

YOUR RIDER AT A GLANCE

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

Rider Name & UIN	HDFC Life Health Plus Rider – Non Linked		UIN: 101B031V02																		
Aim of the Rider	This is an Individual, Pure Risk Premium, Health Insurance Rider that provides coverage for Critical Illnesses and Cancer Cover																				
Type of Rider	It is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider which can be attached to individual non-linked products																				
Plan Options	Option A: Comprehensive CI Cover Option B: Cancer Cover																				
Maturity Benefit	There is no maturity benefit available under this rider																				
Benefits Offered	<p>1) The policyholder will be covered in the following cases:</p> <ul style="list-style-type: none"> • Life assured is diagnosed with any of the covered critical illnesses (If Option A is selected) • Life assured is diagnosed with Cancer (If Option B is selected) <p>Option A: Comprehensive CI Cover - This option offers cover against 60 Critical Illnesses. The Rider Sum Assured shall be paid as a lumpsum on diagnosis of any of the covered 60 Critical Illnesses and the Rider coverage will terminate.</p> <p>Option B: Cancer Cover</p> <p>i. Benefit on diagnosis of Cancer:</p> <p>This benefit is payable on diagnosis of any of the covered illness conditions listed below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Sr No</th> <th style="width: 60%;">Name of Cancer Condition</th> <th style="width: 30%;">Type of Cancer Condition</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Cancer of Specified Severity</td> <td>Major</td> </tr> <tr> <td>2</td> <td>Carcinoma-in-situ (CIS)</td> <td>Minor</td> </tr> <tr> <td>3</td> <td>Early-Stage Cancer</td> <td>Minor</td> </tr> </tbody> </table> <p>The benefit pay-out will be as per below table –</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Diagnosis of</th> <th style="width: 60%;">Benefit Amount as a % of Applicable Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Minor Type of Cancer Condition</td> <td>25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower</td> </tr> <tr> <td>Major Type of Cancer Condition</td> <td>100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any</td> </tr> </tbody> </table> <p>A maximum of two claims are payable under the minor type of cancer conditions. However, only one claim will be paid for the same minor type of cancer condition. Once claims are made for 100% of Rider Sum Assured, the Rider Coverage will terminate.</p> <p>ii. Waiver of Premium:</p> <p>On a valid claim of minor type of cancer condition, premiums payable under this Rider will be waived for a period of three years. In case the outstanding Rider Term is less than three years then premiums for the outstanding Rider Term would be waived. In case the outstanding Rider Term is more than three years then the premiums will be waived only for a period of three years. The Policyholder will need to resume payment of premiums thereafter.</p> <p>2) Cover Options – Classic or Elite : Under both options, the Policyholder may choose either Classic or Elite cover option.</p> <p>1) Classic Cover Option – The Rider Sum Assured remains same during the Rider Term.</p> <p>2) Elite Cover Option - The Rider Sum Assured will increase by 5% every year, subject to a maximum increase of 40% over the Rider Term. The increased Rider Sum Assured shall not exceed the Base Policy Sum Assured at any point of time. The increase will stop once any claim has been made.</p> <p>3) Benefit Payout Options - In lieu of lump sum benefit, the Policyholder may opt to receive benefit as:</p> <p>Regular monthly income payable for 10 years, or Part of benefit amount as lump sum payable immediately and the balance benefit amount as regular monthly income for 10 years.</p> <p>The choice of benefit pay-out as (a) or (b) mentioned above, can be exercised on or before the claim is made.</p> <p>The interest rate used to compute the instalment amount shall be equal to the annualized yield on 10 year G-Sec (over last 6 months & rounded down to nearest 25bps) less 100 basis points.</p>			Sr No	Name of Cancer Condition	Type of Cancer Condition	1	Cancer of Specified Severity	Major	2	Carcinoma-in-situ (CIS)	Minor	3	Early-Stage Cancer	Minor	Diagnosis of	Benefit Amount as a % of Applicable Sum Insured	Minor Type of Cancer Condition	25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower	Major Type of Cancer Condition	100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any
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Tax Benefits	Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.																				
Grace Period	Grace Period will depend on the Base Plan to which the rider is attached																				
Exclusions	Please refer the policy document for list of exclusions.																				
Free Look period	The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 30 days from the date of receipt of the Rider Document, in case the policyholder is not agreeable to any Rider terms and conditions.																				
Revival	Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.																				
Surrender	<p>Surrender value shall be payable subject to following conditions only where Rider Level Premium has been opted:</p> <p>Surrender Value is acquired as follows:</p> <ul style="list-style-type: none"> - Single Pay (SP): Immediately upon payment of Premium. - Limited Pay (LP): Upon payment of premiums for 1 year and at the end of 1st policy year. - Regular Pay (RP): No surrender value is payable. <p>Surrender Value =SV Factor × Total Rider Premiums Paid[^] ×Unexpired Rider Term ÷ Original Rider Term</p> <p>Surrender Value (SV) Factor:</p> <ul style="list-style-type: none"> - Single Pay - 50% - Limited Pay - 1 full year premium is paid - 30% <li style="padding-left: 20px;">Atleast 2 full year premiums are paid - 50% <p>[^]Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.</p>																				