

Omendu Prakash / Entrepreneur

PROTECTING you from sudden hospital expenses, now made easy

Aditya Birla Sun Life Insurance Hospital Care Rider

- Hospital daily cash benefit
- Additional ICU benefit
- Lumpsum Recuperating Benefit

Life Insurance

Aditya Birla Sun Life Insurance Company Limited
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000



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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. ABSLI Hospital Care Rider ensures the only thing your family has to think at that hour... is about you.

Eligibility Criteria

a) Maximum rider Sum Assured	Lower of the sum assured on the base plan or ₹ 1,500,000
b) Maximum premium	Depends on the age, gender and sum assured Maximum up to 30% of the base premium
c) Minimum Entry Age	18 years (age last birthday)
d) Maximum Entry Age	65 years (age last birthday)
e) Maximum Maturity Age	70 years
f) Terms allowed	Same as the premium paying term of the base plan or till the attained age 70 years of the life insured, whichever is earlier. 5-52 years
g) Premium paying terms allowed	Regular pay
h) Waiting period	90 days

Benefits

The policyholder can opt for this rider only at policy issue. Once opted for, the rider cannot be deleted.

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

If the life insured is hospitalized for Medically Necessary treatment of any Illness or Injury for a minimum period of 24 hrs then this rider benefit will be payable from the first day for the duration of Hospitalization.

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) of the life insured. This ICU benefit is payable for hospitalization up to 15 days per policy year.

These benefit amount is fixed per day benefit and will be paid irrespective of actual hospitalization expenses.

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 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 patient is admitted to one or more hospitals during one and the same episode. This benefit is not payable if the patient dies during hospitalization.

The annual and policy limit of the all the benefits under this rider benefit are as follows.

Annual limit	=	100 times the chosen daily benefit amount
Policy limit	=	250 times the chosen daily benefit amount

The premium would be paid fully till the end of the premium paying term or till 100% of the sum assured is paid. Once 100% of the sum assured is paid, the cover for the rider shall cease.

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 periods of 2 years from policy inception date or revival date for conditions 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



Survival Benefit

There is not surrender value, paid-up value or loan available under this rider. On surrender of the base plan no rider benefit will be paid. On base plan being paid-up, rider benefit will cease immediately.

Definitions:

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



“Hospital“

“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 comply 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; and
- Maintains daily records of patients and will make these accessible to the BSLI’s authorized personnel.

“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.

“Intensive Care Unit”

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.

“Pre-existing condition”

means any condition, ailment or injury or related condition(s) for which, prior to the policy issue date the Life Insured had signs or symptoms; and/or was diagnosed and/or has received medical advice or treatment within last 48 months. “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”

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. The medical practitioner should not be the insured or a close relative of the insured.

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:

- 1) Any pre-existing disease and its complications.
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 rider issued by the insurer or its revival, whichever is later, 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 rider issued by the insurer or its revival, whichever is later.
- 2) Any Sexually Transmitted Diseases.
- 3) Attempted suicide or self inflicted injury, irrespective of the mental condition.
- 4) Hazardous sports or activities included but not limited to bungee jumping, mountaineering, etc.
- 5) Any flying activity other than as a bonafide passenger.
- 6) 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.
- 7) War, terrorism, riots, civil commotion, strikes, civil war or service in the military or paramilitary forces of a country at war.
- 8) Criminal, unlawful or illegal activity participation.
- 9) Exposure to radioactive or nuclear fuel.
- 10) Treatment taken outside India.
- 11) Circumcision, any cosmetic procedures or plastic surgery.
- 12) Pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility or sex change operation.

- 13) Organ donation (as a donor).
- 14) Rehabilitation or convalescent care or length beyond customary length of stay.
- 15) Congenital conditions, genetic disorders or birth defects.
- 16) Dental treatment except if arising from an accident.
- 17) Non-Allopathic treatment.
- 18) Purely investigative procedure not resulting in any treatment or elective procedures or unreasonable failure to seek medical advice.
- 20) Study and treatment of sleep apnoea.
- 21) Deliberate exposure to exceptional danger (except in an attempt to save human life).

Premium Paying Modes

Policy premiums can be paid yearly, half yearly, quarterly or monthly and this will be same as for base plan. Any premium rebate or modal factors will also be same as the base plan.

Termination

Client is 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 a 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.

Free –Look, Grace Period & Reinstatement

Client will have a Free–Look period, Grace Period and Reinstatement period as per the rules of the base plan.

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Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

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