

Edelweiss Tokio Life – Hospital Cash Benefit Rider

UIN NO: 147B006V02

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
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.
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. <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	"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 the time of discharge of the life 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 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	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. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
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.
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.
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.
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 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.
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.
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

	<ul style="list-style-type: none"> — 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.
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.
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 advice	Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
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 – 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
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.
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.
Daily Cash Benefit Amount	Is equal to 1% of the Rider Sum Assured for every day of hospitalization
ICU Benefit Amount	1% of the rider sum assured in addition to Daily Cash Benefit amount for each day of ICU admission.
Recuperating Benefit Amount	Single payout of 4% of the Rider Sum Assured.

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 Payable (In any Policy Year the maximum, total and cumulative amount payable under this Rider for any and all claims made in that Policy Year is the Rider Sum Assured provided that the Our maximum, total liability for any and all claims made under this Rider during the Rider Term shall not exceed 3 times the Rider Sum Assured)

Daily Cash Benefit

If the Insured is admitted in a Hospital as an inpatient for Medically Necessary treatment of an illness or injury when the Rider and the Policy are in force, then the Daily Cash Benefit Amount will be payable for each Day of continued confinement of the Insured in the Hospital, provided that the Insured is hospitalized for at least continuous period of 24 hours. Daily Cash Benefit is fixed and will be paid irrespective of actual hospitalization expenses.

ICU Benefit

An additional 1% of the rider sum assured is paid for each day of stay in the intensive care unit (ICU) subject to the daily cash benefit being payable at the time of hospitalization. This ICU benefit is payable for hospitalization up to 20 days per policy year. This benefit amount is fixed per day benefit and will be paid irrespective of actual hospitalization expenses.

Recuperating Benefit

If the Insured is admitted in a Hospital as an inpatient for Medically Necessary treatment of an illness or injury when the Rider and the Policy are in force and the Insured is required to be confined in Hospital for the treatment of that illness/injury for a continuous period of at least 7 Days, then the Recuperating Benefit Amount will become payable provided the Daily Cash Benefit is payable at the time of hospitalization. We shall not be liable to make payment of the Recuperating Benefit Amount more than once in a Policy Year.

Recuperating benefit is payable irrespective of whether the Insured is admitted to one or more Hospitals during one and the same illness/injury. This benefit is payable only after the Insured's discharge from the Hospital and is not payable if the Insured dies during hospitalization.

Death Benefit: No amount is payable

Survival Benefit No amount is payable

Surrender Benefit	
Premium Payment Option	Surrender Value payable
Regular Pay	NIL
Single Pay	Single Premium [#] X 70% X $\frac{\text{number of remaining complete months of Rider Term}}{\text{Total Rider Term in months}}$
Limited Pay	$70\% \times [\text{Total Premium Paid}^{\#} \text{ less } \{ \text{Total Premium payable}^{\#} \times \frac{\text{Number of remaining complete months of Rider Term} + 1}{\text{Total Rider Term in months}} \}]$
* 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	

Waiting period
We will not be liable to make any payment under this Rider in respect of any hospitalisation of the Insured and/or treatment of the Insured and/or diagnosis of any illness occurring within 60 days from the commencement of the Rider Term or the revival of the Rider.

Specific Rider Terms & Conditions
<ol style="list-style-type: none"> The benefits under the Rider which is in force shall be available for the Rider Term. 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. Termination of the Rider: The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following: <ol style="list-style-type: none"> The Insured's death; The expiry of the Rider Term; The Base Policy being terminated, discontinued or becoming paid-up; The Rider being terminated, discontinued separately.

Revival
If You have discontinued paying the Premium under the Base Policy and the Rider Premium, 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			
1.	We shall not be liable to make any payment under this Rider in respect of the diagnosis or treatment of the following diseases within the <u>first two years</u> from the date of commencement of the Rider Term or the revival date of the Rider whichever is later		
	<table border="0"> <tr> <td> <ul style="list-style-type: none"> Hernia Gall stones Kidney or urinary tract stones Discectomy, Laminectomy Hemi / Partial Thyroidectomy </td> <td> <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 or joint replacement surgeries </td> </tr> </table>	<ul style="list-style-type: none"> Hernia 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 or 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:		
	<table border="0"> <tr> <td> <ul style="list-style-type: none"> Any treatments/surgeries/procedures taking place due to any Pre-Existing illnesses/ailments/diseases including any congenital anomaly; 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 </td> <td> <ul style="list-style-type: none"> 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 </td> </tr> </table>	<ul style="list-style-type: none"> Any treatments/surgeries/procedures taking place due to any Pre-Existing illnesses/ailments/diseases including any congenital anomaly; 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 	<ul style="list-style-type: none"> 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
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<p>within the waiting period;</p> <ul style="list-style-type: none"> • 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 treatment or surgery of cosmetic nature, extraction of impacted tooth/teeth, orthodontics or orthognathic surgery, or tempero-mandibular 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; • Unproven/Experimental treatment or procedures, devices or pharmacological regimens of any description (not recognized by Indian Medical Council) or hospitalisation for alternative treatment; • 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; 	<p>(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;</p> <ul style="list-style-type: none"> • 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; • Treatment for accidental physical injury or illness caused by professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, and any other hazardous activities or sports unless agreed by special endorsement; • Hospitalization where the Insured is a donor for any organ transplant; • Any hospitalisation outside of Republic of India
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