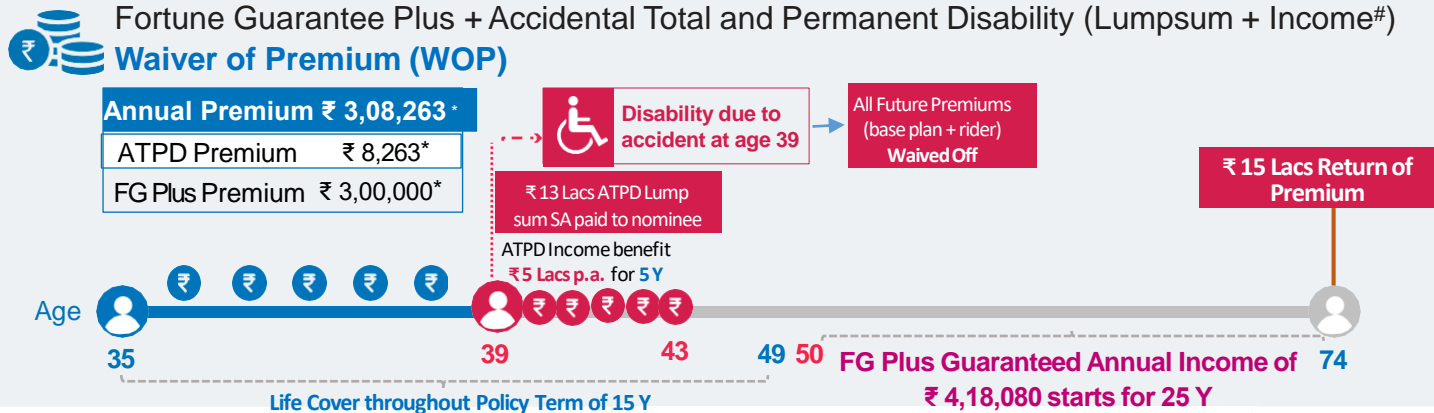
Annual Premium	₹ 3,07,630*
ATPD Premium	₹ 7,630*
FG Plus Premium	₹ 3,00,000*

On non occurrence of insured event, Refund of ATPD premium ₹76,300¹ on Maturity



RIDER PAYOUT (COMBO) – How It Works?

A Claim Amount or Payout – Combo (Lumpsum + Income)



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 Y, PPT: 10 Y, Income Term: 25 Y |
Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

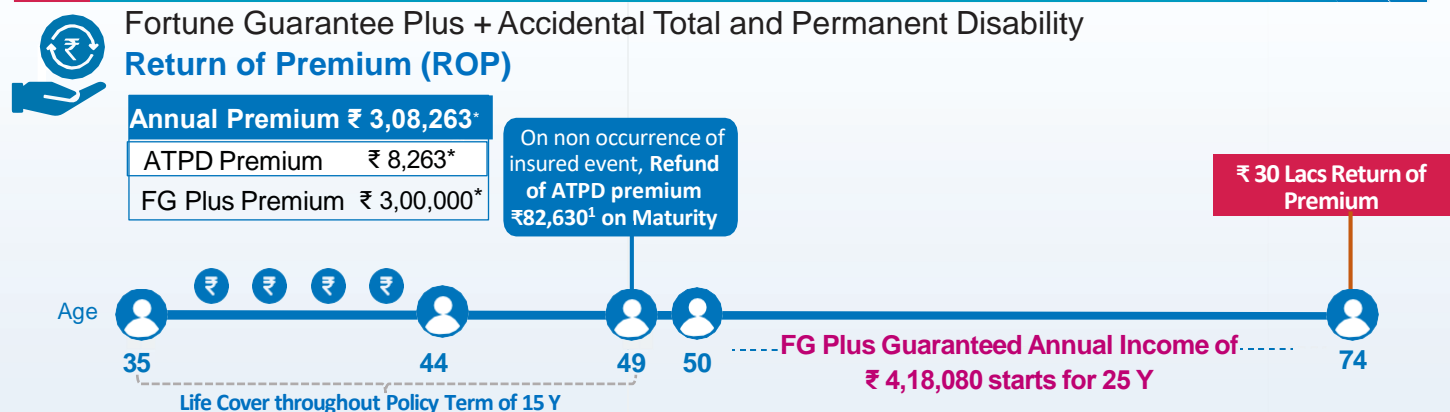
For ATPD Rider with WOP and ROP:

PT- 15 Y, PPT- 10 Y | ATPD Sum Assured: ₹ 35.26 Lacs | ATPD Premium: ₹ 8,263 p.a. |
ATPD Payout: Combo (Lumpsum ₹ 13 Lacs and Income ₹ 5 LPA for 5 Y)

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

* Premium excluding all taxes.

P Return of Premium (ROP)



CRITICARE PLUS BENEFIT

*Accrual of Comprehensive Health Rider
Protection Rider*



- The rider covers 40 major Critical Illness conditions incl. Cardiac and Cancer
- Cover till age 75
- Tax Benefits under Sec 80D and 10 (10D)
- Sum Assured offered upto ₹ 1 Crore (subject to rider SA not exceeding base plan SA)
- 30 days survival post diagnosis
- **Payout options:**
 - Lumpsum
 - Income for a period of 1 to 10 Years
 - Lumpsum + Income
- **Return of Premium option** – Total Rider premium paid will be returned in case the rider benefit is not utilized till Maturity
- **Partner Care** - On occurrence of the insured event, a regular income is paid to the dependent partner/s covered under the payout option till last surviving partner dies or reaches age 100 (last birthday), whichever happens first
- **Recommendation:**

CPB Rider can be recommended to those looking for:

 - Income replacement in case of critical illness
 - Source of income for Dependent Parents / Spouse
 - Avoiding Policy lapsation if income gets impacted due to critical illness
 - Regular income alongside lumpsum to support family incase of critical illness

CRITICAL ILLNESSES COVERED

Sr.No.	ILLNESS / PROCESS	Sr. No.	ILLNESS / PROCEDURE
	CANCER:	20	Encephalitis
1	Cancer of Specified Severity	21	End Stage Liver Failure
	CARDIAC CONDITIONS:	22	End Stage Lung Failure
2	Cardiomyopathy (of specified severity)	23	Fulminant Viral Hepatitis
3	Heart transplant	24	Kidney Failure requiring Regular Dialysis
4	Major surgery of Aorta	25	Loss of Independent Existence
5	Myocardial Infarction (First Heart Attack of specified severity)	26	Loss of limbs
6	Open Chest CABG (Coronary Artery Bypass Graft)	27	Loss of Speech
7	Open Heart Replacement or Repair of Heart Valves	28	Major Head Trauma
8	Primary (Idiopathic) Pulmonary Hypertension	29	Major Organ (less heart)/ Bone Marrow Transplant
9	Stroke resulting into permanent symptoms	30	Medullary Cystic Kidney Disease
	CRITICAL ILLNESS:	31	Motor Neuron Disease with Permanent Symptoms
10	Alzheimer's Disease	32	Multiple Sclerosis with Persisting Symptoms
11	Apallic Syndrome	33	Muscular Dystrophy
12	Aplastic Anaemia	34	Parkinson's Disease
13	Bacterial Meningitis	35	Permanent Paralysis of Limbs
14	Benign Brain Tumor	36	Poliomyelitis
15	Blindness	37	Progressive Scleroderma
16	Chronic Recurrent Pancreatitis	38	Severe Rheumatoid Arthritis
17	Coma of Specified Severity	39	SLE with Renal Involvement
18	Creutzfeldt-Jacob disease	40	Third Degree Burns
19	Deafness		

RIDER PAYOUT – How It Works?



