

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 LiveWell Rider – Non Linked	UIN: 101B033V01
Aim of the Rider	This is a Rider that provide comprehensive financial protection to the family of the life assured along with the option to get back all the Premium(s) paid on survival till maturity.	
Type of Rider	It is a non-linked, non-participating life/health rider which can be attached to individual non-linked products	
Plan Options	<p>There are four benefit options available under the Rider:</p> <p>Option A: Death Cover: Coverage for death of the Life Assured, up to the Rider Sum Assured.</p> <p>Option B: Accidental Death Cover: Coverage for death of the Life Assured, arising out of an accident, equal to the Rider Sum Assured.</p> <p>Option C: Personal Accident Cover: Coverage for death or Disability of the Life Assured, arising out of an accident, up to the Rider Sum Assured.</p> <p>Option D – Policy Continuance Cover*: Coverage for all future benefits payable under the base policy, even in case of Death or diagnosis of Terminal Illness for the Life Assured.</p> <p>Option E - Daily Hospitalisation Cash & Surgical Care Cover: Coverage for all medical expenses associated with hospitalisation & surgical treatments, up to the Rider Sum Assured.</p> <p>* Available only if life assured and the policyholder under the base policy are the same.</p> <p>The Policyholder can:</p> <ol style="list-style-type: none"> Choose any or a combination of the above benefit options; however Option B and Option C cannot be selected together. Opt for this Rider for self and/or Second Life Assured. All benefits and conditions as mentioned below shall apply to the Second Life Assured as well. Opt for this Rider at inception of the Base Policy or at any Base Policy premium due date. <p>Any rider coverage terminates as soon as the Base Policy terminates.</p> <p>Optional Benefits:</p> <ol style="list-style-type: none"> Return of Premium Benefit Double Benefit Accident Plus 	
Maturity Benefit	If you have chosen the Return of Premium option, an amount equal to 100% of the Total Rider Premiums Paid will be payable, if the Life Assured is alive at the end of the Rider Term. In all other cases, Maturity Benefit is not applicable under this Policy.	
Benefits Offered	<p>A. Death Cover</p> <ul style="list-style-type: none"> Death Benefit <p>On death of the Life Assured, Rider Sum Assured on Death is paid to the Nominee or beneficiary.</p> <p>Rider Sum Assured on Death is defined as Highest of:</p> <ul style="list-style-type: none"> Rider Sum Assured or 10 times the Annualized Rider Premiums in case of Limited/Regular Pay & 1.25 times the Rider Premium in case of Single Pay or 105% of the Total Rider Premiums Paid, excluding any extra premiums and taxes. <p>In lieu of lump sum benefit amount for Death Benefit, the Nominee may opt to receive benefit as:</p> <ol style="list-style-type: none"> Regular monthly income payable for 10 years, or 	

(ii) Part of benefit amount as lump sum immediately on Death and the balance benefit amount as regular monthly income for 10 years.

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the date the claim is made.

- **Terminal Illness Benefit**

Rider Sum Assured will be accelerated in case the Life Assured is of 80 years of age or below and is diagnosed with Terminal Illness. However, the maximum amount of Rider Sum Assured that can be accelerated under this benefit is Rs 2 crore. This amount of Rs 2 crore is an upper limit that has been set by the Company for acceleration of Rider Sum Assured in case of diagnosis of Terminal Illness. The Terminal Illness Benefit is not applicable to a Life Assured who is above 80 years of age.

Please note that acceleration of Rider Sum Assured is not an additional benefit; it only facilitates an earlier payout of the Rider Sum Assured on diagnosis of Terminal Illness.

Upon payment of Terminal Illness benefit:

- a) If Rider Sum Assured at the time of claim is equal to Terminal Illness benefit, the Rider will terminate. Or,
- b) If Rider Sum Assured at the time of claim is greater than Terminal Illness benefit, the Rider will continue for the balance Rider Sum Assured.

- **Maturity Benefit**

If you have chosen the Return of Premium option, an amount equal to 100% of the Rider Premiums Paid under this option will be payable, if the Life Assured is alive at the end of the Rider Term. There is no Maturity Benefit applicable where Return of Premium is not selected.

B. Accidental Death Cover

- **Accidental Death Benefit**

Rider Sum Assured is paid on death of the Life Assured to the Nominee or beneficiary provided the Accidental Death must be caused within 180 days of any bodily Injury.

If the bodily Injury occurred within the Rider Term and the Accidental Death happens after the end of Rider Term but within 180 days of occurrence of the bodily Injury, a valid claim arising as a result of such Accidental Death shall not be denied.

