

KEY FEATURES DOCUMENT

The information mentioned below is illustrative and not exhaustive. This Information must be read in conjunction with the product brochures and policy document. In case of any conflict between this Key Features Document (KFD) and the policy document, the terms and conditions mentioned in the policy document shall prevail.

S. No.	Title	Description																								
1.	Product Name	HDFC Life Cardiac Care (UIN: 101N117V03)																								
2.	Plan Description	HDFC Life Cardiac Care is a non linked non participating health insurance plan that offer payout on diagnosis of specified and covered cardiac condition/procedure.																								
3.	Plan Option	<p>The plan offers a base benefit under which the sum assured is paid out depending on the severity of the conditions.</p> <p>In addition, the following options are also available under this product:-</p> <ul style="list-style-type: none"> ▪ Hospitalization Benefit ▪ Indexation Benefit ▪ Income Benefit <p><u>The benefits chosen by you is mentioned in the Policy Schedule.</u></p>																								
4.	Benefits Offered	<p>1. Base Benefit : (a) Fixed benefit payout depending on the severity of the condition is paid out as a lump sum</p> <ul style="list-style-type: none"> • Group A - Severe Category: 100% of sum assured • Group B - Moderate category: 50% of sum assured • Group C - Mild category: 25% of sum assured <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Group A</th> <th>Group B</th> <th>Group C</th> </tr> </thead> <tbody> <tr> <td>Myocardial Infarction</td> <td>Balloon Valvotomy or Valvuloplasty</td> <td>Pericardectomy</td> </tr> <tr> <td>Open Chest Coronary Artery Bypass Graft</td> <td>Surgery to place ventricular assist devices or total artificial hearts</td> <td>Minimally invasive surgery of aorta</td> </tr> <tr> <td>Open Heart Replacement or repair of heart valves</td> <td>Implantable cardioverter defibrillator</td> <td>Angioplasty</td> </tr> <tr> <td>Major surgery of Aorta</td> <td>Carotid Artery Surgery</td> <td>Infective endocarditis</td> </tr> <tr> <td>Heart Transplant</td> <td></td> <td>Surgery for cardiac arrhythmia</td> </tr> <tr> <td>Cardiomyopathy</td> <td></td> <td>Insertion of pacemaker</td> </tr> <tr> <td>Primary (Idiopathic)pulmonary hypertension</td> <td></td> <td>Pulmonary Thrombo Embolism</td> </tr> </tbody> </table> <p>(b) In case of valid claim for any condition/procedure from Group B & Group C, premiums (including those for any optional benefit) for the outstanding term will be waived off</p> <p>2. Hospitalization Benefit - In case of hospitalization due to any of the covered conditions/surgeries, benefit as mentioned below will be paid out Benefit Amount –</p> <ul style="list-style-type: none"> • 1% of Original Sum Insured (not exceeding Rs. 10,000) per day of hospitalisation in Non-ICU room. • 2% of Original Sum Insured (not exceeding Rs. 20,000) per day of hospitalisation in ICU room. <p>3. Indexation Benefit - In case of no claim during the first policy year, the Sum Insured increases at 10% of the sum insured every policy year, till a valid claim or the limit of 200% of the sum insured is reached, whichever is earlier</p> <p>4. Income Benefit- In case of diagnosis of conditions or procedure from Group A, 1% of Sum insured is paid out as monthly income for a fixed period of 5 years</p> <p><u>The base benefit and option (if any) chosen by you is mentioned in the Policy Schedule and the benefit/(s) payable will depend on the same</u></p>	Group A	Group B	Group C	Myocardial Infarction	Balloon Valvotomy or Valvuloplasty	Pericardectomy	Open Chest Coronary Artery Bypass Graft	Surgery to place ventricular assist devices or total artificial hearts	Minimally invasive surgery of aorta	Open Heart Replacement or repair of heart valves	Implantable cardioverter defibrillator	Angioplasty	Major surgery of Aorta	Carotid Artery Surgery	Infective endocarditis	Heart Transplant		Surgery for cardiac arrhythmia	Cardiomyopathy		Insertion of pacemaker	Primary (Idiopathic)pulmonary hypertension		Pulmonary Thrombo Embolism
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5.	Death Benefit	This plan aims to aid the expenses one incurs while ailing from a cardiac condition or procedure. Hence the benefits are linked either to diagnosis of condition or to the procedure identified and no death benefit is payable.																								
6.	Maturity Benefit	There is no maturity benefit available under this plan																								
7.	Surrender Benefit	<p>Surrender Benefit depends on the premium payment option chosen by you.</p> <ul style="list-style-type: none"> • In case of regular pay, there is no surrender benefit payable. • In case of single pay, the surrender value will get immediately acquired and is as given below: $60\% \times (\text{Single Premium}) - \text{UW Cost} \times (1 - \text{M/P})$ <p>Where, UW cost : Rs. 2,750 for medically underwritten life M : policy month of surrender P : policy term in months</p>																								

