



The cure for extra hospital expenses.

Pay for expenses not covered under
your current plan with

Birla Sun Life Insurance

Hospital Care Rider



Birla Sun Life
Insurance



We all hope to go through life without any health problems, but we all know the importance of planning for such eventualities. If and when that time comes, the high costs of hospitalisation and surgeries should be the least of your concerns. BSLI Hospital Care Rider ensures the only thing your family has to think at that hour... is about you.

ELIGIBILITY CRITERIA

Entry Age	18 – 65 years Maximum age at the end of rider term is 70 years
Rider Term	Same as that of the base plan or till the attained age of 70 years of the life insured, whichever is earlier (Minimum: 5 years & Maximum: 52 years)
Premium Paying Term	Same as base plan (Minimum: 5 years & Maximum: 52 years)
Pay Mode	Same as base plan
Rider Sum Assured	Minimum ₹1,50,000 Maximum ₹15,00,000 subject to maximum of 100% sum assured of the base plan

We will offer a discount of 5.00% in rider premium p.a. to customers who buy directly from our website.

You may opt for this rider only at the time of policy issue.

BENEFITS

You can claim your daily cash benefit in case of hospitalisation for medically necessary treatment of any illness or injury for a minimum period of 24 hours payable from the first day for the duration of hospitalisation.

Hospital Cash Benefit

The policyholder will choose the daily cash benefit amount. The minimum daily cash benefit amount is ₹600 per day and the maximum daily cash benefit amount is ₹6,000 per day. The rider sum assured will be 250 times this daily cash benefit amount.

ICU Benefit

An additional 100% of the chosen daily cash benefit amount per day 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 hospitalisation. This ICU benefit is payable for hospitalisation up to 15 days per policy year. This benefit amount is a fixed per-day benefit and will be paid irrespective of actual hospitalisation expenses.

Recuperating Benefit

A recuperating benefit which is a lump sum benefit and is equivalent to 3 times the chosen daily cash benefit will be payable for 7 or more days of continuous hospitalisation for the same injury or disease, subject to the daily cash benefit being payable at the time of hospitalisation. 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 not payable if the life insured dies during hospitalisation.

Policy Limits

You can claim 100 times the chosen daily cash benefit amount in one policy year and 250 times the chosen daily cash benefit amount in the entire policy term.

DEFINITION

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 (Registrations 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 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 BSLI's authorised personnel.

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 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 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.

Hospitalisation means admission in hospital for a minimum period of 24 In patient care consecutive hours except for procedures / treatments mentioned under exclusions.

Pre-existing condition means 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.

Supporting definitions

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

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**.

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.

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 the scope and jurisdiction of his license. The medical practitioner should not be the insured or a close relative of the insured.

WAITING PERIOD

A waiting period of 90 days is applicable for all benefits payable under this rider from the policy effective date or the effective date the policy is revived, whichever is the later, during which time no benefit will be payable.

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

- Hernia Repair
- Corrective procedure for gall stones
- Corrective procedure for kidney or urinary tract stones
- Discectomy, Laminectomy
- Hemi / Partial Thyroidectomy
- Corrective procedure for anal fistula or anal fissure
- Removal of uterus, fallopian tubes and/or ovaries, except for malignancy
- Corrective procedure for fibroids, uterine prolapse, or dysfunctional uterine bleeding
- Corrective procedures for Haemorrhoids, Cataract & joint replacement surgeries

EXCLUSIONS

The life assured will not be entitled to any benefits if hospitalisation is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Any pre-existing disease and its complications
- Any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later;
- AIDS, HIV related complications or any Sexually Transmitted Diseases
- Attempted suicide or self inflicted injury, irrespective of the mental condition
- Hazardous sports or activities included but not limited to bungee jumping, mountaineering, etc.
- Any flying activity other than as a bonafide passenger
- Under the influence of alcohol, drugs or any substance not prescribed by a Registered Medical Practitioner or as a result of abuse from any of these substances
- War, terrorism, riots, civil commotion, strikes, civil war or service in the military or paramilitary forces of a country at war
- Criminal, unlawful or illegal activity participation
- Exposure to radioactive or nuclear fuel
- Treatment taken outside India
- Psychiatric or mental illness
- Circumcision, any cosmetic procedures or plastic surgery
- Pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility or sex change operation
- Organ donation (as a donor)
- Rehabilitation or convalescent care or length beyond customary length of stay
- Congenital conditions, genetic disorders or birth defects

- Dental treatment except if arising from an accident
- Non-Allopathic treatment
- Purely investigative procedure not resulting in any treatment or elective procedures or unreasonable failure to seek medical advice
- Study and treatment of sleep apnoea
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Any surgery performed within 90 days from the start of coverage or the revival date

Excluded for first two policy years

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

- Hernia repair
- Corrective procedure for gall stones
- Corrective procedure for kidney or urinary tract stones
- Discectomy, Laminectomy
- Hemi / Partial Thyroidectomy
- Corrective procedure for anal fistula or anal fissure
- Removal of uterus, fallopian tubes and/or ovaries, except for malignancy
- Corrective procedure for fibroids, uterine prolapse or dysfunctional uterine bleeding
- Corrective procedures for Haemorrhoids
- Cataract and joint replacement surgeries

TERMS AND CONDITIONS

Free Look, Grace Period & Reinstatement

As per the rules of the base plan.

Termination of rider

You are not allowed to opt out of the rider once availed. However, the rider benefit will cease immediately if the base plan is terminated or when the total claims paid equals 100% of the rider sum assured. The rider benefit will also cease when the reinstatement period ends, no rider benefit shall be payable during reinstatement period for such policies.

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to our website.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to our website.

Current Tax Benefits

As per extant tax laws, this rider offers tax benefits under Section 80D of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the section prescribed therein. You are advised to consult your tax advisor for details.

Service Tax

Service Tax and other levies, as applicable, will be extra and levied as per the extant tax laws.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property 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 such rebate as may be allowed in accordance with the published prospectuses 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.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website.

DISCLAIMERS

This rider is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. For further details please refer to the policy contract or call your BSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

Birla Sun Life Insurance provides a wide range of solutions to cater to your specific needs. To know more about our various solutions and the products offered under each, we invite you to visit our website, or contact our advisor.

Call: 1800-270-7000

www.insurance.birlasunlife.com



Birla Sun Life
Insurance

Registered Office: Birla Sun Life Insurance Company Limited, One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841 Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013. CIN: U99999MH2000PLC128110 Regn no. 109. UIN: 109B016V03 ADV/1/15-16/8945 VER2/FEB/2016

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