



## **Experience True Relief: Get the Extra Cover to Ease Financial Worries**

### **Aditya Birla Sun Life Insurance Hospital Care Rider**

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

**Aditya Birla Sun Life  
Insurance Company Limited**



## INTRODUCING ABSLI Hospital Care Rider

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

<b>Entry Age</b>	18 – 65 years Maximum age at the end of rider term is 70 years
<b>Rider Term</b>	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)
<b>Premium Paying Term</b>	Same as base plan (Minimum: 5 years & Maximum: 52 years)
<b>Pay Mode</b>	Same as base plan
<b>Rider Sum Assured</b>	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.

## Key Benefits

Description	Details
<b>Hospital Cash Benefit</b>	<p>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.</p> <p>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.</p>
<b>ICU Benefit</b>	<p>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.</p>
<b>Recuperating Benefit</b>	<p>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.</p>
<b>Policy Limits</b>	<p>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.</p>

## DEFINITIONS

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 in-patient 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 ABSLI'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 36 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 hospitalization 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  
Pre-existing Disease means any condition, ailment, injury or disease:
  - a. That is/are diagnosed by a physician within 36 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 36 months prior to the effective date of the rider issued by the insurer or its revival, whichever is later
- 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
- 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)



# 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: <https://lifeinsurance.adityabirlacapital.com/>

## **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 assignment, please refer to our website: <https://lifeinsurance.adityabirlacapital.com/>

## **Current Tax Benefits**

As per extant tax laws, this plan offers tax benefits under Section 80C, 80D and Section 10(10D) of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the respective sections prescribed therein. Tax laws are subject to amendments from time to time.

As per the current provision of Section 194DA of the Act; the policy proceeds are subject to TDS if conditions prescribed under Section 10(10D) are not met.

You are advised to consult your tax advisor for applicability of tax benefits on premiums paid and benefits received.

## **Good and Services tax (GST)**

GST 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. <https://lifeinsurance.adityabirlacapital.com/>

## About Aditya Birla Sun Life Insurance Company Limited

Aditya Birla Sun Life Insurance Company Limited ("ABSLI") is a part of Aditya Birla Capital Ltd ("ABCL"). ABSLI was incorporated on August 4<sup>th</sup>, 2000, and commenced operations on January 17<sup>th</sup>, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

ABSLI offers a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

As of June 30, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

## About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs 1.27 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com).

## DISCLAIMERS

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



# Aditya Birla Sun Life Insurance Company Limited



**LIFE INSURANCE**

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com>  
IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109B016V03 ADV/XX/XX-XX/XXXX

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## **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

