

Edelweiss Tokio Life – Group Extended Critical Illness Rider
UIN No: 147B009V02

Effective Date	From	to
RIDER SUM ASSURED		
RIDER PREMIUM		
MODE OF PREMIUM		
Schedule of Premium		

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Active- At-Work Clause	“All employees who have availed more than 10 continuous days of leave on grounds of sickness in the last one year (including the date of commencement of coverage) before the date of commencement of the policy or for new employees before the date of joining the group (including date of joining the group) are considered as not Active-at-work.”
Approved Specialist	a person qualifying as Doctor/Certified Physician and also holds either Post Graduate Diploma or Post Graduate degree in Specialist field being recognized by MCI or of the respective States of India, if so required and acting within the scope of the license of registration granted to him/her. The following are fields currently recognised by MCI. Anesthesiology, Aviation Medicine, Anatomy, Biochemistry, Biophysics, Cardiology, Clinical Hematology, Clinical Pathology, Clinical Pharmacology, Community Medicine, Dermatology, Venerology and Leprosy, Endocrinology, Family Medicine, Forensic Medicine, General Medicine, Geriatrics, Immuno Haematology and Blood Transfusion, Immunology, Marine Medicine, Medical Gastroenterology, Medical Genetics, Medical Oncology, Microbiology, Neonatology, Nephrology, Neurology, Neuro radiology, Nuclear Medicine, Nutrition, Obstetrics & Gynecology, Occupational Health, Ophthalmology, Orthopedics, Oto-Rhino Laryngology, Pathology, Paediatrics, Pharmacology, Physical Medicine Rehabilitation, Physiology, Psychiatry, Public Health, Radiation Medicine, Radio diagnosis, Radiological Physics, Radio therapy, Rheumatology, Sports Medicine, Tropical Medicine & Health, Tuberculosis & Respiratory Medicine or Pulmonary Medicine and Virology.
Day Care Centre	A day care centre means any institution established for day care treatment of illness and / or injuries or a medical set -u p 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:- <ol style="list-style-type: none"> 1. has qualified nursing staff under its employment 2. has qualified medical practitioner (s) in charge 3. has a fully equipped operation theatre of its own where surgical procedures are carried out 4. maintains daily records of patients and will make these accessible to the Insurance company’s authorized personnel.
Day Care Treatment	Day care treatment refers to medical treatment, and/or surgical procedure which is: <ol style="list-style-type: none"> 1. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and 2. which would have otherwise required a hospitalization of more than 24 hours. <u>Exclusions</u> Treatment normally taken on an out-patient basis is not included in the scope of this definition.
Doctor/Certified Physician	means a person who holds a degree of a recognized medical institute and is registered by Medical Council of India or of the respective States of India, if so required and acting within the scope of the license of registration granted to him/her. The definition would include Physician, Specialist, Anaesthetist and Surgeon and specifically excludes doctors / practitioners in non-allopathic fields.
Free Cover Limit (FCL)	Free Cover Limit (FCL) is decided at the time of quotation/ Renewal and is based on Group size and Sum Assured with a pre-defined formula. In case of members crossing FCL, the acceptance would be as per the Underwriting Guidelines of the Company.

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	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: <ol style="list-style-type: none"> 1. has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and atleast 15 inpatient beds in all other places; 2. has qualified nursing staff under its employment round the clock; 3. has qualified medical practitioner (s) in charge round the clock; 4. has a fully equipped operation theatre of its own where surgical procedures are carried out 5. maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.
Illness	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. <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	Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which <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 - Group Extended Critical Illness Rider issued by Us and appended to the 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

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.
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Eligible Conditions	
Eligible Members	<p>A person is eligible to become an Insured if he/she satisfies all the following criteria:</p> <ul style="list-style-type: none"> i) The person is a valid and existing member of the Group; ii) The person is not less than Age 18 and not more than Age 69 on the proposed Effective Date; iii) The person is Your employee OR has taken a loan or other credit facility from You OR is Your account holder OR holds membership of Your organization/association.

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

Benefit under the Rider		
1.	Death Benefit	NIL
2.	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.
<p><i>On payment of the Rider Sum Assured, the Rider will be terminated and cover under the Base Policy along with any other Riders, if opted will continue till the end of the term. You are required to pay the Premiums for the base policy and other Riders opted, if any.</i></p> <p><u>Waiting Period:</u> We will not be liable to make any payment under this Rider if the critical illness has occurred within 90 days from the date of Issuance or the revival of the Rider.</p>		
	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><u>Exclusions</u> 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	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><u>Exclusions</u> The following are excluded:</p> <ol style="list-style-type: none"> 1. Angioplasty and/or any other intra-arterial procedures 2. 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.</p> <p>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><u>Exclusions</u> The following are excluded:</p> <ol style="list-style-type: none"> 1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T 2. Other acute Coronary Syndromes 3. 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><u>Exclusions</u> Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.</p>
(v)	Kidney Failure Requiring Regular Dialysis	<p>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.</p>
(vi)	Major Burns	<p>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.</p>
(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><u>Exclusions</u> The following are excluded:</p> <ol style="list-style-type: none"> 1. Other stem-cell transplants 2. Where only islets of langerhans are transplanted
(viii)	Permanent Paralysis of Limbs	<p>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.</p>
(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><u>Exclusions</u> The following are excluded:</p> <ol style="list-style-type: none"> 1. Transient ischemic attacks (TIA) 2. Traumatic injury of the brain 3. Vascular disease affecting only the eye or optic nerve or vestibular functions.
(x)	Surgery of Aorta	<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><u>Exclusions</u> 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.</p> <p><u>Exclusions</u> Coma resulting directly from alcohol or drug abuse is excluded.</p>
(xii)	Total Blindness	<p>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</p>
3.	If the Insured member survives the term of the Rider then:	No Amount becomes Payable
4.	Surrender Benefit:	
	You may surrender the Policy by giving Us a written request provided that all due Premium has been received by Us, then:	<p>No surrender value.</p> <p>If premium is contributed by the insured members, on surrender of such rider, the individual insured member of the group is entitled to continue the rider cover individually for the remaining rider term for which premium has been paid.</p>

Spouse cover option

1. An Insured Member's spouse may also be covered as an Insured under the Rider if We have received Premium for the same and We have issued a Certificate of Insurance to the Insured Member's spouse.
2. If the Insured member dies when the spouse cover option is in force under the Base Policy, then cover for the Insured Member's spouse as an Insured under the Policy will continue to be in effect even after the Insured member's death till the end of base policy term.
3. If the Insured member ceases to be a member of the Group during the term of the Base Policy, cover for the Insured Member's spouse under the Base Policy and all applicable Riders shall immediately and automatically terminate. If spouse cover is compulsory under Your scheme, then Premium for covering the Insured Member's spouse as an Insured will be adjusted against the Premium required to be paid for new members of the Group.

Specific Rider Terms & Conditions

1. The benefits under a Rider which is in force shall be available for Rider Term specified in the Schedule

2. **Termination of the Rider:** The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following:

- (i) The Insured member's death;
- (ii) On Payment of Benefits under this Rider;
- (iii) The Member ceases to be an eligible member of the group;
- (iv) The expiry of the Rider Term;
- (v) The Base Policy being surrendered, terminated, or discontinued;
- (vi) The Rider being surrendered, terminated or discontinued separately.

3. This Rider Contract shall be governed by the general terms and conditions of the Base Policy.

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 to which the Rider is attached.

If you have discontinued paying only the Rider premium, the Rider will automatically lapse and the Rider cannot be revived in future.

Premium adjustment for Members leaving/joining the Group

- **Members Joining the Group:** Pro-rata Premium for the remaining rider term based on rate charged to the Group will be collected.
- **Members exiting the Group:** Pro-rata Premium for the remaining rider term based on rate charged to the Group will be refunded provided no benefit has been paid for the insured member under this rider.

Exclusions

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

- A condition which was not disclosed in the application for insurance, and for which, prior to the Risk Commencement Date, medical advice or treatment was recommended or given by a health professional; or evidence of the event existed which would cause a reasonable person to seek diagnosis, care or treatment from a health professional.
- Unreasonable failure to seek or follow medical advice.
- Living abroad (living outside India 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.
- War or hostilities (whether war be declared or not).
- Civil war, rebellion, revolution, civil unrest or riot.
- Participation in any armed force or peace keeping activities.
- An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means.
- An intentional or self-inflicted act.
- Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of poison.
- HIV/AIDS.
- Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionising radiation.
- Deliberate participation of the Life assured in an illegal or criminal act.