



## **Boost Your Security: Comprehensive Coverage with utmost Flexibility**

**ABSLI Comprehensive Critical Illness Rider**

**Aditya Birla Sun Life  
Insurance Co. Ltd.**



**ADITYA BIRLA  
CAPITAL**

**LIFE INSURANCE**

## ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER – AN OVERVIEW

In a world full of uncertainties, financial burden at the time of a critical illness is the last thing you need.

Introducing the all new **ABSLI Comprehensive Critical Illness Rider**! Live a life without having to worry about finances in such difficult times. The Rider enables you to receive a lumpsum amount when diagnosed with the critical illnesses covered.

### KEY FEATURES OF ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER



Protection against up to 64 Critical Illnesses (CIs)



Flexibility to choose from three Rider options – Silver (10 CIs), Gold (25 CIs), and Platinum (64 CIs)



Comprehensive protection against Minor and Major critical illnesses



Flexibility to opt for limited pay or regular pay option as per your base plan for the rider cover



Flexibility to cover yourself against the critical illness risk either at policy inception or at any policy anniversary

## ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER AT A GLANCE

Description	Details					
<b>Minimum/ Maximum Entry Age</b> (Age last birthday on the effective date)	18 to 55 years					
<b>Maximum CI Cover Ceasing Age</b> (Age last birthday on the effective date)	70 years					
<b>Premium Paying Term (PPT)</b>	<table border="1"> <tr> <td>Limited</td> <td>5-20 Years</td> </tr> <tr> <td>Regular</td> <td>Subject to policy term of base policy</td> </tr> </table>		Limited	5-20 Years	Regular	Subject to policy term of base policy
Limited	5-20 Years					
Regular	Subject to policy term of base policy					
<b>Minimum/Maximum Rider Term*</b>	<p>5 years to 30 years</p> <table border="1"> <tr> <td>Limited Pay</td> <td>Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)</td> </tr> <tr> <td>Regular Pay</td> <td>Same as policy term of base policy (minimum of 5 years)</td> </tr> </table>		Limited Pay	Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)	Regular Pay	Same as policy term of base policy (minimum of 5 years)
Limited Pay	Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)					
Regular Pay	Same as policy term of base policy (minimum of 5 years)					
<b>Premium Payment Frequency</b>	All premium payment frequencies shall be available i.e. Annual   Semi-Annual   Quarterly   Monthly Same as the base plan					
<b>Minimum Sum Assured</b>	₹1,00,000					
<b>Maximum Sum Assured</b>	<p>₹1,50,00,000</p> <p>Subject to board approved underwriting policy of the company.</p> <p>The Rider sum assured cannot exceed the sum assured under the base product.</p>					
<b>Rider Option</b>	<p><b>Option 1:</b> Silver</p> <p><b>Option 2:</b> Gold</p> <p><b>Option 3:</b> Platinum</p>					
<b>List of Illnesses</b>	Mentioned in “List of Covered CI Conditions” section below.					

CI Rider can be attached at inception of the base policy or any time during the PPT of base policy at policy anniversary, subject to meeting minimum PPT criteria of CI Rider as per boundary conditions.

\*If the rider is attached at inception of the base policy, the premium paying term of the rider has to be equal to the premium paying term of the base policy. If the rider is attached at any policy anniversary, the premium paying term of the rider has to be equal to the outstanding premium paying term of the base policy. The policy term of the rider can be less than or equal to the policy term of the base policy.

## KEY BENEFITS OFFERED UNDER THE RIDER

The customer has to choose from the following Rider Options at Rider inception, which cannot be changed later.

Rider Option	Option Name	Rider Benefits
1	<b>Silver</b>	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 10 critical illnesses, as mentioned in “List of Covered CI Conditions” section below, we will pay 100% of the rider sum assured as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>The CI benefit will end thereafter, and no further rider premiums need to be paid. The benefit under the base policy remains intact and will continue as per terms of the base policy.</p>
2	<b>Gold</b>	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 25 critical illnesses, as mentioned in “List of Covered CI Conditions” section below, we will pay 100% of the rider sum assured as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>The CI benefit will end thereafter, and no further rider premiums need to be paid. The benefit under the base policy remains intact and will continue as per terms of the base policy.</p>
3	<b>Platinum</b>	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 64 critical illnesses, as mentioned in “List of Covered CI Conditions” section below (including 5 minor CI), we will pay the following benefit as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>Benefit Payable:            Minor CI: Lower of 25% of Rider Sum Assured or ₹5,00,000            Major CI: 100% of Rider Sum Assured less Minor CI claim paid, if any</p> <p>On diagnosis of a major CI, 100% of Rider SA minus total minor CI claim paid (if any) shall be payable as lumpsum, and the CI Rider shall terminate.</p> <p>In case of minor CI claim under the rider, we will pay for minor CI claim as detailed above and the rider will continue with reduced Rider Sum Assured.</p> <p>Following a valid minor CI claim,</p> <ul style="list-style-type: none"> <li>• Rider SA will reduce by amount equal to minor CI claim paid (i.e. minimum of 25% of Rider SA or Rs. 5 lacs), and the reduced Rider SA will be available for any subsequent claim for critical illness conditions.</li> <li>• Maximum of three minor CI conditions can be claimed. However, only one claim will be paid for the same minor CI.</li> <li>• Multiple claims against the same CI are not allowed. For example, if a claim is paid for Angioplasty, the claim for Angioplasty again during the rider policy term shall not be allowed.</li> <li>• The cooling period between diagnosis of any two minor CI is 365 days. No claim shall be payable in case of diagnosis of minor CI within 365 days of diagnosis of a minor CI already claimed for.</li> <li>• There is no cooling period between payment of minor CI and major CI.</li> <li>• The premiums will not reduce if minor CI claim has been paid out.</li> <li>• The initial Rider SA would be used for calculation of subsequent minor CI claims as well, i.e. minimum of 25% of Rider SA or Rs. 5 lacs.</li> </ul>

