

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

ADDITIONAL POLICY PROVISIONS

CRITICAL ILLNESS BENEFIT

1. Benefits

If the Life Assured, or if more than one Life Assured the first to become critically ill, becomes critically ill by suffering one of the illnesses defined below, a sum equivalent to the basic sum assured shall be payable by us. Upon the payment of this benefit no further payments from your Policy in respect of a claim for critical illness shall be payable by us.

We will pay the critical illness benefit only if all of the following are satisfied:

- all due premiums have been paid
- this benefit has not been cancelled
- the Life Assured has survived at least 30 days following notification to us of the critical illness
- the critical illness has not occurred within 6 months of the Date of Commencement or the date of issue or date of reinstatement of the Policy, whichever is later
- you produce to us a duly completed claim form within 26 weeks of the illness, disability, operation or other circumstance giving rise to the claim
- you produce to us satisfactory proof from a practising consultant physician that the Life Assured has suffered a critical illness as defined below. The consultant physician's specialism must be appropriate to the cause of the claim and be accepted by our Chief Medical Officer.

2. Critical Illnesses

The Critical Illnesses which are covered are:

(a) Cancer

A malignant tumor characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be histologically confirmed. **The term cancer includes leukemia but the following cancers are excluded:**

- **All tumors which are histologically described as pre-malignant, non-invasive or carcinoma in situ;**
- **All forms of lymphoma in the presence of HIV;**
- **Kaposi's Sarcoma in the presence of any HIV;**
- **Any skin cancer other than invasive malignant melanoma; and**
- **Early prostate cancer which is histologically described as T1 (including T1a and T1b) or another equivalent or lesser classification.**

(b) Coronary Artery By Pass Graft Surgery (CABGS)

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.

(c) Heart Attack

The death of a portion of heart muscle as a result of an inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic changes and by elevation of the cardiac enzymes.

(d) 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. Evidence of end stage kidney disease must be provided and the requirement for dialysis or transplantation must be confirmed.

(e) Major Organ Transplant

The actual undergoing as a recipient of a transplant of a heart, liver, lung, pancreas or bone marrow as a result of chronic irreversible failure. Evidence of end stage disease must be provided and the requirement for transplantation must be confirmed.

(f) Stroke

A cerebrovascular incident resulting in permanent neurological damage. **Transient ischaemic attacks are specifically excluded.**

3. Medical Evidence

We may request the Life Assured to undertake a medical examination or test, which in our opinion, is reasonable to determine the critical illness. We will not accept a claim if the Life Assured does not undertake any medical examination or test which we consider reasonable or necessary. We will not pay for any fees or expenses in connection with the production of medical evidence except for the fees and expenses for any medical examination or test which we have asked a medical practitioner to provide.

4. Cancellation and reinstatement

Cancellation –

If premiums in respect of your Policy remain unpaid 35 days after the premium Due Date, your Policy will lapse and the critical illness benefit will be cancelled.

Reinstatement of benefit -

If this benefit has been cancelled it may be reinstated, subject to our consent and to such terms and conditions as we may specify from time to time.

5. Exclusions

We will not pay critical illness benefit if it is caused directly or indirectly by any of the following:

- **Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.**
- **Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.**

- **War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.**
- **Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.**
- **Taking part in any act of a criminal nature.**
- **Pregnancy or childbirth or complications arising therefrom.**

SAMPLE