Mr. Rajesh Shetty aged 35 years is working with a Fortune 500 IT consulting company at Bangalore. He is married to Priya who is also an IT professional. He has two kids aged 5 and 2.

He has decided to buy Fortune Guarantee Plus with an annual premium of ₹ 3 Lac p.a. along with CPB with Waiver of Premium and Return of Premium option for enhanced protection.

In this illustration, let's see the how the different rider payout options will work under CritiCare Plus Benefit Rider.

L

Life Assured



Primary Life Insured: Rajesh Shetty

E

Event to be secured

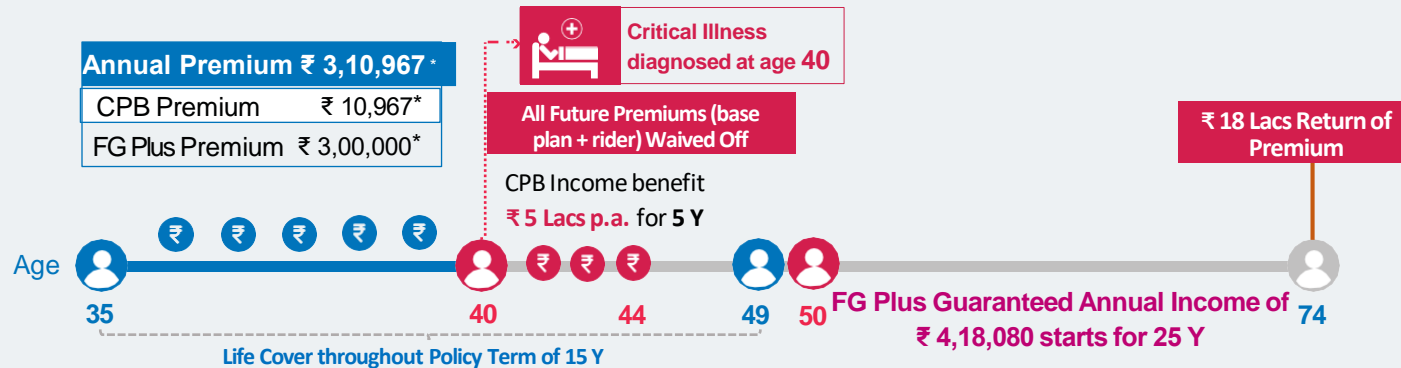


First occurrence of any of the 40 covered Critical Illness including Cancer and Cardiac conditions

RIDER PAYOUT (INCOME) – How It Works?

A Amount or Payout Option

Fortune Guarantee Plus + CritiCare Plus Benefit (Income)
Waiver of Premium (WOP)



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 Y, PPT: 10 Y, Income Term: 25 Y |
Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For CPB Rider with WOP and ROP:

PT- 15 years, PPT- 10 years | CPB Sum Assured: ₹ 22.25 Lacs | CPB Premium with WoP and without ROP: ₹ 10,967 p.a | CPB Premium with WoP and ROP: ₹ 27,327 p.a | CPB Payout: Income of ₹ 5 LPA for 5 years

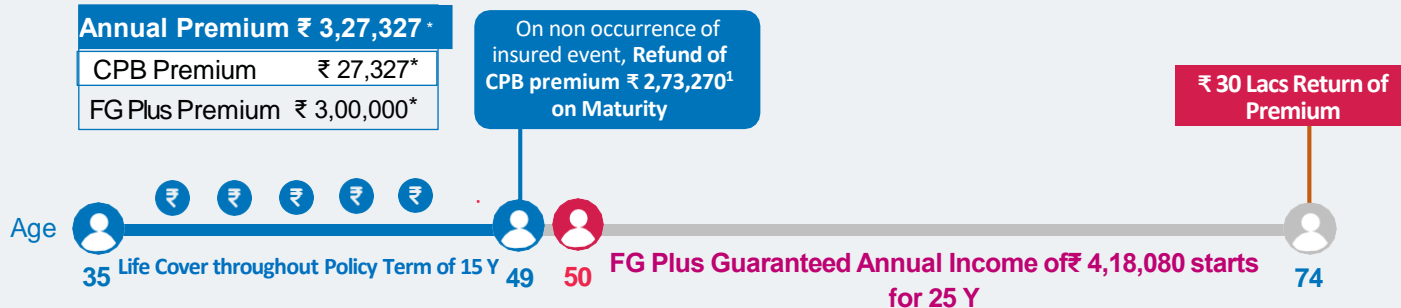
¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