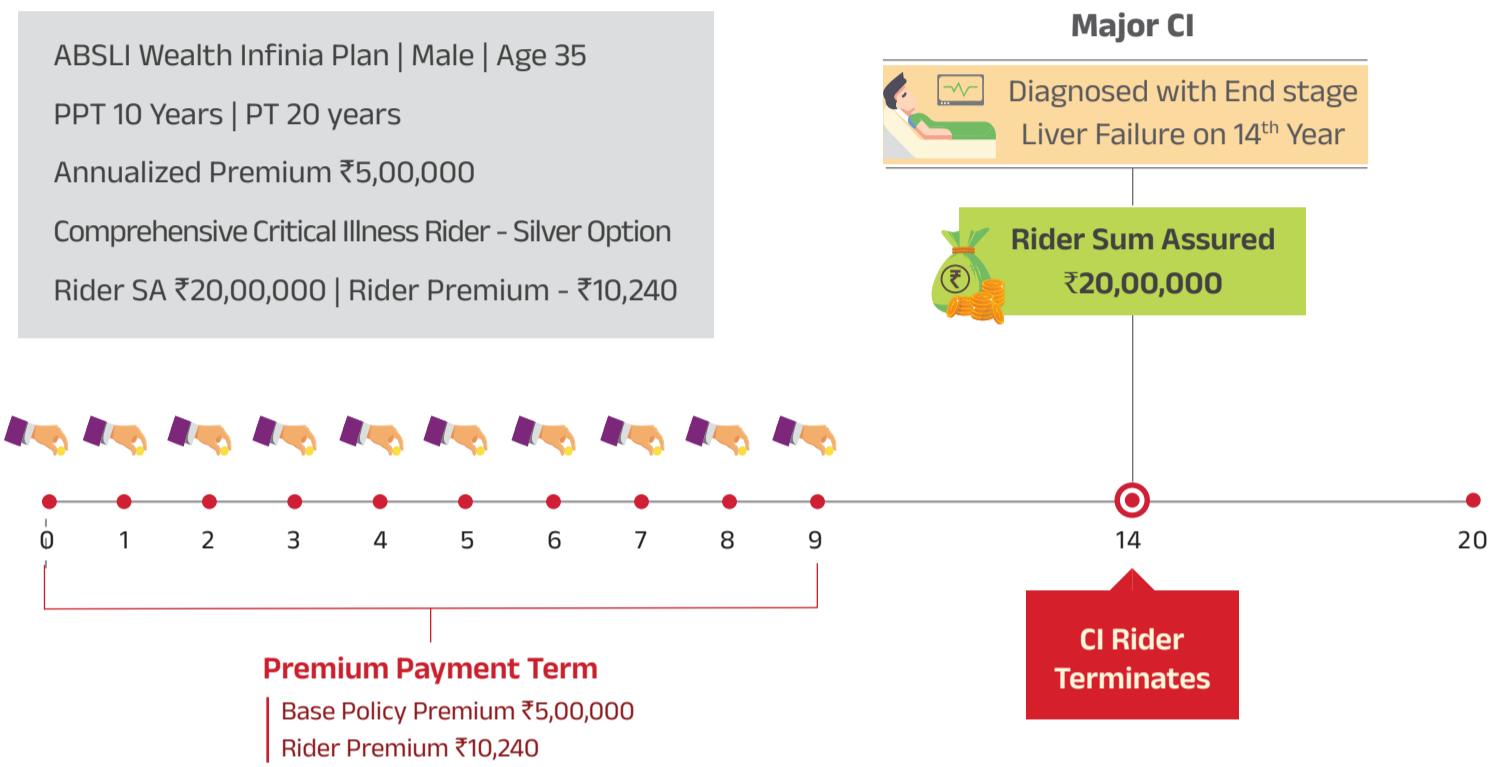


# HOW DOES THIS PLAN WORK?

## EXAMPLE 1:

Mr. Bhatia, aged 35, renowned for his astute financial planning and wise investment choices, opted to invest in the ABSLI Wealth Infinia Plan. . He committed to paying an Annualized Premium of ₹5,00,000 for 10 years, with the policy term extending over 20 years. Recognizing the importance of mitigating risk and preparing for unforeseen medical expenses, he also added the ABSLI Comprehensive Critical Illness Rider – Silver Option (covering 10 CIs), providing critical illness coverage with a Sum Assured of ₹20,00,000 for an additional annual premium of just ₹10,240.

