

## 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 your policy document, the policy document will prevail over this document.

<b>Rider Name &amp; UIN</b>	HDFC Life Protect Plus Rider	UIN:101B016V01
<b>Aim of the Rider</b>	It is a traditional non linked health rider which offers benefit in case of accidental death, disability and cancer, basis the plan option chosen	
<b>Type of the Rider</b>	It is a traditional non linked health rider which can be attached to both individual and group, linked and non-linked products	
<b>Benefits Offered</b>	<p><b>Option A: Personal Accident Cover</b>            In case the Life Assured / Member has opted for this benefit option, the benefit shall be paid out on the following events:</p> <ol style="list-style-type: none"> <li>i. Accidental Death,</li> <li>ii. Accidental Total Permanent Disability(ATPD) and/or</li> <li>iii. Accidental Partial Permanent Disability(APPD)</li> </ol> <p style="text-align: center;"><b><u>i. Accidental Death</u></b></p> <p>In an unforeseen event of death of the Life Assured /Scheme Member due to accident during the rider term, 100% of the rider sum assured will be paid to the nominee.            Once the benefit amount is claimed, the coverage under Option A shall terminate.</p> <p style="text-align: center;"><b><u>ii. Accidental Total Permanent Disability (ATPD)</u></b></p> <p>In the event of Total Permanent Disability of the Life Assured /Scheme Member, due to an accident during the coverage term, a regular monthly income equal to 1% of the Rider Sum Assured shall be payable for a fixed period of 10 years.</p> <p style="text-align: center;"><b><u>iii. Accidental Partial Permanent Disability (APPD)</u></b></p> <p>On Life Assured / Scheme Member sustaining any bodily injury during the coverage period resulting solely and directly from an Accident:</p> <ol style="list-style-type: none"> <li>a) 50% of the Rider Sum Assured shall be payable, if such injury shall, within 12 months of its occurrence causes total and irrecoverable loss by physical separation of one entire hand or of one entire foot.</li> <li>b) 10-75% of Rider Sum Assured shall be payable depending on type of disability caused, if such injury shall, within 12 months of its occurrence be the sole and direct cause any of other disability*</li> </ol> <p style="text-align: center;">*Refer Product Brochure for complete list of eligible Disabilities</p> <p><b>Option B: Accidental Death Cover</b>            In an unforeseen event of death of the Life Assured / Scheme Member due to accident during the rider term, 100% of the rider sum assured will be paid to the nominee.            Once the benefit amount is claimed, the coverage under Option B shall terminate.</p> <p><b>Option C: Cancer Cover</b>            Benefits on diagnosis of Cancer –</p> <p><b>Cancer Diagnosis Benefit :</b>            A lump sum benefit, as per the table below, will be paid on diagnosis of:</p> <ul style="list-style-type: none"> <li>• Carcinoma-in-situ or Malignant cancer</li> </ul>	

	<ul style="list-style-type: none"> <li>• Early stage cancers ,</li> <li>• Major cancer</li> </ul> <table border="1"> <thead> <tr> <th>Diagnosis of</th> <th>Benefit Amount as a % of Applicable Rider Sum Assured</th> </tr> </thead> <tbody> <tr> <td>Early Stage Cancer or Carcinoma-in-situ (CIS)</td> <td>25</td> </tr> <tr> <td>Major Cancer</td> <td>100 less Early Stage Cancer or CIS claims, if any</td> </tr> </tbody> </table> <p><b>iv. Waiver of Premium:</b>  On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis, premiums payable under this rider option will be waived for a period of three policy years. The life assured/ scheme member will need to resume payment of premiums thereafter.  In case the outstanding term is less than three years then premiums for the outstanding term would be waived.</p>	Diagnosis of	Benefit Amount as a % of Applicable Rider Sum Assured	Early Stage Cancer or Carcinoma-in-situ (CIS)	25	Major Cancer	100 less Early Stage Cancer or CIS claims, if any
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<b>Maturity Benefit</b>	There is no maturity benefit available under this rider.						
<b>Grace Period</b>	Grace Period will depend on the Base Plan to which the rider is attached						
<b>Paid Up Benefit</b>	<p><b>Single Pay and Limited Pay:</b> Upon premium discontinuance, if the policy has acquired surrender value, Paid-up Rider Sum Assured will be calculated as follows:</p> $\text{Rider Sum Assured} \times \frac{\text{Total Rider Premiums Paid}}{\text{Total Rider Premiums Payable}}$ <p><b>Regular Pay:</b> No Paid-Up benefit is payable.</p>						
<b>Surrender Benefit</b>	<p>Surrender value shall be payable subject to following conditions:</p> <ul style="list-style-type: none"> <li>○ Surrender Value is acquired as follows:</li> </ul> <table border="1"> <tbody> <tr> <td>Single Pay</td> <td>Immediately upon payment of premium</td> </tr> <tr> <td>Limited Pay</td> <td>Upon payment of rider premiums for 2 years.</td> </tr> <tr> <td>Regular Pay</td> <td>No surrender value is payable.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>○ Surrender Value =</li> </ul> $50\% \times \text{Total Rider Premiums Paid}^1 \times \frac{\text{Unexpired Rider Policy Term}}{\text{Original Rider Policy Term}}$ <p><sup>1</sup>Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.</p>	Single Pay	Immediately upon payment of premium	Limited Pay	Upon payment of rider premiums for 2 years.	Regular Pay	No surrender value is payable.
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<b>Revival</b>	<p>Revival period shall be the same as that of base plan. The revival shall be subject to the BAUP and payment of unpaid premiums with interest and a revival fee of Rs 250. The current interest rate for revival is 9.5%.  <u>Additional conditions on Revival for Option C</u>  Reinstatement request will attract the following:  A waiting period of 180 days will apply from date of commencement.  On revival:</p> <ul style="list-style-type: none"> <li>• If the policy is revived within 60 days, only the remaining part of waiting period will apply.</li> </ul> <p>If the policy is revived after 60 days, full 180 day waiting period will apply afresh.</p>						
<b>Exclusions</b>	Please refer the policy document for list of exclusions.						