

1) Critical Illness Benefit:

- i. In the event the Life Assured is diagnosed to be suffering from any of the Critical Illnesses (as defined below), the benefit payable shall be to the extent and subject to the fulfilment of the conditions specified for each Critical Illness and subject to the Policy being in force on the date of diagnosis.
- ii. In the event the Life Assured is diagnosed of or where the symptoms have occurred or for which care, treatment or medical advice was recommended, received, or which first manifested itself or was contracted within the waiting period or for which a claim has or could have been made under any earlier policy on the life of the Life Assured, the Company shall refund the premiums paid (without interest and excluding any extra premiums paid, if any). No other benefit shall be payable and the Policy shall stand terminated thereafter.
- iii. Only one claim shall be admissible in respect of one Critical Illness during the Policy term.
- iv. The maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the same or another Critical Illness or one or more Critical Illnesses is restricted to Rs. 2,000,000/- (Rupees Twenty Lakhs only).
- v. A "Critical Illness" shall mean any one of the following critical illnesses which first occurs or first manifests itself and is diagnosed as stated in clause (2) above.

1) Angioplasty and other Invasive Treatment for Coronary Artery Disease:

Means the actual undergoing for the first time of Coronary Artery Balloon Angioplasty, Atherectomy, LASER treatment or the insertion of a stent to correct a narrowing of minimum 60% stenosis, of one or more major Coronary arteries as shown by Angiographic evidence. The revascularisation must be considered medically necessary by a consultant Cardiologist.

Coronary arteries herein refer only to Left Main Stem, Left Anterior Descending, Circumflex and Right Coronary Artery.

Intra Arterial investigative procedures and Diagnostic Angiography are not included.

Evidence required: In addition to the documents mentioned in Clause 7 under the General Conditions, the Company shall require the following:

- (i) Coronary Angiography Report – Pre and post Angioplasty or Other Invasive Treatment as defined above
- (ii) Discharge Card of the hospital where the procedure was done

Benefit Payable: 50% of the Sum Assured or Rupees five lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 500,000/- (Rupees Five Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the

Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate , the Policy shall be terminated.

2) Alzheimer's Disease:

Alzheimer's disease is a progressive degenerative disease of the brain characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathologic changes.

Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning requiring the continuous supervision of the life assured. This diagnosis must be supported by the clinical confirmation of an appropriate consultant Neurologist and supported by the Company's appointed doctor.

Exclusions:

- (i) Non organic diseases such as neurosis and psychiatric illnesses; and
- (ii) Alcohol related brain damage.
- (iii) Any other type of irreversible organic disorder/dementia

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate , the Policy shall be terminated.

3) Apallic Syndrome:

Universal necrosis of the brain cortex with the brainstem remaining intact. Diagnosis must be confirmed by a Neurologist and condition must be documented for at least one month.

Benefit Payable: Sum Assured specified in the Policy Certificate less the amount of claim paid earlier, if any, under any other Critical Illness.

On the admission of a claim under this Critical Illness, the Policy shall stand terminated forthwith.

4) Aplastic Anaemia:

Chronic persistent bone marrow failure which results in Anaemia, Neutropenia and Thrombocytopenia requiring treatment with at least one of the following:

- i. Regular Blood Product Transfusion
- ii. Marrow Stimulating Agents
- iii. Immunosuppressive Agents or
- iv. Bone Marrow Transplantation

The diagnosis and suggested line of treatment must be confirmed by a Haematologist using relevant laboratory investigations including Bone Marrow Biopsy. Two out of the following three values should be present:

1. Absolute Neutrophil count of 500 per cubic millimetre or less;
2. Absolute Reticulocyte count of 20,000 per cubic millimetre or less; and
3. Platelet count of 20,000 per cubic millimetre or less.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

5) Benign Brain Tumour:

A Benign Tumour in the brain where all of the following conditions are met:

- i) It is life threatening;
- ii) It has caused damage to the brain;
- iii) It has undergone surgical removal or, if inoperable, has caused a permanent neurological deficit such as but not restricted to characteristic symptoms of increased intracranial pressure such as papilloedema, mental symptoms, seizures and sensory impairment; and
- iv) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques.

Exclusions:

- i. Cysts
- ii. Granulomas;
- iii. Vascular malformations;
- iv. Haematomas;
- v. Calcification
- vi. Meningiomas
- vii. Tumours of the pituitary gland or spinal cord; and

viii. Tumours of acoustic nerve (acoustic neuroma).

Benefit Payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

6) Blindness:

Total and irreversible loss of sight in both eyes as a result of illness or accident. The blindness must be confirmed by an Ophthalmologist.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

7) Brain Surgery:

The actual undergoing of surgery to the brain, under general anaesthesia, during which a Craniotomy is performed. Burr hole and brain surgery as a result of an accident is excluded. The procedure must be considered necessary by a qualified specialist and the benefit shall only be payable once corrective surgery has been carried out.

Benefit Payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under any other Critical Illness.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

8) Cancer:

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be Histologically confirmed. The term cancer includes leukaemia but the following cancers are excluded:

- (a) All tumours which are Histologically described as premalignant, non-invasive or carcinoma in situ;
- (b) All forms of lymphoma in the presence of any Human Immunodeficiency Virus;
- (c) Kaposi's sarcoma in the presence of any Human Immunodeficiency Virus;
- (d) Any skin cancer other than invasive malignant melanoma;
- (e) 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; and
- (f) T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter.

Benefit payable: Sum Assured mentioned in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

9) Cardiomyopathy:

The unequivocal diagnosis by a consultant cardiologist of Cardiomyopathy causing impaired ventricular function, suspected by ECG abnormalities and confirmed by cardiac echo of variable etiology and resulting in permanent physical impairments to the degree of at least Class IV of the New York Association (NYHA) Classification of cardiac impairment.

The NYHA Classification of Cardiac Impairment (Source: "Current Medical Diagnosis and Treatment – 39th Edition"):

- a. Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
- b. Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
- c. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- d. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy related to alcohol abuse is excluded.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

10) Chronic Lung Disease:

End Stage Respiratory Failure including Chronic Interstitial Lung Disease.

The following criteria must be met:

- a. Requiring permanent oxygen therapy as a result of a consistent FEV1 test value of less than one litre.(Forced Expiratory Volume during the first second of a forced exhalation)
- b. Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less
- c. Dyspnoea at rest.

This diagnosis must be confirmed by a chest physician

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

11) Coma:

A state of unconsciousness with no reaction or response to external stimuli or internal needs.

This diagnosis must be supported by evidence of all of the following:

- a. No response to external stimuli continuously for at least 96 hours;
- b. Life support measures are necessary to sustain life; and
- c. Brain damage resulting in permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. Confirmation by a neurologist must be present.

Coma resulting directly from self inflicted injury, alcohol or drug abuse is excluded.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

12) Coronary Artery Bypass Surgery:

The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more Coronary Arteries with Bypass Grafts.

Angiographic evidence to support the necessity of the surgery will be required. Balloon Angioplasty, laser or any Catheter based procedures are not covered.

Benefit payable : Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

13) Deafness:

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by audiometric and sound threshold tests provided and certified by an Ear, Nose, Throat (ENT) specialist.

Total means "the loss of at least 80 decibels in all frequencies of hearing" in both ears.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

14) End Stage Liver Disease:

End Stage Liver Disease means chronic end stage liver failure evidenced by all of the following:

- a. uncontrollable Ascites
- b. permanent Jaundice
- c. Oesophageal or Gastric Varices and Portal Hypertension
- d. Hepatic Encephalopathy.

Liver disease arising out of or secondary to alcohol or drug abuse is excluded.

Benefit Payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

15) Heart Attack:

The first occurrence of Heart Attack or Myocardial Infarction which means death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

1. Typical clinical symptoms (for example, characteristic chest pain).
2. New characteristic electrocardiographic changes.
3. The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher;
4. Troponin T > 1.0 ng/ml
5. AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods.
6. The evidence must show a definite acute myocardial infarction.

The following are not covered:

- (a) Angina.
- (b) Other acute coronary syndromes, for example myocyte necrosis.

Diagnosis must be confirmed by a Consultant Cardiologist

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

16) Heart Valve Surgery:

The actual undergoing of Open Heart Surgery to replace or repair heart valve abnormalities. The diagnosis of heart valve abnormality must be evidenced by echocardiogram and supported by cardiac catheterization if done and the procedure must be considered medically necessary by a consultant Cardiologist.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

17) Kidney Failure:

End Stage Renal Failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of End Stage Kidney Disease must be provided and the requirement for dialysis or transplantation must be confirmed by a consultant physician.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

18) Loss of Independent Existence:

Confirmation by a Consultant Physician of the loss of independent existence due to illness or trauma, lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent", shall mean beyond the scope of recovery with current medical knowledge and technology.

Activities of Daily Living:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

19) Loss of Limbs:

The loss by severance of two or more limbs, at or above the wrist or ankle. Loss of Limbs resulting directly or indirectly from self inflicted injury, alcohol or drug abuse is excluded.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

20) Loss of Speech:

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the Vocal Cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

All psychiatric related causes are excluded.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate , the Policy shall be terminated.