NO MEDICALS REQUIRED FOR SUM ASSURED UP TO ₹ 20 LACS

* Premium excluding all taxes.


P Return of Premium

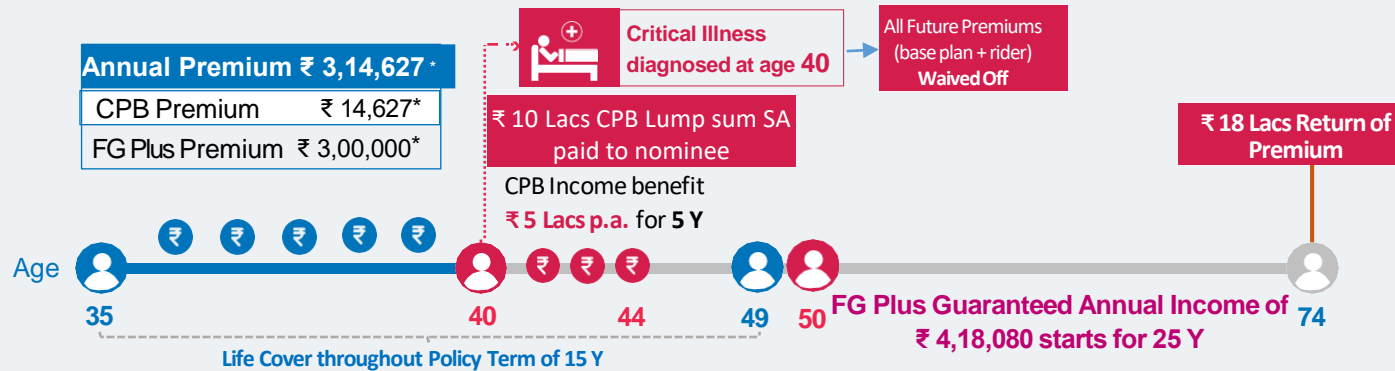
Fortune Guarantee Plus + CritiCare Plus Benefit
Return of Premium (ROP)



RIDER PAYOUT (COMBO) – How It Works?

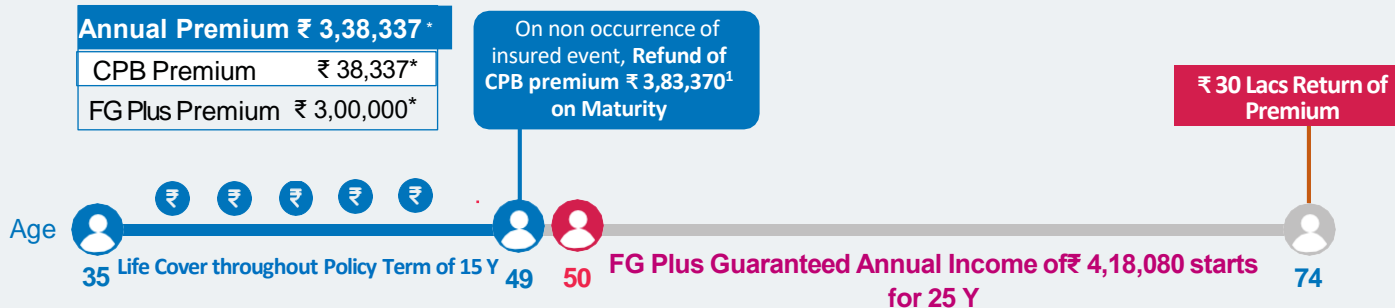
A Claim Amount or Payout – Combo (Lumpsum + Income)

 Fortune Guarantee Plus + CritiCare Plus Benefit (Combo)
Waiver of Premium (WOP)



P Return of Premium

Fortune Guarantee Plus + CritiCare Plus Benefit
Return of Premium (ROP)



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 years, PPT: 10 years, Income Term: 25 years | Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For CPB Rider with WOP and ROP:

PT- 15 years, PPT- 10 years | CPB Sum Assured: ₹ 32.25 Lacs | CPB Premium with WoP and without ROP: ₹ 14,627 p.a | CPB Premium with WoP and ROP: ₹ 38,337 p.a | CPB Payout: Combo (Lumpsum ₹ 10 Lacs and Income ₹ 5 LPA for 5 Y)

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

NO MEDICALS REQUIRED FOR SUM ASSURED UP TO ₹ 20 LACS

* Premium excluding all taxes.

HOSPICARE BENEFIT

Comprehensive Health Rider



Plan At A Glance

- Covers hospitalization expenses for all causes (except exclusions as mentioned in the brochure)
 - Fixed payout of 0.5% of Insured Amount[#] per day of Hospitalization as daily hospitalization cash benefit
 - Additional 0.5% of Insured amount[#] for each day in ICU stay
 - Recuperation Benefit: 1.5% of Insured Amount[#] paid on continuous 7 days of Hospitalization
- Cover till age 75
- Tax Benefits under Sec 80D and 10 (10D)
- Waiting period of 90 days (2yrs for specific conditions)
- Sum Assured offered upto ₹ 40 Lakh (subject to rider SA not exceeding base plan SA)

- **Return of Premium option** – Total Rider premium paid will be returned in case the rider coverage is not utilized till Maturity. Balance premium will be returned on survival of the policy term if total premium paid exceeds the total rider payout received

- Sum Assured offered upto ₹ 40 Lakh (subject to rider SA not exceeding base plan SA)

- Photocopies of medical bills accepted

- Recommendation:**
HCB Rider can be recommended to those looking for:
 - Reimbursement of hospitalization expenses
 - Want a fixed claim in addition to the claim paid by the health policies which do not cover all the expenses

RIDER PAYOUT – How It Works?



Mr. Rajesh Shetty aged 35 years is working with a Fortune 500 IT consulting company at Bangalore. He is married to Priya who is also an IT professional. He has two kids aged 5 and 2.

He has decided to buy Fortune Guarantee Plus with an annual premium of ₹ 3 Lac p.a. along with HCB Rider with Return of Premium option for enhanced protection.

In this illustration, let's see how the lump sum rider payout option will work under HospiCare Benefit Rider.

L

Life Assured



Primary Life Insured: Rajesh Shetty. The Insured Amount under this Benefit Option will be payable subject to hospitalization of the Life Insured for medically necessary treatment of any illness or injury for a minimum period of consecutive 24 hours.

