

## Edelweiss Tokio Life – Group Hospital Cash Benefit Rider

✓ **Overview**

In the event of hospitalization - daily cash benefits, ICU benefits and recuperative benefits are payable.

✓ **Summary**

Entry Age (last birthday)	18 to 69 years
Maximum Maturity Age (last birthday)	70 years
Policy Term	1 years (renewable every year)
Minimum Premium	Depends on the age, gender and sum assured
Maximum Premium	Maximum premium along with other health related or critical illness rider will be restricted to 100% of the base product premium
Minimum Sum Assured	Rs 1,00,000; will be offered only if base SA is greater than 1,00,000
Maximum Sum Assured	Rs 6,00,000; restricted to 100% of base SA
Frequency of payment	Annual, Semi-annual, Quarterly and monthly mode (same as per the base plan)
Waiting Period*	30 days

\*Hospitalization due to any illness within the first 30 days, from the date of commencement of the group cover or date of joining the group scheme for a new member, is not covered except for those arising out of accident(s) which occur during such waiting period. However for certain illnesses the waiting period is of two years and the list of such illnesses is given in the Terms and Conditions section covering exclusions under the heading "Excluded for first two policy years".

✓ **Benefit payable**

Various benefits are payable under this plan are mentioned below. The total benefits paid to the life assured /member will be subject to overall limit of rider sum assured for all benefits in aggregate during policy term.

✓ **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 daily cash benefit amount is 1% of the rider sum assured.

✓ **ICU Benefit**

In addition to daily cash 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 assured is admitted to one or more hospitals during one and the same episode. This benefit will be payable only after discharge from the hospital and is not payable if the life assured dies during hospitalization. Recuperating benefit is payable in addition to the Daily Cash Benefit and ICU Benefit (if any).

✓ **Non-forfeiture benefits**

✓ **Surrender benefit**

No surrender value will be paid.

If premium is contributed by the insured members, on surrender of such policy, the individual insured member of the group is entitled to continue the coverages individually for the remaining term for which premium has been paid.

✓ **Paid-up value**

Not Available

✓ **Taxes**

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

✓ **Premium adjustment for members leaving/joining the group.**

Pro-rata premium for the remaining term based on rate charged to the group at the time of quotation will be refundable to you, for members exiting during the policy year provided no benefit has been paid for the insured member under the policy.

Similarly pro-rata premium for the remaining term based on rate charged to the group at the time of quotation will be charged for new members joining the group.

✓ **Terms and Conditions**

✓ **Free – look Period**

This rider offers a 15 day free – look period. If you are not satisfied with the terms and conditions of the rider, and wish to cancel the rider, you can do so by returning the policy to the company along with a letter requesting for cancellation within 15 days of receipt of policy. Rider premium paid by you will be refunded after deducting a proportionate risk premium for the period on cover and cost of medical expenses incurred in that connection.

✓ **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 treatments/surgeries/procedures taking 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 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; where active regular treatment refers to treatment for any illness/disease/injury during the stay in hospital and which is being carried out under the supervision of a 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 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 Contamination, Ionizing Radiation: the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- 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 (including the 30 day waiting period as mentioned above in Summary) from policy issue date for hospitalizations due to conditions/procedures mentioned below will apply for the following 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

✓ **Suicide Claim provisions**

Benefits under the rider will not be paid in case of suicide or attempted suicide or self inflicted injury, whether the life assured is medically 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.

## **Definitions**

### ✓ **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 assured 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.

### ✓ **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.

#### 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 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:

- 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 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.

✓ **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:

- 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.

✓ **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.

✓ **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.

✓ **Medically Necessary**

Medically necessary treatment is defined as 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 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.

✓ **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.

✓ **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.

✓ **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.

✓ **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, Venereology 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.

✓ **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.

✓ **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.



**Prohibition of Rebate:** (SECTION 41 OF INSURANCE ACT 1938) 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 punishable with a fine which may extend to five hundred rupees.

**Non Disclosure Clause:** (SECTION 45 OF INSURANCE ACT 1938) No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this Section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life assured was incorrectly stated in the proposal.

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.



Registered and corporate office:

Edelweiss Tokio Life Insurance Company Limited

Edelweiss House, Off CST Road, Kalina, Mumbai 400098 Tel: +91 22 4088 6015

Toll Free : 1800 2121212 Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) Visit us at [www.edelweisstokio.in](http://www.edelweisstokio.in)

**Disclaimer:** Edelweiss Tokio Life – Group Hospital Cash Benefit Rider is only the name of the non- participating rider and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Intermediary. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. Riders are optional and available at an extra cost.

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