



**Edelweiss Tokio Life -**  
***Hospital Cash Benefit Rider***

**An Individual, Non-Linked, Non-Par, Pure Risk Premium, Health Insurance Rider**

Toll Free : 1800 212 1212

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## Plan Summary:

This rider can be attached to Individual non-linked plans.

Entry Age (last birthday)	18 to 65 years
Maturity Age (last birthday)	23 to 70 years
Rider Term*	5 to 52 years
Premium Paying Term#	Single , Limited pay ( 5-51 years) & Regular pay
Minimum Premium	Depends on the age, gender, policy term and premium paying term and sum assured.
Maximum Premium	Depends on the age, gender, policy term and premium paying term and sum assured Maximum premium will be restricted to 100% of the base product premium (for term products) Maximum premium along with other rider premiums, if any will be restricted to 30% of the base product premium (for non-term products).
Minimum Sum Assured	Rs. 100,000
Maximum Sum Assured	Rs. 600,000, subject to Reinsurance capacity. However, Rider Sum assured cannot be higher than sum assured of the base plan.
Waiting Period	60 Days
Frequency of payment	Same as base policy. However there is no modal discount on rider premiums.

\* Rider term will be same as the base plan, subject to maximum maturity age of 70. If the entry age plus base plan term is beyond age 70, the rider would be of term 70 less entry age. Rider can be attached on any policy anniversary. In such case the rider term would be equal to the remaining base policy term.

# Rider Premium paying term will be same as premium paying term of the base plan. If the entry age plus base plan premium paying term is beyond age 70, the rider would be of premium paying term 70 less entry age. When rider is attached subsequent to policy issuance, the rider premium payment term would be equal to remaining premium payment term of the base policy.

## Benefit payable

### ✓ On Death

None

### ✓ Daily Cash Benefit

You can claim your daily cash benefit in case of hospitalization for medically necessary treatment of any Illness or Injury for a minimum period of 24 hours. Such 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.

The minimum daily cash benefit amount is Rs. 1000 per day and the maximum daily cash benefit amount is Rs. 6,000 per day. The daily cash benefit amount is 1% of the rider sum assured.

### ✓ 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.

### ✓ On Recuperating Benefit

A recuperating benefit which is a lump sum benefit and is equivalent to 4 % of the rider sum assured 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 will be paid once in a policy year. This benefit is payable irrespective of whether the life insured 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 life assured dies during hospitalization.

In a given policy year the maximum benefit payable under this rider is the rider sum assured and 3 times the rider sum assured during the policy term.

## Non-forfeiture benefits

### ✓ Surrender benefit

#### Regular pay:

No surrender benefit is available under regular pay riders.

#### Single pay:

Surrender value is equal to "Single Premium including extra premium for substandard lives, if any (exclusive of service tax) \* 70% \* Number of remaining complete months of rider term / Total Rider Term in months"

#### Limited pay:

Surrender value is equal to "70% \* [Total Premium paid including extra premium for substandard lives, if any (exclusive of service tax) less {Total Premium payable including extra premium for substandard lives, if any (exclusive of service tax) \* (Number of completed months of rider term + 1) / Total Rider Term in months}]"

The rider alone may be surrendered / discontinued separately or it gets surrendered / discontinued if the base product is surrendered / discontinued or made paid-up. Any Lock-in condition will be applicable as per base plan.

### ✓ Paid-up Benefits

Not available

## Taxes

The Policyholder will be liable to pay all applicable taxes as levied by the Government from time to time.

## Terms and Conditions

### ✓ Free look Period

This product offers a 15 day free look period (30 days in case of electronic policies and policies obtained through distance mode). In the event that policyholder is not satisfied with the terms and conditions of the rider, and wish to cancel the rider, he/she can do so by returning the policy to the company along with a letter requesting for cancellation within 15 days or 30 days, as applicable of receipt of policy. Premium paid by policyholder will be refunded after deducting cost of medical expenses incurred in that connection.

### ✓ Suicide Claim provisions

The life assured will not be entitled to any benefits under this rider if a covered Hospital Cash Benefit results either directly or indirectly from an attempted suicide, while sane or insane.

### ✓ Grace period for non-forfeiture provisions

Grace period is same as the base plan.

In case the rider premium is not paid (even if the base policy premium is paid), the rider will lapse.

### ✓ Revival or Reinstatement

As per the base plan

### ✓ Exclusions

The life assured will not be entitled to any benefits if a covered illness results either directly or indirectly from any one of the following causes:

- Any Pre-Existing Disease.
- Any External Congenital Anomaly. Congenital Anomaly which is in the visible and accessible parts of the body is referred to as External Congenital Anomaly. Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
- 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 treatment or surgery of cosmetic nature, extraction of impacted tooth/teeth, orthodontics or orthognathic surgery, or temporo-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 its 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;
- 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;
- 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

#### **Excluded for first two policy years**

Specific waiting period of 2 years from policy issue date or revival date for hospitalizations due to conditions/procedures mentioned below will apply for all benefits.

- 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

#### **Definitions**

##### ✓ **Accident**

An accident means 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 means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

###### 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.

✓ **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) and the said Act OR complies with all minimum criteria as under:

- has qualified nursing staff under its employment round the clock;
- has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- 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**

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' 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 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 recurs or is likely to recur.

✓ **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.

✓ **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.

✓ **Medical Advice**

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

✓ **Medically Necessary Treatment**

Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- 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**

Medical practitioner means 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 its scope and jurisdiction of license.

✓ **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 with 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:

- i) has qualified nursing staff under its employment;
- ii) has qualified medical practitioner/s in charge;
- iii) has fully equipped operation theatre of its own where surgical procedures are carried out;
- iv) 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:

- 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.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

✓ **Dental Treatment**

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

✓ **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.

✓ **Pre-existing Disease**

**Pre-existing Disease means any condition, ailment, injury or disease:**

- (a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- (b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

✓ **Qualified Nurse**

Qualified nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

✓ **Surgery or Surgical Procedure**

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 from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

✓ **Unproven/Experimental treatment**

Unproven/Experimental treatment means the treatment, including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.

**Prohibition of Rebate:** (Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**Non Disclosure Clause:** (Section 45 of the Insurance Act, 1938, as amended from time to time)

Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

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Edelweiss Tokio Life Insurance is a new generation Insurance company, set up with a start up capital of INR 550 Crores, thereby showing our commitment to building a long term sustainable business focused on a consumer centric approach.

The company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing finance and Insurance and Tokio Marine Holdings Inc, one of the oldest and the biggest Insurance companies in Japan now with presence across 39 countries around the world.

As a part of the company's corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers' diverse financial needs and help them through all their life stages.



**Edelweiss Tokio Life Insurance Company Limited**

CIN: U66010MH2009PLC197336

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