E

Event to be secured



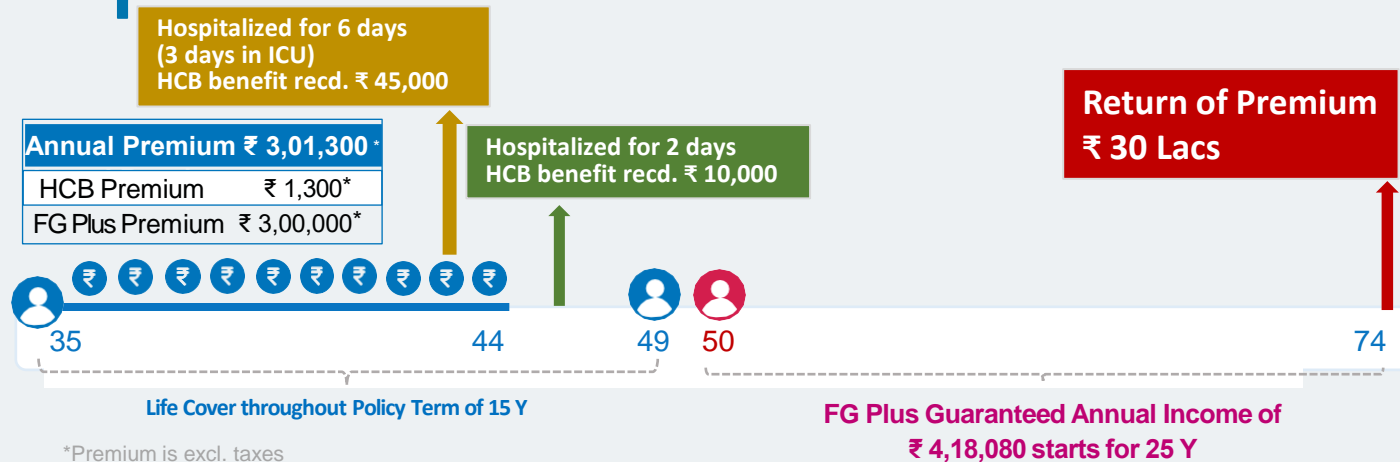
Pays fixed amount on Hospitalization, ICU Benefit and Recuperation benefit in case of hospitalization for 7 or more days.

RIDER PAYOUT (LUMPSUM) – How It Works?

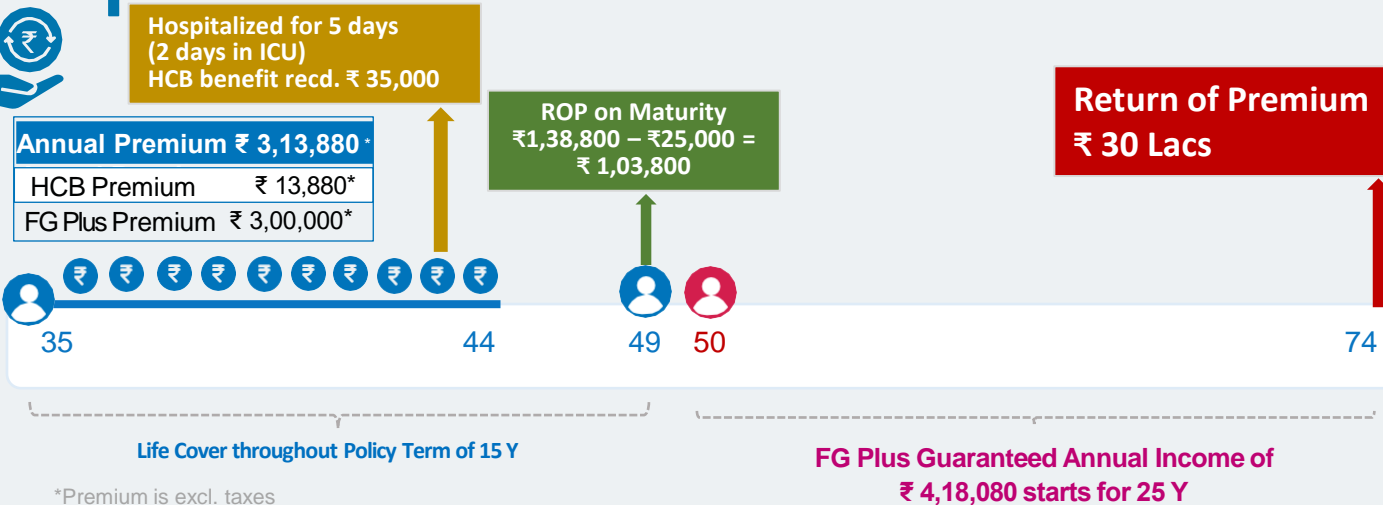
A Claim Amount or Payout – Lumpsum



Fortune Guarantee Plus + HospiCare Benefit (Without ROP)