Rider Sum Assured for Option B shall be a lump sum benefit which is the highest of:

- Rider Sum Assured
- 7 times the Annualized Rider Premium for Limited/Regular pay and 1.25 times for Single Pay
- 105% of the Rider Premiums Paid

Once the benefit amount is claimed, the coverage under Option B shall terminate.

In lieu of lump sum benefit amount for Accidental Death, the Nominee may opt to receive benefit as:

- (i) Regular monthly income payable for 10 years, or
- (ii) Part of benefit amount as lump sum immediately on Accidental Death and the balance benefit amount as regular monthly income for 10 years.

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the date the claim is made.

- **Maturity Benefit**

If you have chosen the Return of Premium option, an amount equal to 100% of the Rider Premiums Paid under this option will be payable, if the Life Assured is alive at the end of the Rider Term. There is no Maturity Benefit applicable where Return of Premium is not selected.

C. Personal Accident Cover

• Accidental Death Benefit

Rider Sum Assured is paid on death of the Life Assured to the Nominee or beneficiary provided the Accidental Death must be caused within 180 days of any bodily Injury.

If the bodily Injury occurred within the Rider Term and the Accidental Death happens after the end of Rider Term but within 180 days of occurrence of the bodily Injury, a valid claim arising as a result of such Accidental Death shall not be denied.

Rider Sum Assured for Option C (Accidental Death Benefit) shall be a lump sum benefit which is the highest of:

- Rider Sum Assured
- 7 times the Annualized Rider Premium for Limited/Regular pay and 1.25 times for Single Pay
- 105% of the Rider Premiums Paid

Once the benefit amount is claimed, the coverage under Option C shall terminate.

In lieu of lump sum benefit amount for Accidental Death, the Nominee may opt to receive benefit as:

- (i) Regular monthly income payable for 10 years, or
- (ii) Part of benefit amount as lump sum immediately on Accidental Death and the balance benefit amount as regular monthly income for 10 years.

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the date the claim is made.

• Income Benefit on Accidental Disability

a) Accidental Total Permanent Disability

On the Total Permanent Disability of the Life Assured due to an Accident during the Rider Term, a regular monthly benefit equal to 1% of Rider Sum Assured, is payable to the Life Assured for a fixed period of 10 years, upon receipt of a valid claim.

b) Accidental Partial Permanent Disability

On Life Assured sustaining any bodily Injury during the Rider Term resulting solely and directly from an Accident, the following benefit shall be payable to the Life Assured:

(a) 50% of the Rider Sum Assured shall be payable, if such Injury shall, within 12 months of its occurrence be the sole and direct cause of the total and irrecoverable loss by physical separation of one entire hand or of one entire foot.

(b) If such Injury shall, within 12 months of its occurrence be the sole and direct cause of the total and / or partial and irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of the Rider Sum Assured as indicated below shall be payable:

Sr. No.	Disability	Benefit %
(i)	Permanent total loss of hearing in both ears	75
(ii)	Permanent total loss of use of one limb other than by physical separation or Permanent total loss of sight of one eye	50
(iii)	Permanent total loss of use of four fingers and thumb of either hand	40
(iv)	Permanent total loss of hearing in one ear or Permanent total loss of the lens in one eye	25
(v)	Permanent total loss of use of four fingers of either hand or Permanent total loss of use of one	20

	thumb of either hand or Ankyloses of the elbow, hip or knee	
(vi)	Permanent total loss of use of all toes	15
(vii)	Permanent total loss of one finger of either hand or Established non-union of fractured leg or kneecap	10

Benefit payable towards any claim shall not exceed the balance Rider Sum Assured under the Option. Once the maximum benefit is claimed, the coverage under Option C shall terminate.

The disabilities as stated above must have lasted, without interruption, for at least 6 consecutive months and must, in the opinion of a Medical Practitioner, be deemed permanent. However, for the disability mentioned in Clause (a) above, such 6 months period would not be applicable.

In lieu of lump sum benefit amount for Accidental Partial Permanent Disability, the Life Assured may receive benefit as:

- a) Regular monthly Income for 10 years from the date of claim, or
- b) Part of Benefit amount as lump sum and the balance benefit amount as a regular monthly income for 10 years

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the claim is made.

If Accidental Total Permanent Disability occurs after Accidental Partial Permanent Disability, then 1% of the remaining amount (100% of Rider Sum Assured applicable for Option C less Accidental Partial Permanent Disability claims paid) shall be paid as a regular monthly income for 10 years.

If Accidental Death happens after Accidental Partial Permanent Disability, then the remaining amount (100% of Rider Sum Assured applicable for Option C less Accidental Partial Permanent Disability claims paid) shall be paid as lump sum or income or a combination thereof as mentioned above.

