

Edelweiss Tokio Life – Critical Illness Rider

UIN No: 147B005V02

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Congenital Anomaly	<p>Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.</p> <ol style="list-style-type: none"> a. Internal Congenital Anomaly - Congenital anomaly which is not in the visible and accessible parts of the body. b. External Congenital Anomaly - Congenital anomaly which is in the visible and accessible parts of the body.
Day Care Centre	A day care centre means any institution established for day care treatment of illness and / or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:- has qualified nursing staff under its employment, has qualified medical practitioner (s) in charge, has a fully equipped operation theatre of its own where surgical procedures are carried out, maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.
Day Care Treatment	<p>Day care treatment refers to medical treatment, and/or surgical procedure which is:</p> <ol style="list-style-type: none"> i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and ii. which would have otherwise required a hospitalization of more than 24 hours. <p>Treatment normally taken on an out-patient basis is not included in the scope of this definition.</p>
Grace Period	Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre existing diseases. Coverage is not available for the period for which no premium is received.
Hospital	<p>A hospital means any institution established for in- patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:</p> <ul style="list-style-type: none"> - has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places; - has qualified nursing staff under its employment round the clock; - has qualified medical practitioner (s) in charge round the clock; - has a fully equipped operation theatre of its own where surgical procedures are carried out - maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.
Hospitalization	Means admission in a Hospital for a minimum period of 24 In patient Care consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.
Illness	<p>Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.</p> <ol style="list-style-type: none"> a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery. b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics: <ul style="list-style-type: none"> —it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests —it needs ongoing or long-term control or relief of symptoms — it requires your rehabilitation or for you to be specially trained to cope with it —it continues indefinitely —it comes back or is likely to come back.
Injury	Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
Medical Advice	Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
Medically Necessary	<p>Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part a stay in hospital which</p> <ul style="list-style-type: none"> - is required for the medical management of the illness or injury suffered by the insured; - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity; - must have been prescribed by a medical practitioner, - must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
Medical Practitioner	A Medical practitioner is a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.

Pre-Existing Disease	Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the insurer.
Qualified Nurse	Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
Rider	Edelweiss Tokio Life - Critical Illness Rider issued by Us and appended to the Base Policy
Rider Premium	The premium payable for the Rider as specified in the Schedule
Rider Sum Assured	Sum Assured opted under the Rider as specified in the Schedule
Rider Term	The term in years between the date of commencement and expiry of the Rider
Surgery	Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.

Applicability of the Rider:

If Rider Premium has been received and the Schedule specifies that the Rider is in force under the Policy, then the Rider is subject to the Terms and Conditions and the specific terms, conditions and exclusions of this Rider.

Benefits under the Rider:

Death Benefit	No amount is payable
Survival Benefit	No amount is payable

Critical Illness Benefit

When payable	Amount Payable
If the Insured is diagnosed to be suffering from a Critical Illness listed below when the Policy and this Rider are in force AND the Insured survives for at least 30 days following the confirmed date of diagnosis, We will pay:	The Rider Sum Assured in lumpsum

On payment of the Rider Sum Assured, the Rider will automatically terminate but the benefits under the Base Policy will continue till the end of the Base Policy Term. You shall pay the Premiums in accordance with the Base Policy.

Waiting Period: We will not be liable to make any payment under this Rider if the Critical Illness has occurred within 90 days from the commencement of the Rider Term or the revival of the Rider.

Critical Illness	Description & Conditions for applicability
(i) Cancer of Specified Severity	<p>A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.</p> <p>Exclusions The following cancers are excluded -</p> <ol style="list-style-type: none"> 1. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3. 2. Any skin cancer other than invasive malignant melanoma 3. 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 4. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter 5. Chronic lymphocytic leukaemia less than RAI stage 3 6. Microcarcinoma of the bladder 7. All tumours in the presence of HIV infection.
(ii) Open Chest CABG	<p>The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.</p> <p>Exclusions The following are excluded:</p> <ol style="list-style-type: none"> i. Angioplasty and/or any other intra-arterial procedures ii. any key-hole or laser surgery.
(iii) First Heart Attack - of Specified Severity	<p>The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> 1. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain) 2. new characteristic electrocardiogram changes 3. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