8.	Cooling Off Period	<p>Cooling off period is applicable after occurrence of covered condition resulting into valid claim and corresponding benefit amount are given below:</p> <ul style="list-style-type: none"> o Scenario 1: Recurrence of covered condition <table border="1" data-bbox="411 226 810 275"> <tr> <td>Cooling off period</td> <td>12 months</td> </tr> <tr> <td>Benefit amount</td> <td>Nil</td> </tr> </table> o Scenario 2: Occurrence of other covered condition from the same or lower severity category <table border="1" data-bbox="411 315 810 365"> <tr> <td>Cooling off period</td> <td>6 months</td> </tr> <tr> <td>Benefit amount</td> <td>Nil</td> </tr> </table> o Scenario 3: Occurrence of other covered condition from higher severity category <table border="1" data-bbox="411 405 1171 483"> <tr> <td>Cooling off period</td> <td>6 months</td> </tr> <tr> <td>Benefit amount</td> <td>Applicable benefit amount less claims made during immediately preceding 6 months</td> </tr> </table> o Scenario 4: Occurrence of other covered condition not related to any disease/disorder of the heart or covered condition/s, claimed earlier. This must be certified by a cardiologist appointed by the Company. The cost of certification shall be borne by the company. <table border="1" data-bbox="411 546 1171 607"> <tr> <td>Cooling off period</td> <td>Nil</td> </tr> <tr> <td>Benefit amount</td> <td>Applicable benefit amount</td> </tr> </table> <p>The aforesaid cooling off period shall apply afresh on each valid claim.</p>	Cooling off period	12 months	Benefit amount	Nil	Cooling off period	6 months	Benefit amount	Nil	Cooling off period	6 months	Benefit amount	Applicable benefit amount less claims made during immediately preceding 6 months	Cooling off period	Nil	Benefit amount	Applicable benefit amount
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9.	Waiting Period	<p>On inception: A waiting period of 180 days shall apply from the date of risk commencement.</p> <p>On revival:</p> <ul style="list-style-type: none"> • If the policy is revived within 60 days of premium due date, only the remaining part of waiting period, if any will apply. • If the policy is revived after 60 days of premium due date, full 180 days waiting period will apply afresh. <p>No claim shall be payable for any disease/disorder of the heart having occurred and/or hospitalization and/or treatment (availed or advised) for the same within aforesaid waiting period.</p> <p>The Company will refund the premiums paid from risk commencement date of the policy, the policy shall terminate and no future premiums & benefits shall be payable where a claim is made for any disease/disorder of the heart having occurred and/or hospitalization and/or treatment (availed or advised) for the same within the waiting period.</p>																
10.	Survival Period	<p>30 day survival period between the date of occurrence of covered condition and the date of eligibility for a benefit payment would be applicable. This period is also applicable to Hospitalization Benefit, if opted for.</p>																
11.	Exclusions	<p>Unless expressly stated to the contrary in this Policy, we will not make any payment for any claim in respect of any Life Assured if it is directly or indirectly- caused by or aggravated directly or indirectly by or arises from or is in any way attributable to any of the following:</p> <ol style="list-style-type: none"> 1. Pre-Existing Disease. <ul style="list-style-type: none"> a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or b) 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 issued by the insurer or its reinstatement 2. Any disease/disorder of the heart or its signs or symptoms having occurred within the waiting period. 3. Failure to seek or follow medical advice, the Life assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy. 4. Self-inflicted injuries, suicide, and immorality, and deliberate participation of the life insured in an illegal or criminal act. 5. Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner. 6. Radioactive contamination due to nuclear accident. 7. Engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. or Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement. 																
12.	Lapsation	<p>If the premiums are not paid before the expiry of the grace period the policy will lapse and the cover will cease and no benefits will be payable in case of lapsed policies.</p>																
13.	Reinstatement	<p>The company may agree to reinstate a policy as per the board approved underwriting policy and this will be subject to such terms and conditions as the company may specify from time to time.</p> <ul style="list-style-type: none"> ▪ A lapsed policy can be revived within a period of 5 years from first unpaid premium subject to all the outstanding premiums being paid along with interest and satisfactory evidence of good health being provided. Interest rate will be as prevailing from time to time. ▪ Reinstatement request will attract the following: <ul style="list-style-type: none"> • The waiting period of 180 days will not reapply - <ul style="list-style-type: none"> • Provided a continuous waiting period of 180 days has been served under the plan, and • If the policy is revived within 60 days of lapse ▪ For all other cases, the waiting period will begin afresh. 																
14.	Premium Guarantee	<ul style="list-style-type: none"> ▪ The premiums will be guaranteed for a period of three years from the date of issue. Upon the completion of three policy years, the premiums may be revised subject to IRDAI's approval. Any revision in the tabular premium rates shall be notified to you at least three months prior to the date of such revision. ▪ Premium rates, if and when revised, shall be guaranteed to the policyholder for a subsequent block of three years. 																
15.	Free-Look Period	<ul style="list-style-type: none"> ▪ 15 days from the date of receipt of the original policy document. ▪ 30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDAI). 																