21) Major Burns:

Third degree (full thickness of the skin) burns covering at least 20% of the surface of the Life Assured's body. The condition should be confirmed by a Consultant Physician

Burns arising due to self infliction are excluded.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

22) Major Head Trauma:

Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 6 weeks from the date of the accident. This diagnosis must be confirmed by a consultant Neurologist and supported by unequivocal findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

The following are excluded:

- (a) Spinal cord injury; and
- (b) Head injury due to any other causes.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

23) Major Organ Transplant:

The receipt of a transplant of:

1. Human Bone Marrow using haematopoietic stem cells preceded by total Bone Marrow Ablation; or
2. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end stage failure of the relevant organ.

Other stem cell transplants are excluded.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

- 24) **Medullary Cystic Disease:** A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic renal failure. Diagnosis should be supported by renal biopsy.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

25) Motor Neuron Disease:

Motor Neuron Disease characterised by progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neuron which include Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis. This diagnosis must be confirmed by a Neurologist as progressive and resulting in permanent clinical impairment of motor functions.

The condition must result in the inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" for a continuous period of at least 6 months.

Activities of Daily Living:

1. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surfaces;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

26) Multiple Sclerosis:

The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:

1. Investigations which unequivocally confirm the diagnosis to be Multiple Sclerosis;
2. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
3. Well documented history of exacerbations and remissions of said symptoms or neurological deficits.

Other causes of neurological damage such as Systemic Lupus Erythematosus and Human Immuno-deficiency Virus are excluded.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

27) Muscular Dystrophy:

A group of hereditary degenerative diseases of muscle characterised by weakness and atrophy of muscle. The diagnosis of Muscular Dystrophy must be unequivocal and made by a consultant neurologist with confirmation of the combination of 3 out of 4 following conditions.

1. History of other affected family members
2. Clinical presentation including absence of sensory disturbance, normal Cerebrospinal Fluid and mild tendon reflex reduction
3. Characteristic Electromyogram
4. Clinical suspicion confirmed by muscle biopsy

The condition must result in the inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" for a continuous period of at least 6 months.

The Activities of Daily Living are:

- (a) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility: the ability to move indoors from room to room on level surfaces;
- (e) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding: the ability to feed oneself once food has been prepared and made available.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

28) Paralysis:

Complete and permanent loss of the use of two or more limbs, as a result of injury or disease of the brain or spinal cord. To establish permanence, the paralysis must normally have persisted for at least 6 months from the date of trauma or illness resulting in the Life Insured being unable to perform his / her usual occupation.

The condition must be confirmed by a consultant Neurologist on basis of appropriate Imaging techniques such as CT/MRI scans.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

29) Parkinson's Disease:

The unequivocal diagnosis of progressive degenerative idiopathic Parkinson's Disease by a consultant Neurologist.

This diagnosis must be supported by all of the following conditions:

1. the disease cannot be controlled with medication;
2. signs of progressive impairment; and
3. inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" for a continuous period of at least 6 months

Activities of Daily Living:

- (a) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility: the ability to move indoors from room to room on level surfaces;
- (e) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding: the ability to feed oneself once food has been prepared and made available.

Drug induced or toxic causes of Parkinsonism are excluded.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

30) Poliomyelitis:

The occurrence of Poliomyelitis where the following conditions are met:

1. Poliovirus is identified as the cause and is proved by Stool Analysis,
2. Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

31) Primary Pulmonary Hypertension:

Primary Pulmonary Hypertension with substantial right ventricular enlargement confirmed by a Cardiologist with the help of investigations including Cardiac Catheterization (cardiac catheterization proving the pulmonary pressure to be above 30 mm of Hg), resulting in permanent irreversible physical impairment of at least Class IV of the New York Heart Association (NYHA) Classification of Cardiac Impairment and resulting in the Life Insured being unable to perform his / her usual occupation.

The NYHA Classification of Cardiac Impairment (Source: "Current Medical Diagnosis and Treatment – 39th Edition"):

1. Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
2. Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
3. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
4. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

32) Stroke:

Defined as a CerebroVascular Accident or incident producing Neurological sequelae of a permanent nature, having lasted not less than six months. Infarction of brain tissue, haemorrhage and embolisation from an extracranial source are included. The

diagnosis must be based on changes seen in a CT scan or MRI and certified by a Neurologist.

Specifically excluded are cerebral symptoms due to Transient Ischaemic Attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

33) Surgery to Aorta:

The actual undergoing of surgery (including key hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.

The term 'Aorta' means the Thoracic and Abdominal Aorta but not its branches.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

34) Systemic Lupus Erythematosus with Lupus Nephritis:

A multisystem, multifactorial, autoimmune disorder characterised by the development of autoantibodies directed against various self antigens. In respect of this contract, systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V Lupus Nephritis, established by renal biopsy, and in accordance with the WHO Classification). The final diagnosis must be confirmed by a certified doctor specialising in Rheumatology and Immunology.

Other forms, discoid Lupus, and those forms with only Haematological and joint involvement will be specifically excluded.