		<p>Exclusions: The following are excluded:</p> <ol style="list-style-type: none"> i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T ii. Other acute Coronary Syndromes iii. Any type of angina pectoris.
(iv)	Open Heart Replacement OR Repair of Heart Valves	<p>The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.</p> <p>Exclusions: Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty are excluded.</p>
(v)	Kidney Failure Requiring Regular Dialysis	End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
(vi)	Major Burns	There must be third-degree burns with scarring that cover at least 20% of the body's surface area. A certified physician must confirm the diagnosis and the total area involved using standardized, clinically accepted, body surface area charts.
(vii)	Major Organ / Bone Marrow Transplant	<p>The actual undergoing of a transplant of:</p> <ol style="list-style-type: none"> 1. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or 2. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. <p>Exclusions: The following are excluded:</p> <ol style="list-style-type: none"> i. Other stem-cell transplants ii. Where only islets of langerhans are transplanted
(viii)	Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.
(ix)	Stroke Resulting in Permanent Symptoms	<p>Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.</p> <p>Exclusions: The following are excluded:</p> <ol style="list-style-type: none"> i. Transient ischemic attacks (TIA) ii. Traumatic injury of the brain iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.
(x)	Aorta Surgery	<p>Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches.</p> <p>Exclusion: Surgery performed using only minimally invasive or intra arterial techniques such as percutaneous endovascular aneurysm repair are excluded.</p>
(xi)	Coma of Specified Severity	<p>A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:</p> <ol style="list-style-type: none"> 1. no response to external stimuli continuously for at least 96 hours; 2. life support measures are necessary to sustain life; and 3. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. <p>The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.</p>
(xii)	Total Blindness	Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The diagnosis must be clinically confirmed by an appropriate consultant. The blindness must not be correctable by aides or surgical procedures

Surrender Benefit:

Premium Payment Option	Surrender Value payable
Regular Pay	NIL
Single Pay	Single Premium [#] X 70% X number of remaining complete months of Rider Term Total Rider Term in months
Limited Pay	70% X [Total Premium Paid [#] less {Total Premium payable [#] X (Number of completed months of rider term +1)}] Total Rider Term in months

* Single Premium or Total Premium includes extra premium for substandard lives, if any.

You may surrender/discontinue the Rider alone OR along with the Base Policy. If the Rider is surrendered/ discontinued alone, then the benefits under the Base Policy shall continue for the remainder of the Base Policy Term. If the Rider is surrendered, it cannot be re-attached to the Base Policy.

Any lock in period applicable to the Base Policy will automatically apply to the Rider

Specific Rider Terms & Conditions

1. The benefits under the Rider which is in force shall be available for the Rider Term.
2. If You opt for the Rider on a Policy Anniversary subsequent to the Risk Commencement Date of the Base Policy, the Rider Term would be equal to the remaining Base Policy Term and the rider premium paying term will be equal to the remaining Premium Payment Term of the Base Policy.
3. Termination of the Rider: The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following:
 - (i) The Insured's death;
 - (ii) The expiry of the Rider Term;
 - (iii) The Base Policy being terminated, discontinued or becoming paid-up;
 - (iv) The Rider being terminated or discontinued separately;
 - (v) On payment of a claim under the Rider.

Revival

If You have discontinued paying the Premium under the Base Policy and the Rider, then the Rider will automatically lapse along with the Base Policy and it can be revived only in accordance with the terms of the Base Policy.

If you have discontinued paying only the Rider Premium, the Rider will automatically lapse and the Rider cannot be revived in future. Any revival of rider will be considered along with the revival of the base policy, and not in isolation.

Exclusions

We will not be liable to make any payment under this Rider if the Critical Illness of the Insured is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Diseases in the presence of an HIV infection;
- Any pre-existing or recurring disease which is diagnosed or which the Insured contracted prior to the Commencement Date or the revival date of the Rider, whichever is later
- Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period);
- No payment will be made by Us for any claim directly or indirectly caused by, based on, arising out of, or howsoever connected to any Critical Illness for which care, treatment, or advice was recommended by or received from a physician, or which first manifested itself or was contracted before the start of the Policy Term, or for which a claim has or could have been made under any earlier policy; Date of occurrence of critical illness will be reckoned for the above purpose and for the purpose of evaluating waiting/ survival period as the date of diagnosis of the illness/condition. It will be the date on which the medical examiner first examines the Insured and certifies the diagnosis of any of the illness/ conditions.
- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide, while sane or insane.
- Alcohol or solvent abuse or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not),
- armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- Taking part in any naval, military or air force operation during peace time.
- Participation by the Insured in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the Insured in a criminal or unlawful act.
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature