

Edelweiss Tokio Life – Group Hospital Cash Benefit Rider
UIN NO: 147B012V02

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.”
Alternative treatments	Alternative treatments are forms of treatments other than treatment "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.
Approved Specialist / Specialist Medical Practitioner:	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.
Congenital Anomaly	Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position. <ul 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	“Day” in Hospital means a period of a full 24 hours during a period of confinement. The first Day of confinement shall commence at the time of admission to the Hospital and each subsequent Day shall commence 24 hours after the commencement of the previous Day. In the event of time of discharge of the Insured from the Hospital being more than 12 hours, but less than 24 hours from the end of the previous Day, then the day of discharge shall also be regarded as a Day.
Day Care Center	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. <p>Exclusions Treatment normally taken on an out-patient basis is not included in the scope of this definition.</p>
Dental Treatment	Dental treatment is treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery excluding any form of cosmetic surgery/implants.
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: <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 atleast 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	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>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.</p> <p>b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:</p> <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.
Intensive Care Unit (ICU)	Intensive care unit (ICU) means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
Inpatient Care	Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
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 prior to the first policy issued by the Company.
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 Hospital Cash Benefit 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
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.
Unproven/Experimental treatment	Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is based on established medical practice in India, is treatment experimental or unproven.

Eligible Conditions	
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Eligible Members	<p>A person is eligible to become an Insured if he/she satisfies all the following criterias:</p> <ol 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.
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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.

Benefits Payable under the Rider	
1.	Death Benefit
	NIL
2.	Hospital Cash Benefit
	<i>The total benefits payable to the life assured /member will be subject to overall limit of Rider Sum assured for all benefits in aggregate during Policy year.</i>

Daily Cash Benefit
Claim under daily cash benefit can be availed in case of Hospitalization for Medically Necessary treatment of any Illness or Injury subject to a minimum Hospitalization of 24 hours. Benefit will be payable from first Day for the duration of Hospitalization. This benefit amount is fixed per Day benefit and will be paid irrespective of actual Hospitalization expenses.
Daily cash benefit amount is 1% of the rider sum assured.

ICU Benefit
Additional 1% of the rider sum assured will become payable for each Day of stay in the intensive care unit (ICU) subject to the daily cash benefit being payable at the time of Hospitalization. ICU benefit is payable for Hospitalization up to 20 Days per Policy year. This benefit amount is fixed per Day benefit and will become payable irrespective of actual Hospitalization expenses.

Recuperating Benefit
Recuperating benefit is a lump sum benefit and is equivalent to 4% of the rider sum assured and will be payable for 7 or more Days of continuous Hospitalization for the same injury or disease, subject to the daily cash benefit being payable at the time of Hospitalization. This benefit is payable once in a Policy year.
This benefit is payable irrespective of whether the Insured Member is admitted to one or more Hospitals during one and the same episode. This benefit is payable only after the discharge from the Hospital and is not payable if the Insured Member dies during Hospitalization.

Waiting Period: We will not be liable to make any payment under this Rider if the critical illness has occurred within 30 days after the commencement of the Rider Term or the revival of the Rider.
Provided that the special waiting period of two years from risk commencement date will apply for all benefits for hospitalizations due to conditions/procedures mentioned below:
<ul style="list-style-type: none"> • Hernias • Gall stones • Kidney or urinary tract stones • Discectomy, Laminectomy • Hemi / Partial Thyroidectomy • Anal fistula or anal fissure or haemorrhoids • Removal of uterus, fallopian tubes and/or ovaries, except for malignancy • Fibroids, uterine prolapse, or dysfunctional uterine bleeding • Cataract & joint replacement surgeries

3.	On the death of the Insured member, We will pay:	No Amount becomes payable
4.	If the Insured member survives the term of the Rider, We will pay:	No Amount becomes payable

5.	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
<ol style="list-style-type: none"> 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 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 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
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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.

