

YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this Rider and is not the policy document. In case of any discrepancy between this document and policy document, the policy document will prevail over this document.

Rider Name & UIN	HDFC Life Critical Illness Plus Rider	UIN: 101B014V02																				
Aim of the Rider	This is a traditional, non participating Rider that offers lump sum payout on diagnosis of any one of the 19 Critical Illnesses specified																					
Type of the Rider	It is a traditional, non – participating, Critical Illness Rider and can be attached to individual linked and non-linked products.																					
Benefit Offered	A lump sum benefit equal to the Rider Sum Assured shall be payable, if the life assured survives for a period of 30 days following the diagnosis of any one of the specified Critical Illnesses. The Rider shall cease once the Rider Sum Assured has been paid out or on the completion of the Rider term, whichever is earlier.																					
Critical Illnesses Covered	<table border="1"> <tr> <td>Cancer of specified severity</td> <td>Apallic Syndrome</td> </tr> <tr> <td>Open Chest CABG</td> <td>Benign Brain Tumor</td> </tr> <tr> <td>First Heart Attack – of specified severity</td> <td>Coma of specified severity</td> </tr> <tr> <td>Kidney Failure requiring regular dialysis</td> <td>End Stage Liver Disease</td> </tr> <tr> <td>Major Organ/ Bone Marrow Transplant</td> <td>End Stage Lung Disease</td> </tr> <tr> <td>Stroke resulting in Permanent symptoms</td> <td>Open Heart Replacement or repair of heart valves</td> </tr> <tr> <td>Surgery of Aorta</td> <td>Loss of Limbs</td> </tr> <tr> <td>Loss of Independent Existence</td> <td>Major Head Trauma</td> </tr> <tr> <td>Loss of Sight</td> <td>Paralysis of limbs</td> </tr> <tr> <td>Major Burns</td> <td></td> </tr> </table> <p>For detailed definitions please refer to the policy document</p>		Cancer of specified severity	Apallic Syndrome	Open Chest CABG	Benign Brain Tumor	First Heart Attack – of specified severity	Coma of specified severity	Kidney Failure requiring regular dialysis	End Stage Liver Disease	Major Organ/ Bone Marrow Transplant	End Stage Lung Disease	Stroke resulting in Permanent symptoms	Open Heart Replacement or repair of heart valves	Surgery of Aorta	Loss of Limbs	Loss of Independent Existence	Major Head Trauma	Loss of Sight	Paralysis of limbs	Major Burns	
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Maturity Benefit	There is no maturity benefit applicable under this Rider																					
Death Benefit	No death benefit is payable under this Rider																					
Grace Period	Grace Period will depend on the Base Plan to which the Rider is attached																					
Paid Up Benefit	There is no Paid Up Benefit available. If Rider premiums are not paid during the premium paying term, the Rider will lapse and no further Benefits will be payable																					
Lapsation	If Rider premiums are not paid during the premium paying term, the Rider will lapse and no further Benefits will be payable																					
Surrender Benefit	<p>For Regular Pay: No benefit is payable on surrender of this Rider.</p> <p>For Limited Pay: No benefit is payable on surrender during the premium paying term.</p> <p>Post the premium paying term, the following surrender value will be payable:</p> $50\% \times \text{Total Premiums Paid} \times \frac{\text{Unexpired Coverage Term}}{\text{Original Coverage Term}}$																					
Revival	Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.																					
Free Look in period	The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 15 days from the date of receipt of the Rider Policy Document, in case the policyholder is not agreeable to any Rider terms and conditions. The free-look period for policies purchased through Distance Marketing mode shall be 30 days																					
Pre Existing Conditions	<p>Pre-existing Disease means any condition, ailment, injury or disease:</p> <ul style="list-style-type: none"> • That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or • For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement. • A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition. 																					
Exclusions	<p>No Critical Illness Benefit will be paid out if the Critical Illness has occurred directly or indirectly as a result of any of the following:</p> <ul style="list-style-type: none"> • Any of the specified Critical Illness conditions, where death occurs within 30 days of the diagnosis • Any sickness related condition manifesting itself within 90 days of the commencement of the policy/date of acceptance of risk or reinstatement of cover • Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition • Alcohol or solvent abuse, or voluntarily taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions or as prescribed by a Medical Practitioner • Taking part in any act of a criminal nature with criminal intent • Any Pre-existing medical condition • HIV or AIDS • Failure to seek or follow medical advice (as recommended by a Medical Practitioner) • Radioactive contamination due to nuclear accident <p>For detailed set of exclusions please refer to the policy document</p>																					

For any queries or clarification, please feel free to contact us at any of the following touch points:

- Call **1860-267-9999** (local charges apply). DO NOT prefix any country code e.g. +91 or 00. Available all days from 9 am to 9 pm
- Email **service@hdfclife.com** | **NRIservice@HDFCLife.com** (For NRI customers only)
- Visit **www.hdfclife.com**

We request you to also read your Policy Document. It will familiarise you with the benefits, other charges and significant details of the product.