

## **HDFC MONEY BACK ASSURANCE POLICY**

### **ADDITIONAL POLICY PROVISIONS**

#### **WAIVER OF PREMIUM BENEFIT**

##### **1. Benefits**

- If the Life Assured becomes totally disabled (as defined below) before the expiry date, we will, after a period of more than twenty-six consecutive weeks, waive the premiums for the Policy; provided that: - this benefit has not been cancelled; and all due premiums (including those which will fall due during the twenty-six consecutive weeks following the disability) have been paid; and you produce satisfactory evidence that the Life Assured has suffered or continues to suffer a total disability when we ask for it; and all relevant documents in support of your claims have been provided. These would normally include the fully completed claim form; and original policy document; and originals of any medical reports by the family physician on the disability and its treatment; and any medical report the doctor may have on the Life Assured that we consider relevant to the disability; and originals of any medical reports from hospitals, specialists and other doctors that we consider relevant to the disability; and original certificate from the employer confirming that the Life Assured has suffered and continues to suffer a total disability. Depending on the circumstances of the disability you may be asked to provide further documents as we might reasonably require.
- We shall continue to waive the premiums for the Policy for the duration of the disability until any one or more of the following occurs: - the recovery of the Life Assured; the maturity or earlier termination of the Policy; the premium Due Date preceding the Life Assured's 60<sup>th</sup> birthday; the death of the Life Assured.

##### **2. Total Disability**

Unless stated otherwise, the Life Assured will be considered to be totally disabled if, as a result of injury or illness occurring before the benefit expires, he is totally unable to carry out any occupation whatsoever.

##### **3. Recurrence of Disability**

If, within 26 weeks of recovery from any disability, the Life Assured is again totally disabled as a result of the same illness or injury, we shall treat this further disability as a continuation of the preceding period of disability.

##### **4. Medical Evidence**

We may request the Life Assured to undertake a medical examination or test, which, in our opinion, is reasonable to determine the disability. 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 expense 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.

At any time during the validity of the Basic Benefit, we may require the Life Assured to undertake a medical examination or test, which, in our opinion, is reasonable to determine the continuance of the disability in respect of which the Waiver of Premium Benefit claim was accepted by us.

## **5. Cancellation and reinstatement**

***Cancellation*** – If premiums in respect your Policy remain unpaid after the premium Due Date, your Policy will either lapse or become paid-up. In either case, in such circumstances the waiver of premium benefit will be cancelled.

***Reinstatement of benefit*** – If this benefit has been cancelled it may be reinstated before the expiry date, subject to our consent and to such terms and conditions as we may specify from time to time.

**6. Exclusions** – There shall be no waiver of premium benefit during the first 12 months of the policy commencing from the date of Commencement or the date of issue or the date of reinstatement whichever is later. No premiums shall be waived if the Life Assured is totally disabled directly or indirectly by: Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition; or alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner; or taking part or practising for any hazardous hobby, pursuit or any race unless previously agreed to by us in writing; or war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion; or taking part in any flying activity, other than as a passenger in a commercially licensed aircraft; or taking part in any act of a criminal nature; or infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS); or pregnancy or childbirth or complications arising therefrom.