No benefit shall be payable for Accidental Death and Accidental Partial Permanent Disability following Accidental Total Permanent Disability claim.

- **Maturity Benefit**

If you have chosen the Return of Premium option, an amount equal to 100% of the Rider Premiums Paid under this option will be payable, if the Life Assured is alive at the end of the Rider Term. There is no Maturity Benefit applicable where Return of Premium is not selected.

D. Policy Continuance Cover

On death or Terminal Illness of the Life Assured, the following benefits are payable:

- i. Future premiums under the base policy shall be waived off (if any).
- ii. The base policy shall not terminate upon payment of death benefit and shall continue as in-force till the end of the base policy term, with all the future survival / maturity benefits payable as and when due under the base policy

E. Daily Hospitalisation Cash & Surgical Care Cover

This option offers daily hospitalisation cash and surgical care benefits, subject to total benefit up to a maximum of 100% of Rider Sum Assured. The benefits offered and applicable conditions are as defined below:

- **Daily Hospitalisation Cash Benefit**

Subject to the conditions as specified below, if the Life Assured is hospitalised during the Rider Term for a minimum, continuous and complete period of 24 hours, We will pay the following Daily Hospitalisation Cash Cover amount for each day of Hospitalisation from the first day of Hospitalisation, provided all due Premiums have been paid:

- a. Hospitalization Benefit (Non-ICU): Benefit amount shall be equal

- to 1% of the Rider Sum Assured for each day of Hospitalisation
- b. Hospitalization Benefit (ICU): Benefit amount shall be equal to 2% of the Sum Assured for each day of Hospitalisation in the Intensive Care Unit (ICU)

Conditions applicable for Daily Hospitalisation Cash Cover :

- a. The Daily Hospitalisation Cash Cover amount per day shall be 1% percentage of the Rider Sum Assured as on the Date of Commencement of the Risk, and shall remain constant throughout the Rider Term.
- b. Daily Hospitalisation Cash Cover is payable with a maximum limit of 20 days per Policy Year.
- c. The specified number of days per Policy Year is inclusive of days hospitalised in non-ICU and ICU.
- d. The Daily Hospitalisation Cash Cover will cease on the earlier of (i) claiming total of 100 days of Hospitalization or (ii) at the end of Rider Term.
- e. This Daily Hospitalisation Cash Cover shall be payable subject to the following:
- i. This Benefit is payable only after a continuous and complete 24 hours of Hospitalization during Rider Term for Life Assured for each claim.
 - ii. The Hospitalization must be for the Medically Necessary Treatment for an Illness/Accident and is commenced and continued on the written advice of the treating Medical Practitioner.
 - iii. We will not pay the Daily Hospitalisation Cash Cover amount for more than the maximum number of days as specified, during the Rider Term.
 - iv. A Waiting Period for Daily Hospitalisation Cash Cover has been completed prior to the Hospitalization related to Illness. No benefit shall be payable for any Hospitalisation due to Illness during the Waiting Period for Daily Hospitalisation Cash Cover. Such a Waiting Period for Daily Hospitalisation Cash Cover is not applicable to claims arising due to Accident provided the Accident occurs after the Risk Commencement Date or Revival date as the case may be.
 - v. More than one claim can be considered in respect of the Life Assured under the Daily Hospitalisation Cash Cover during Rider Term, subject to the maximum number of days specified. On exhaustion of the maximum number of days allowed, the cover under the Daily Hospitalisation Cash Cover will terminate in relation to such Life Assured.
 - vi. Once claim is considered admissible as per the terms and condition under the Hospitalisation Cash Cover, You will be eligible for the fixed daily amount from the first day of Hospitalisation, provided that the Life Assured is hospitalised for a continuous period of 24 hours.
 - vii. Daily Hospitalisation Cash Cover amount is a fixed per-day Cover and will be calculated on the basis of the number of continuous and completed days of Hospitalization. Daily Hospitalisation Cash Cover will be paid as a lumpsum amount, irrespective of actual Hospitalisation expenses.
 - viii. Any procedure / treatment which leads to Hospitalisation of less than 24 hours is not covered.