P Return of Premium (ROP)



For the illustrative example, base plan is:
Tata AIA Life Insurance Fortune Guarantee Plus (UIN:110N158V03)

Option 1: Regular Income for Male aged 35 years, Standard Life
PT: 15 Y, PPT: 10 Y, Income Term: 25 Y | Base Sum Assured: ₹ 36 Lacs, Base Premium: ₹ 3,00,000 p.a. (excluding GST).

For HCB Rider with ROP:

PT- 15 Y, PPT- 10 Y | HCB Sum Assured: ₹ 10 Lacs | HCB Premium without ROP: ₹ 1,300 p.a. | HCB Premium with ROP: ₹ 13,880 p.a. | HCB Payout: Lumpsum ₹ 10 Lacs

¹Excluding loading for modal premiums | Less any claim amount already paid out under the respective Benefit Option | Provided the Benefit Option is in force and all due premiums have been paid.

NO MEDICALS REQUIRED FOR SUM ASSURED UP TO ₹ 10 LACS

* Premium excluding all taxes.

RIDER EXCLUSIONS

EXCLUSIONS – ADB

Accidental Death Benefit shall not be payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1** Death as a result of any disease or infection
- 2** Death arising due to any condition other than death solely and directly as a result of an accident
- 3** Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- 4** Suicide, attempted suicide, intentional self-inflicted injury, acts of self-destruction, irrespective of mental condition.
- 5** Death arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen
- 6** Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
- 7** Death caused by participation of the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- 8** Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.
- 9** Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities
- 10** Death arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
- 11** Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

EXCLUSIONS – ATPD

Accidental Disability Benefit shall be not payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 1** Disablement as a result of any disease or infection.
- 2** Disablement arising due to any condition other than disablement solely and directly as a result of an accident.
- 3** Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- 4** If the Disability has not persisted for at least 180 days and is not in the opinion of a medical practitioner, deemed to be permanent.
- 5** Attempted suicide, intentional self-inflicted injury, acts of self-destruction, irrespective of mental condition.
- 6** Disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
- 7** Disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
- 8** Disablement caused by participation of the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- 9** Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep-sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.

EXCLUSIONS – ATPD

Accidental Disability Benefit shall be not payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- 10** Working in underground mines, tunneling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities
 - 11** Disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
 - 12** Disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack
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EXCLUSIONS – CPB

In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option, no benefit will be payable if death or the illness covered under the policy is caused or aggravated directly or indirectly by any of the following:

- 1** Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the policy
- 2** Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness.
- 3** No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same
- 4** Any covered condition which is diagnosed and/or received medical advice/treatment event or its signs or symptoms having occurred within the waiting period.
- 5** Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent.
- 6** Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a medical practitioner.
- 7** Any illness due to an external congenital defect.
- 8** Any illness due to boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc.
- 9** Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement.
- 10** War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action.
- 11** Any treatment of a donor for the replacement of an organ.
- 12** Nuclear reaction, Biological, Chemical or Radioactive contamination due to nuclear accident.
- 13** Diagnosis and treatment outside India.
- 14** Ayurvedic, Homeopathy, Unani, herbalist treatment, any other treatments other than Allopathy / western medicines.