Excusions

1. Expenses incurred for Hospitalization of the following diseases within the first two years from Policy issue date or revival date will not become payable

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| <ul style="list-style-type: none"> • Hernias • Gall stones • Kidney or urinary tract stones • Discectomy, Laminectomy • Hemi / Partial Thyroidectomy | <ul style="list-style-type: none"> • Anal fistula or anal fissure or haemorrhoids • Removal of uterus, fallopian tubes and/or ovaries, except for malignancy • Fibroids, uterine prolapse, or dysfunctional uterine bleeding • Cataract & joint replacement surgeries |
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2. Permanent Exclusions

We will not be liable to make any payment if Hospitalization or claims are attributable to, or based on, or arise out of, or are directly or indirectly connected to any of the following:

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| <ul style="list-style-type: none"> • Any treatments/surgeries/procedures taken place due to any pre-existing illnesses/ailments/diseases. The pre-existing disease shall also include any congenital conditions; • Hospitalisation not in accordance with the diagnosis and treatment of the condition for which the Hospital confinement was required; • Hospitalisation and/or treatment within the waiting period and hospitalisation and/or treatment following the diagnosis within the waiting period; • Elective surgery or treatment which is not Medically Necessary; • Treatment for weight reduction or weight improvement regardless of whether the same is caused (directly or indirectly) by a medical condition; Study and treatment of sleep apnoea; • Any dental care or surgery of cosmetic nature, extraction of impacted tooth/teeth, orthodontics or orthognathic surgery, or temporomandibular joint disorder except as necessitated by an accidental injury; • Treatment for infertility or impotency, sex change or any treatment related to it, abortion, sterilization and contraception including any complications relating thereto; • Hospitalisation for treatment arising from pregnancy and it's complications which shall include childbirth or miscarriage and ectopic pregnancy; • Hospitalisation primarily for diagnosis, X-ray examinations, general physical or medical check-up not followed by active treatment during the hospitalisation period; • Stay in Hospital where no active regular treatment is given by specialist medical practitioner; • Experimental or unproven procedures or treatments, devices or pharmacological regimens of any description (not recognized by Indian Medical Council) or hospitalisation for treatment under any system other than allopathy; • Treatment for accidental physical injury or illness caused by violation | <ul style="list-style-type: none"> • Treatment of any mental or psychiatric condition including but not limited to insanity, mental or nervous breakdown / disorder, depression, dementia, Alzheimer's disease or rest cures; • Admission to a nursing home or home for the care of the aged unless related to the treatment of an acute medical condition • Treatment directly or indirectly arising from alcohol, drug or substance abuse and any illness or accidental physical injury which may be suffered after consumption of intoxicating substances, liquors or drugs; • Treatment directly or indirectly arising from or consequent upon war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, terrorism, rebellion, active participation in strikes, riots or civil commotion, revolution, insurrection or military or usurped power, and full-time service in any of the armed forces; • Sexually transmitted diseases or Acquired Immune Deficiency Syndrome (AIDS) and all illnesses or diseases caused by or related to the Human Immuno-deficiency Virus; • Cosmetic or plastic surgery except to the extent that such surgery is necessary for the repair of damage caused solely by accidental injuries; treatment of xanthelesema, syringoma, acne and alopecia; circumcision unless necessary for treatment of a disease or necessitated due to an accident; • Nuclear disaster, radioactive contamination and/or release of nuclear or atomic energy; • Treatment for accidental physical injury or illness caused by intentionally self-inflicted injuries; or any attempts of suicide while sane or insane; or deliberate exposure to exceptional danger (except in an attempt to save human life); • Treatment for accidental physical injury or illness caused by violation or attempted violation of the law, or resistance to arrest; • Hospitalization where the Insured is a donor for any organ |
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<p>or attempted violation of the law, or resistance to arrest</p> <ul style="list-style-type: none">• Any hospitalisation outside of Republic of India	<p>transplant;</p>
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SAMPLE