- **Surgical Care Benefit**

Subject to the conditions as specified below, if the Life Assured's Hospitalisation for a minimum continuous and complete period of 24 hours for undergoing Medically Necessary Treatment through surgery in India and actually undergoing that surgery while Hospitalised during the Rider Term, We will pay the following Surgical Care Benefit amount to You for the following types of surgery, provided all due Premiums have been paid:

Surgery Type	Limit
Minor Surgeries	5% of Sum Assured on each surgery
Major Surgeries	10% of Sum Assured on each surgery

This Surgical Care Benefit shall be payable subject to the following:

- a. You can claim multiple times under this Policy during the Rider Term irrespective of any previous claims paid by Us. However, in no circumstance shall We pay more than the following limits:
 - 20% of Rider Sum Assured in any one Policy Year; and
 - 100% of Rider Sum Assured during the Rider Term.
- b. Surgical Care Benefit will cease to be available on the earlier of (i) claiming 100% of the Rider Sum Assured; or (ii) claiming 100% of the Base Sum Assured; or (iii) at the end of Rider Term.
- c. Liability to make any payment under the Surgical Care Benefit shall commence only after a continuous and completed 24 hours of Hospitalization of the Life Assured for each claim.
- d. The surgery must be for Medically Necessary Treatment of any Illness or Injury due to an Accident and is commenced and continued on the written advice of the treating Medical Practitioner.
- e. We will not pay the Surgical Care Benefit amount more than the maximum limit as specified, during the Rider Term
- f. A Waiting Period for Surgical Care Benefit has been completed prior to the Hospitalization for surgery related to Illness. No benefit shall be payable for any Surgical Care Benefit claim due to Illness during the Waiting Period for Surgical Care Benefit. The Waiting Period for Surgical Care Benefit will not be applicable to claims arising due to Accident provided the Accident occurs after the Date of Commencement of Risk of the Policy or Policy Revival date, as the case may be.
- g. More than one claim can be considered in respect of the Life Assured under this Surgical Care Benefit during the Rider Term, subject to the maximum limit specified. On exhaustion of the maximum limit allowed, the cover under the Surgical Care Benefit will terminate in relation to such Life Assured.
- h. The Surgical Care Benefit amount shall be paid based on the surgery resulting in highest claim amount in case of more than one surgery is performed on the Life Assured during the same Hospitalisation.
- i. The Surgical Care Benefit is a fixed lumpsum benefit, irrespective of actual surgery expenses.
- j. Any procedure / treatment which leads to Hospitalisation of less than 24 hours is not covered.

- **Maturity Benefit**

If you have chosen the Return of Premium option (Clause II. A), an amount equal to 100% of the Rider Premiums Paid under this option will be payable, if the Life Assured is alive at the end of the Rider Term. There is no Maturity Benefit applicable

where Return of Premium is not selected.

- 1) **Optional Benefits:** On choosing any of the below options, as the Policyholder, you will have to pay an additional Premium over and above the Premium amount payable for the Rider

A. Return of Premium: You will receive a return of 100% of the Total Rider Premiums Paid as lump sum, upon your survival till maturity of your Rider. This option can be chosen only at Rider inception. Once chosen, the Policyholder cannot opt out of this option.

This option is available only where:

- Rider Term is between 10 and 40 years for Premium Paying Term - Single, Regular and 5 years;
- Rider Term is between 15 and 40 years for Premium Paying Term - 8, 10 and 12 years

Note:

- a. Any benefits already paid out shall be deducted from the benefit payable at maturity.
- b. This optional benefit is not available if Option D has been opted.

B. Double Benefit: Double Benefit means the benefit payable under Option B & Option C will be doubled if the Accidental Death or Accidental Partial Permanent Disability or Accidental Total Permanent Disability occurs under any of the following circumstances:

- i. While the Life Assured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded.
- ii. While the Life Assured is in an elevator car (elevators in mines, rigs and on construction sites are excluded) duly certified to carry passengers; or
- iii. When the Life Assured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- iv. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital.

Note: This optional benefit is only available if Option B or Option C has been opted.

C. Accident Plus: If opted, the following benefits will be payable:

1. **Vehicle/Home Modification Benefit:** If a claim has been accepted and paid for Option C for Accidental Total Permanent Disability or Accidental Partial Permanent Disability then an additional 10% of the Option C sum assured shall be payable for modifications of Life Assured's vehicle or home to adjust to the disablement.
2. **Physical/Occupational Therapist benefit:** If a claim has been accepted and paid for Option C for Accidental Total Permanent Disability or Accidental Partial Permanent Disability then an additional 10% of the Option C sum assured shall be payable for the cost of physical/occupational therapist, if prescribed by a medical practitioner.

Note: This optional benefit is only available if Option C has been opted.

- 2) **Wellness Program:**

How It Works:

1. Join & Assess

- Complete Your First Health Assessment: Earn initial points simply by completing an online health assessment.

2. Engage & Earn

Get active and earn rewards with our engaging health activities.