EXCLUSIONS – HCB

The Life Insured will not be entitled to any benefits if the surgery or hospitalization is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1** Any pre-existing condition (disease, illness or injury) and its complications which manifested itself prior to the effective date of the Benefit Option or its latest revival date, whichever is later. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- 2** Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness.
- 3** Attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition.
- 4** Complications of Sexually Transmitted Diseases or Veneral Disease
- 5** Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period.
- 6** Engaging or Taking part in or practicing for any professional sport(s) or any adventurous pursuits or hazardous sports / pastimes including but not limited to taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc.
- 7** A Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- 8** Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- 9** War, invasion, act of foreign enemy, hostilities (whether war is declared or not), terrorism, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power or taking part in any riot, strikes, industrial disputes or civil commotion.
- 10** Taking part in any act of a criminal or illegal nature or committing any breach of law with criminal intent
- 11** Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature and any kind of biological and chemical contamination.

EXCLUSIONS – HCB

The Life Insured will not be entitled to any benefits if the surgery or hospitalization is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 12 Taking part in any naval, military or air force operation during peace time.
- 13 Admission, Diagnosis or Treatment taken outside India
- 14 Circumcision, any cosmetic procedures or plastic surgery
- 15 Pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility including IVF surrogate or vicarious pregnancy or services including complications arising due to supplying services or Assisted Reproductive Technology or sex change operation
- 16 Organ donation (as a donor)
- 17 External and known congenital conditions or birth defects
- 18 Dental treatment except if arising from an accident
- 19 Any form of Non-Allopathic treatment
- 20 Purely investigative procedure not resulting in any treatment or elective procedures
- 21 All preventive care, vaccinations including inoculation and immunizations
- 22 Study and treatment of sleep disorder or sleep apnea
- 23 Any hospitalization / surgery performed within 90 days from the start of coverage or the revival date.
- 24 Treatment for developmental problems including learning difficulties e.g. Dyslexia, behavioral problems

EXCLUSIONS – HCB

The Life Insured will not be entitled to any benefits if the surgery or hospitalization is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 25** Any treatment received in convalescent homes, convalescent hospitals, nature cure clinics, rest care, rehabilitation, or similar establishments
- 26** Charges incurred in connection with cost of external aids, spectacles and contact lenses, hearing aids, laser surgery for correction of refractive errors other than for focal error of +/-7 or more and medically necessary.

EXCLUDED FOR FIRST TWO POLICY YEARS

- 1** Specific waiting period of 2 years from policy issue date or revival date for conditions/procedures mentioned below will apply for all benefits.
- 2** Hernia Repair
- 3** Corrective procedure for gall stones
- 4** Corrective procedure for kidney or urinary tract stones
- 5** Discectomy, Laminectomy
- 6** Hemi / Partial Thyroidectomy
- 7** Corrective procedure for anal fistula or anal fissure, abscess of anal and pilonidal sinus

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EXCLUSIONS – HCB

EXCLUDED FOR FIRST TWO POLICY YEARS

- 8** Removal of uterus, fallopian tubes and/or ovaries, except for malignancy
- 9** Corrective procedure for female genital Prolapse, Endometriosis/ Adenomyosis, Polycystic Ovarian Disease fibroids, uterine prolapse, or dysfunctional uterine bleeding
- 10** Corrective procedures for Hemorrhoids
- 11** Cataract & Joint replacement surgeries (other than caused by accidents)
- 12** Hyperplasia of Prostate (BPH), Hydrocele, and spermatocele
- 13** Knee replacement surgery (other than caused by accidents)
- 14** Non-infectious Arthritis, Gout, Rheumatism, Osteoarthritis and Osteoporosis, Prolapse of Intervertebral discs (other than caused by Accident), all Vertebrae Disorders, including but not limited to Spondylitis, Spondylosis, Spondylolisthesis
- 15** Varicose veins and varicose ulcers of lower extremities,
- 16** Disease of middle ear and mastoid including Otitis Media (CSOM), Cholesteatoma, Perforation of Tympanic Membrane, any other benign ear, nose and throat disorder or surgery.
- 17** All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump,
- 18** Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract,
- 19** Tonsils and Adenoids, Nasal Septum including deviated nasal sinus and Nasal Sinuses, sinusitis and related disorder,
- 20** Internal Congenital Anomaly

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THANK YOU