

## YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this Rider and is not the policy document. In case of any discrepancy between this document and policy document, the policy document will prevail over this document.

<b>Rider Name &amp; UIN</b>	HDFC Life Critical Illness Plus Rider	UIN: 101B014V01																				
<b>Aim of the Rider</b>	This is a traditional, non participating Rider that offers lump sum payout on diagnosis of any one of the 19 Critical Illnesses specified																					
<b>Type of the Rider</b>	It is a traditional, non – participating, Critical Illness Rider																					
<b>Benefit Offered</b>	A lump sum benefit equal to the Rider Sum Assured shall be payable, if the life assured survives for a period of 30 days following the diagnosis of any one of the specified Critical Illnesses. The Rider shall cease once the Rider Sum Assured has been paid out or on the completion of the Rider term, whichever is earlier.																					
<b>Critical Illnesses Covered</b>	<table border="1" style="width: 100%;"> <tr> <td>Cancer of specified severity</td> <td>Apallic Syndrome</td> </tr> <tr> <td>Open Chest CABG</td> <td>Benign Brain Tumor</td> </tr> <tr> <td>First Heart Attack – of specified severity</td> <td>Coma of specified severity</td> </tr> <tr> <td>Kidney Failure requiring regular dialysis</td> <td>End Stage Liver Disease</td> </tr> <tr> <td>Major Organ/ Bone Marrow Transplant</td> <td>End Stage Lung Disease</td> </tr> <tr> <td>Stroke resulting in Permanent symptoms</td> <td>Open Heart Replacement or repair of heart valves</td> </tr> <tr> <td>Surgery of Aorta</td> <td>Loss of Limbs</td> </tr> <tr> <td>Loss of Independent Existence</td> <td>Major Head Trauma</td> </tr> <tr> <td>Loss of Sight</td> <td>Paralysis of limbs</td> </tr> <tr> <td>Major Burns</td> <td></td> </tr> </table> <p>For detailed definitions please refer to the policy document</p>		Cancer of specified severity	Apallic Syndrome	Open Chest CABG	Benign Brain Tumor	First Heart Attack – of specified severity	Coma of specified severity	Kidney Failure requiring regular dialysis	End Stage Liver Disease	Major Organ/ Bone Marrow Transplant	End Stage Lung Disease	Stroke resulting in Permanent symptoms	Open Heart Replacement or repair of heart valves	Surgery of Aorta	Loss of Limbs	Loss of Independent Existence	Major Head Trauma	Loss of Sight	Paralysis of limbs	Major Burns	
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<b>Maturity Benefit</b>	There is no maturity benefit applicable under this Rider																					
<b>Death Benefit</b>	No death benefit is payable under this Rider																					
<b>Grace Period</b>	Grace Period will depend on the Base Plan to which the Rider is attached																					
<b>Paid Up Benefit</b>	There is no Paid Up Benefit available. If Rider premiums are not paid during the premium paying term, the Rider will lapse and no further Benefits will be payable																					
<b>Lapsation</b>	If Rider premiums are not paid during the premium paying term, the Rider will lapse and no further Benefits will be payable																					
<b>Surrender Benefit</b>	No Surrender Benefit will be paid under this Rider																					
<b>Revival</b>	Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.																					
<b>Free Look in period</b>	The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 15 days from the date of receipt of the Rider Policy Document, in case the policyholder is not agreeable to any Rider terms and conditions. The free-look period for policies purchased through Distance Marketing mode shall be 30 days																					
<b>Pre Existing Conditions</b>	Pre-existing condition is any condition, ailment or injury or related condition(s) with respect to the Critical Illnesses covered under this rider for which the Life Insured had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the date on which the policy was issued																					
<b>Exclusions</b>	<p>No Critical Illness Benefit will be paid out if the Critical Illness has occurred directly or indirectly as a result of any of the following:</p> <ul style="list-style-type: none"> <li>• Any of the specified Critical Illness conditions, where death occurs within 30 days of the diagnosis</li> <li>• Any sickness related condition manifesting itself within 90 days of the commencement of the policy/date of acceptance of risk or reinstatement of cover</li> <li>• Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition</li> <li>• Alcohol or solvent abuse, or voluntarily taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions or as prescribed by a Medical Practitioner</li> <li>• Taking part in any act of a criminal nature with criminal intent</li> <li>• HIV or AIDS</li> <li>• Failure to seek or follow medical advice (as recommended by a Medical Practitioner)</li> <li>• Radioactive contamination due to nuclear accident</li> </ul> <p>For detailed set of exclusions please refer to the policy document</p>																					

For any queries or clarification, please feel free to contact us at any of the following touch points:

- Call **1860-267-9999** (local charges apply). DO NOT prefix any country code e.g. +91 or 00. Available Mon-Sat from 10 am to 7 pm.
- Email [service@hdfclife.com](mailto:service@hdfclife.com) | [NRIservice@HDFCLife.com](mailto:NRIservice@HDFCLife.com) (For NRI customers only)
- Visit [www.hdfclife.com](http://www.hdfclife.com)

We request you to also read your Policy Document. It will familiarise you with the benefits, other charges and significant details of the product.