3. Achieve & Redeem

As you engage in healthy activities, you'll gather points that elevate your status and boost your benefits. Reach new tiers and convert your hard-earned points into valuable health coins.

Redemption Options:

You and your family can use your health coins at any of our service provider networks for the following health benefits:

- Additional Preventive Health Check-Ups
- Dental Procedures
- Online Physiotherapy Sessions
- Chronic Care Management Plans
- Pharmacy Vouchers
- Psychiatrist/Psychologist Consultations

Wellness Benefits

a. Out-Patient Consultations (OPD)

Easily access top medical professionals either through direct, cashless consultations or via reimbursement if our network doctors are unavailable near you.

- General Consultation Cap: Mentioned in table below
- Specialist Consultation Cap: Mentioned in table below
- Exclusions: Excludes investigations, medications, or any treatments

b. Prescribed Lab & Radiology Services

Get necessary diagnostic tests prescribed by registered practitioners, with the convenience of home sample collection or through our assisted lab booking.

- Cashless Service: Initially offered, with an alternative to claim reimbursements if unavailable
- Coverage Cap : Mentioned in table below
- Reimbursement Conditions: Contact customer service of service provider and raise a request for lab booking. If network unavailable the team unlocks re-imbursement option as an exception. Must have a prescription, lab invoices and lab reports with services rendered by registered labs. Re-imbursement will be processed up to the maximum fees for the test available on our App
- Exclusions: Non-prescriptive and preventive health checks are not covered

c. Annual Preventive Health Check-Up

Claim your comprehensive health check-up voucher annually to assess your health status through our network centres, ensuring you stay one step ahead of health issues.

- Inclusions: Tests like CBC, KFT, LFT, and more
- Coverage Cap: Up to ₹2,000 for non-network location services, ensuring widespread accessibility. Contact customer service of service provider and raise a request for booking. If network unavailable the team unlocks re-imbursement

	<p>option as an exception.</p> <ul style="list-style-type: none"> • Booking: Seamless scheduling via our app or customer service for assisted bookings <p>d. Tele-consultations</p> <p>Connect with healthcare specialists from anywhere, at any time, via video, audio, or chat following the latest Telemedicine Practice Guidelines.</p> <ul style="list-style-type: none"> • Service Mode: Entirely cashless • Exclusions: No reimbursements; one active session at a time <p>For further details, please refer the Policy Document.</p>			
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, by returning the Rider Document to company, within 30 days from the date of receipt of the rider in case 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><i>If you have opted for Return of Premium Option:</i></p> <p>Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), less any benefits already paid out, payable subject to the conditions below:</p> <p>Where,</p> $GSV = GSV \text{ Factor}\% \times \text{Rider Premiums Paid}$ <p>The policy shall acquire a GSV immediately on the payment of Single Premium and upon the payment of at least two years premium in case of a Limited/Regular premium policy. SSV shall become payable after completion of first policy year provided one full year premium has been received for Limited/Regular Pay and immediately on the receipt of single premium for Single Pay.</p> <p>SSV shall be calculated as the expected present value of: Paid-up guaranteed future benefits on death/disability, survival/maturity and accrued / vested benefits, duly allowing for survival benefits already paid, if any</p> <p>The discount rate used to calculate the expected present value shall be equal to the yield on 10 Year G-Sec plus 50 basis points. Currently, the interest rate used for calculating the expected present value is 7.75% p.a.</p> <p>The applicable SSV shall be reviewed annually based on the prevailing yield on 10 Year G Sec and the underlying experience. The revised discount rates shall apply to all policies including the policies already sold.</p> <p><i>If you have not opted for Return of Premium Option:</i></p> <p>The amount payable will be as given below, subject to Policy Cancellation Value (PCV)being acquired:</p> $PCV \text{ Factor}\% \times \text{Rider Premiums Paid} \times \text{Unexpired Rider Term} \div \text{Original Rider Term},$ <p>less any benefits already paid out.</p> <p>Where, acquisition of Policy Cancellation Value and PCV Factors shall be as given in table below:</p> <table border="1"> <thead> <tr> <th>Premium</th> <th>Policy Cancellation Value</th> <th>PCV Factor%</th> </tr> </thead> </table>	Premium	Policy Cancellation Value	PCV Factor%
Premium	Policy Cancellation Value	PCV Factor%		

	Payment Term	Acquired	
	Single Pay (SP)	Immediately upon payment of premium	50%
	Limited Pay (LP)	After the end of first policy year, provided at least one full year premium is paid	30%, if less than two annual premium are paid 50%, if at least two annual premium are paid
	Regular Pay (RP)	No Policy Cancellation Value is payable.	Not Applicable

SAMPLE