

HDFC LIFE GROUP CREDIT PROTECT INSURANCE PLAN (UIN 101N079V01)

ADDITIONAL POLICY PROVISIONS

HDFC LIFE GROUP ACCELERATED CRITICAL ILLNESS RIDER (UIN 101B011V01)

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SAMPLE

L1. Definitions

In addition to the standard policy provisions for HDFC Life Group Credit Protect Insurance Plan, the following definitions shall apply for the purposes of this booklet:

1. **“ACI Rider Benefit”** is defined as additional benefits payable if Accelerated Critical Illness Rider is selected.
2. **“Waiting Period”** implies the initial time period from inception of the membership during which the ACI Rider Benefit will not be paid.

L2. Benefits

1. ACI rider sum assured, shall at all times, equal to the sum assured for the base coverage. The ACI sum assured shall be selected only at the outset of the Membership Term and cannot be greater than the sum assured for the base coverage.
2. Upon the member life insured being diagnosed as having one of a pre-defined list of critical illnesses and before the expiry of the ACI rider coverage term; the ACI rider sum assured will be paid.
3. Upon payment of the ACI rider sum assured, all the unexpired covers for such Scheme Member, including the base coverage and other rider coverages if any, shall cease and no future benefits shall be payable for that Scheme Member.
4. No ACI rider benefit shall be payable if the covered critical illness has occurred within the waiting period of 120 days from inception of the membership. Further, the life insured must survive a period of 30 days after diagnosis of the critical illness for the ACI rider sum assured to be payable.
5. The Certificate of Insurance issued to a Scheme Member will set out the ACI rider benefit payable in respect of that member.

L3. Covered Critical Illnesses

1. **Major Cancer:** A malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be histologically confirmed. The term cancer includes leukaemia but the following cancers are excluded:
 - All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ
 - All forms of lymphoma in the presence of any Human Immunodeficiency Virus
 - Kaposi's Sarcoma in the presence of any Human Immunodeficiency Virus
 - Any skin cancer other than invasive malignant melanoma
 - All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
 - T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter.

2. **Coronary Artery Bypass Grafting:** The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. Angiographic evidence to support the necessity of the surgery will be required. Balloon angioplasty, laser or any catheter-based procedures are not covered.
3. **Heart Attack:** Unequivocal diagnosis of the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. All of the following criteria must be satisfied:
 - Typical central chest pain suggestive of Heart Attack
 - Diagnostic increase of specific cardiac markers typical for Heart Attack
 - New ECG changes of infarction
 - Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesia, akinesia, or wall motion abnormalities due to Heart Attack
4. **Kidney Failure:** End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken.
5. **Major Organ Transplant:** The receipt of a transplant of
 - Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ.
 - Other stem cell transplants are excluded. The transplantation of any other organs, parts of organs, tissues or cells is excluded.
6. **Stroke:** Defined as a cerebrovascular accident or incident producing neurological sequelae of a permanent nature, having lasted not less than three months. Infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source are included. The diagnosis must be supported by all of the following conditions:
 - Evidence of permanent neurological damage confirmed at least by a neurologist at least 3 months after the event; and findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging technique consistent with the diagnosis of a new stroke.
 - Specifically excluded are cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions.

L4. Exclusions

1. No benefits will be payable if the critical illness has occurred directly or indirectly by intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
2. No benefits will be payable under the policy if a claim or event suffered by the Life Insured is directly or indirectly caused or exacerbated as a result of any of the following:
 - (a) Unreasonable failure to seek or follow medical advice.
 - (b) Living abroad (living outside the territory for more than 13 consecutive weeks in any 12 months). This exclusion does not apply if the Life Insured is medically

examined and/or has undergone tests in India after the occurrence of the event, and is available for medical examination or other reasonable tests in India to confirm the occurrence of an insured event.

- (c) War or hostilities (whether war be declared or not).
 - (d) Civil war, rebellion, revolution, civil unrest or riot.
 - (e) Participation in any armed force or peace keeping activities.
 - (f) An act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means.
 - (g) An intentional or self-inflicted act.
 - (h) Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of poison.
 - (i) HIV/AIDS.
 - (j) Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionising radiation.
 - (k) Deliberate participation of the Life assured in an illegal or criminal act.
 - (l) Injuries or diseases arising from professional sports, racing of any kind, scuba-diving, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.
3. Any claim arising within two years of a Scheme Member first being covered for critical illness benefit (assuming an unbroken period of cover), which results directly or indirectly from a condition for which the Scheme Member had previously received treatment or of which he was aware at entry.

If the cover period is broken then no benefit shall be payable, in respect of any claim arising within two years from the date critical illness cover recommences for a Scheme Member, which results directly or indirectly from a condition for which the Scheme Member had previously received treatment or of which he was aware at re-commencement.