

BSLI GROUP CRITICAL ILLNESS PREMIER RIDER**Part A****WELCOME LETTER | POLICY PREAMBLE | POLICY SCHEDULE**

Please refer to the Base Policy Contract or any Endorsements made to it from time to time and as applicable.

Part B**GENERAL**

This rider contract (rider) forms part of the Base policy contract and shall be governed by the applicable definitions, provisions and terms and conditions as provided for in the Base policy except for the definitions, provisions and terms and conditions which are explicitly mentioned herein under this contract.

In this contract, "you" or "your" will refer to the Policyholder of this Policy, "Member" will refer to Member Insured under this Policy and "we", "us", "our", "insurer" "BSLI" or "the Company" will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

DEFINITIONS

"Critical Illnesses" means any of the following listed illnesses:

1. **"Cancer of Specified Severity"** means a malignant tumor characterized by the uncontrolled growth and 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. The following cancers are excluded:
 - Tumors 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;
 - Any skin cancer other than invasive malignant melanoma;
 - All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0;
 - Paillary micro-carcinoma of the thyroid less than 1cm in diameter;
 - Chronic lymphocytic leukemia less than RAI stage 3;
 - Microcarcinoma of the bladder;
 - All tumors in the presence of HIV infection
2. **"First Heart Attack of Specified Severity"** means 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:
 - A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for example typical chest pain); and
 - New characteristic electrocardiogram changes; and
 - Elevation of infarction specific enzymes, Troponins or other specific biochemical markers
 Excluded are:
 - Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
 - Other acute Coronary Syndromes;
 - Any type of angina pectoris
3. **"Kidney Failure Requiring Regular Dialysis"** means 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

4. **"Major Organ / Bone Marrow Transplant"** means the actual undergoing of a transplant of:
 - One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or
 - Human bone marrow, using haematopoetic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following are excluded:
 - Other stem-cell transplants
 - Where only islets or langerhans are transplanted
5. **"Major Surgery of Aorta"** means 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. The following are excluded:
 - Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair
6. **"Open Chest CABG"** means 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. The following are excluded:
 - Angioplasty and/or any other intra-arterial procedures
 - Any key-hole surgery or laser surgery
7. **"Permanent Paralysis of Limbs"** means total and irreversible loss of use of two or more limbs through paralysis as a result of injury or disease of the brain or spinal chord. 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
8. **"Stroke Resulting in Permanent Symptoms"** means 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 neurological deficit for at least 3 months has to be produced. The following are excluded:
 - Transient ischemic attacks (TIA);
 - Traumatic injury of the brain;
 - Vascular disease affecting only the eye or optic nerve or vestibular functions

Supporting Definitions

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

“Chronic Condition” means 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.

“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 BSLI’s authorized personnel.

“Day Care Treatment” means medical treatment, and/or surgical procedure which is:

- Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
- 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

“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 & Regulation) Act, 2010 or

under 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 will make these accessible to the BSLI’s authorized personnel.

“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.

“In-Patient Care” means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

“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 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.

“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.

Part C

RIDER PREMIUM PROVISIONS

Your Policy Schedule shows the Rider Sum Assured and the Annual Rider Premium.

RIDER BENEFIT PROVISIONS

Critical Illness Benefit

The benefit amount is payable if the Life Insured is diagnosed to be suffering from any one of the covered critical illness under this rider and survives for a period of at least 30 days following the date of diagnosis. The diagnosis must occur while this rider is in effect and the benefit amount shall equal the rider sum assured payable upon first occurrence of:

- a) First Heart Attack of Specified Severity
- b) Cancer of Specified Severity
- c) Stroke Resulting in Permanent Symptoms
- d) Major Organ / Bone Marrow Transplant
- e) Open Chest CABG

- f) Kidney Failure Requiring Regular Dialysis
- g) Permanent Paralysis of Limbs
- h) Major Surgery of Aorta

The cover under the base plan or any other riders taken will continue even after a claim under this rider is paid, if the Life Insured continues to be part of the group policy.

However, following a claim under this rider the Life Insured will not be covered under this rider henceforth.

Rider sum assured will never exceed base sum assured at any point of time.

Multiple Claims

We will pay only one claim per Life Insured under this rider for an amount equal to 100% of the rider sum assured.

Part D

RIDER PROVISIONS

Termination of Rider Benefit

This rider cannot be voluntarily terminated by you. The rider will terminate on the date the policy to which this rider is attached terminates.

Part E

Not Applicable.

Part F

GENERAL PROVISIONS

Assignment

As per the Base Policy Contract.

Nomination

As per the Base Policy Contract.

Exclusions

No rider benefit is available hereunder and no payment will be made by us for any claim directly or indirectly caused by , based on, arising out of or howsoever attributable to any of the following:

- Diseases in the presence of an HIV infection;
- Any disease occurring within 90 days of the start of coverage;
- 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;
- 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 insured person 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.

Fraud and Misrepresentation

As per the Base Policy Contract.

Part G

As per the Base Policy Contract

BSLI GCIPR

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