WHO Lupus Classification:

1. Class I (Minimal change) – Negative, normal urine
2. Class II (Mesangial) – Moderate proteinuria, active sediment
3. Class III (Focal Segmental) – Proteinuria, active sediment
4. Class IV (Diffuse) – Acute nephritis with active sediment and / or nephritic syndrome
5. Class V (Membranous) – Nephrotic Syndrome or severe proteinuria.

Benefit Payable: 100% of the Sum Assured or Rupees ten lakhs or the Sum Assured mentioned in the Policy Certificate less the amount of claim paid earlier, if any, whichever is the lowest.

However, the maximum Critical Illness benefit payable under all the policies taken on the life of the same Life Assured in respect of the above Critical Illness is restricted to Rs. 10,00,000/- (Rupees Ten Lakhs only)

The policy shall thereafter continue for Reduced Sum Assured, if any, (Sum Assured mentioned in the Policy Certificate less the amount of claim(s) admitted by the Company) subject to receipt of premiums as applicable for the Reduced Sum Assured. The reduced premium shall be applicable from the next policy anniversary.

Where the Company has paid out the entire Sum Assured shown in the Policy certificate, the Policy shall be terminated.

35) Terminal Illness:

A Life Assured shall be regarded as terminally ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two appropriate independent medical consultants, is highly likely to lead to death within 12 months. The terminal illness must be diagnosed and confirmed by medical consultants registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.

The insured must no longer be receiving active treatment other than that of the pain relief.

Terminal Illness due to AIDS is excluded.

Benefit payable: Sum Assured specified in the Policy Certificate less the amount of claim admitted, if any, under the Critical Illness Benefit provisions.

On the admission of a claim under this clause, the Policy shall stand terminated forthwith.

2) Total and Permanent Disability (TPD):

Definition: The life assured has become totally and irreversibly disabled as a result of sickness or injury.

- Up until the policy anniversary on which the life is aged 65 nearest birthday

To be regarded as totally and permanently disabled, the Life Assured must be totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit.

- From the policy anniversary on which the life is aged 65 nearest birthday

To be regarded as totally and permanently disabled, the life assured must be unable to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living"

Activities of Daily Living

- a) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;

- b) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
 - c) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
 - d) Mobility: the ability to move indoors from room to room on level surfaces;
 - e) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
 - f) Feeding: the ability to feed one self once food has been prepared and made available.
- At any time while this policy is in force

The total and permanent loss of use of both hands, or both feet, or both eyes, or a combination of any two, will also result in the life assured being regarded as totally and permanently disabled.

The above disability must have lasted without interruption for at least six consecutive months and must be deemed permanent by an appropriate medical practitioner appointed by the company.

1. Subject to the Policy being in force on the date of disability and in the event of the Life Assured becoming totally and permanently disabled as stated above, the Company shall pay the Sum Assured mentioned in the Policy Certificate less the amount of earlier claim paid, if any, under the Critical Illness Benefit provisions. On the admission of a claim for this benefit, the Policy shall stand terminated forthwith.
2. However in the event the Life Assured is determined to be Totally and Permanently Disabled as a result of a sickness where the symptoms have occurred or for which care, treatment or medical advice was recommended, received, or which first manifested itself or was contracted within the waiting period or for which a claim has or could have been made under any earlier policy on the life of the Life Assured, and such sickness has resulted in the Life Assured being Totally and Permanently Disabled, the Company shall refund the premiums paid (without interest and excluding any extra premiums paid) and the policy shall stand terminated.

3) Death Benefit:

1. In the event of the death of the Life Assured while the Policy is in force on the date of death, the Company shall pay the Sum Assured mentioned in the Policy Certificate less the amount of earlier claim paid, if any, towards the Critical Illness Benefit. On the admission of a claim for this benefit, the Policy shall stand terminated forthwith.
2. Where within the waiting period, the Life Assured had been diagnosed of any one of the stated Critical Illnesses or the Life Assured had suffered from sickness resulting in total & permanent disability for which a claim could have been made and then death of the Life Assured occurs any time during the Policy term, the Company shall refund the premiums paid (without interest and excluding any extra premiums paid, if any). No other benefit shall be payable and the Policy shall stand terminated thereafter.
3. Subject to the Policy being in force on date of death and subject to what is stated in the above Clause, in case of death of the Life Assured while the Claim for Critical Illness or Total and Permanent Disability is under consideration, the Company shall pay only the Sum Assured less the amount of earlier claim paid, if any, towards the Critical Illness Benefit.

4. In the event the Life Assured, whether sane or insane commits suicide, within one year of the Policy Issue Date, the premiums paid under the Policy shall be refunded after deducting the expenses incurred by the company towards the issuance of the policy which include the stamp duty and cost of medical examination, if any. Any extra premium charged will also not be refunded. No other benefits shall become payable and the Policy shall stand terminated.