

Edelweiss Tokio Life Insurance Company Limited
Edelweiss House, Off. C. S. T. Road, Kalina, Mumbai – 400 098

Edelweiss Tokio Life – Payor Waiver Benefit Rider
(UIN NO: 147B014V02)

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Accidental Total and Permanent Disability	<p>Means disability caused by bodily injury, which causes permanent inability to perform any occupation or to engage in any activities for remuneration or profits. This disability should last for at least one hundred and eighty (180) days before being eligible for total and permanent disability benefits.</p> <p>Total and permanent disability also includes the loss of both arms, or both legs, or one arm and one leg, or of both eyes. Loss of arms means dismemberment by amputation from the wrist joint and loss of legs means dismemberment by amputation from the ankle joint. Loss of eyes means entire and irrecoverable loss of sight. In these circumstances waiting period of 180 days will not be applicable.</p> <p>Further the company reserves the right to call for medical examination as they may require fit in this regard. The premium during the 180 day waiting period needs to be paid by the policyholder. However once the policyholder is eligible for the claim, the company will reimburse the premiums paid by the policyholder during the 180 days.</p>
Approved Specialist	<p>A person qualifying as Doctor/Certified Physician and also holds either Post Graduate Diploma or Post Graduate degree in specialist field being recognized by the 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 following are fields currently recognised by the Medical Council of India:</p> <p>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</p>
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> <p>a. Internal Congenital Anomaly Congenital anomaly which is not in the visible and accessible parts of the body.</p> <p>b. External Congenital Anomaly Congenital anomaly which is in the visible and accessible parts of the body.</p>
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> <p>i. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and</p> <p>ii. which would have otherwise required a hospitalization of more than 24 hours.</p> <p>Treatment normally taken on an out-patient basis is not included in the scope of this definition.</p>
Doctor/ Certified	a person who holds a degree of a recognized medical institute and is registered by Medical Council of

Physician	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 and including physicians, specialists, anaesthetists and surgeons and specifically excluding any doctors or practitioners in non-allopathic fields.
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 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	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. 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: —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 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 – Payor Waiver Benefit Rider issued by Us and appended to the Base Policy.
Rider Premium	the premium payable for the Rider as specified in the Schedule.

	If the Schedule specifies that: (a) Option 1 is applicable under the Rider, then the Rider Premium is guaranteed not to change during the Rider Term; (b) Option 2 or Option 3 is applicable under the Rider, then the Rider Premium is guaranteed not to change for the first 5 Policy Years that the Rider is in force, but is subject to review thereafter with the IRDA's approval.
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.
You/Your	the policyholder named in the Schedule who is also the proposer.

Applicability of a 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 any specific terms, conditions and exclusions of this Rider and further subject to You being the Proposer and different from the Life Insured.

Benefits under the Rider

The Schedule will specify which one of the following Options shall be applicable and in force under this Rider. It is agreed and understood that You shall not be liable to apply any of the other Options under this Rider.

Option 1 - On Death

When payable	Benefit Applicable
On Your death within the Rider Term and when the Policy and this Rider are in force, We will:	Waive all future Basic Premium that would have been payable under the Policy for the remainder of the Premium Payment Term.

Option 2 - On Critical Illness or Accidental Total and Permanent Disability

When payable	Benefit Applicable
If You suffer Total and Permanent Disability when the Policy and this Rider are in force solely and directly due to an Accident or You are diagnosed to be suffering from any of the 12 Critical Illness listed below during the Rider Term and You survive for at least 30 days from the date of diagnosis, We will:	Waive all future Basic Premium that would have been payable under the Policy for the remainder of the Premium Payment Term, provided that in the case of a Critical Illness, the diagnosis of the Critical Illness is confirmed through medical tests or through the certificate issued by a Doctor.

Option 3 - On Death or Critical Illness or Accidental Total and Permanent Disability

When payable	Benefit Applicable
If You suffer from Total and Permanent Disability when the Policy and this Rider are in force solely and directly due to an Accident or You are diagnosed to be suffering from any of the 12 Critical Illnesses listed below during the Rider Term or on Your death during the Rider Term, whichever is the earliest, We will:	Waive all future Basic Premium that would have been payable under the Policy for the remainder of the Premium Payment Term

^ On the first application of the benefits under this Rider, the Rider will automatically terminate, but the benefits under the Policy will continue until the end of the Policy Term.

Death Claim due to Suicide

When payable	Amount Payable
If You, whether sane or insane, commits suicide within one year from the date of issuance of this Rider or the date of revival,	This rider shall be void and no benefits shall be applied or paid under this Rider.

Survival Benefit/Non-forfeiture Benefits	NIL
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Specific Rider Terms & Conditions

- The benefits under the Rider which is in force shall be available for Rider Term.
- If You opt for the Rider on the Policy Anniversary subsequent to the Risk Commencement Date of the Base Policy, the Rider Term would 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:
 - (i) The expiry of the Rider Term;
 - (ii) The Base Policy being terminated or discontinued or becoming paid-up;
 - (iii) On the Base Premiums being waived by the first application of this Rider;
 - (iv) You attaining 70 years of age.

Revival

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

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

12 Critical Illness

Waiting Period for Critical Illness: We shall not be liable to apply any benefits 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.

Sr. no.	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.

		The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.
(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.

Exclusions	
1.	Critical Illness
	<p>We will not be liable to make any payment under this Rider if the Critical Illness suffered by You is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <ul style="list-style-type: none"> • Diseases in the presence of an HIV infection; • Any pre-existing or recurring disease which is diagnosed or which the proposer contracted prior to the rider issue date or the revival date of the policy, whichever is later; • Any disease covered under Critical Illness as mentioned above in Section 7 occurring within 90 days of the start of coverage (i.e. during the waiting period); • No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, 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 Period, 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 proposer 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 Proposer 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 person 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.
2.	Total and Permanent Disability
	<p>We will not be liable to make any payment under this Rider if Your disability is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <p>The life insured will not be entitled to any benefits for any disability caused to proposer directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <ul style="list-style-type: none"> • Suicide or attempted suicide or self inflicted injury, whether the proposer is medically sane or insane. • Any condition that is pre-existing at the time of inception of the rider. • Failure to seek medical advice or treatment. • War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.

- Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- Committing an assault, a criminal offence, an illegal activity or any breach of law.
- 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
- 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
- Participation by the proposer in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Disability as a result of any disease or infection.