Sadly, in the 14<sup>th</sup> year, Mr. Bhatia was diagnosed with End Stage Liver Failure, a major critical illness. In this situation, he will receive the CI Rider Sum Assured of ₹20,00,000, and the rider will end. However, the base policy benefits stay intact and continue as per its terms.



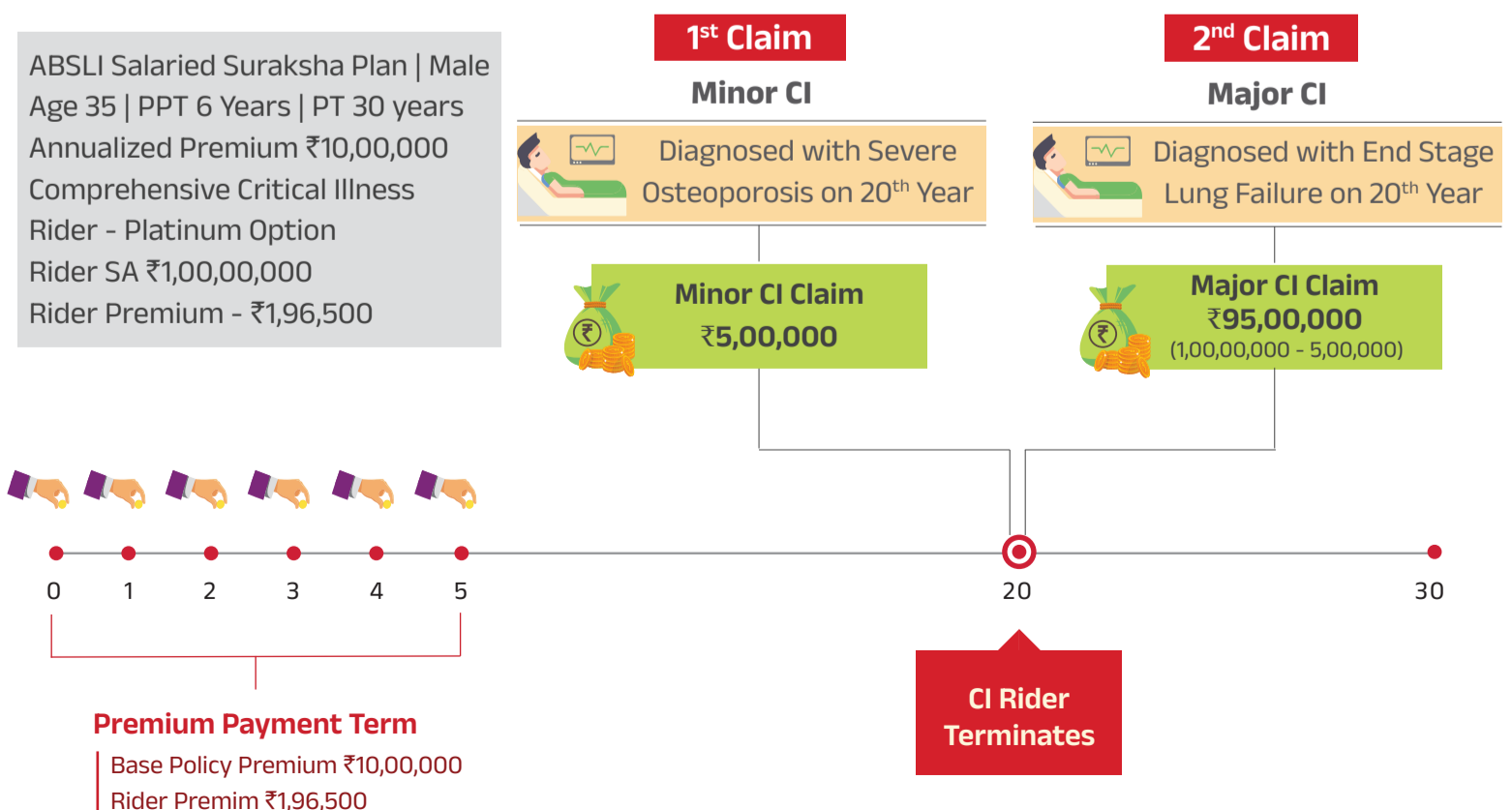
## EXAMPLE 2:

Mr. Singh, aged 35, decides to secure his financial future by investing in the ABSLI Salaried Suraksha Plan, with a Premium Paying Term of 6 years and a Policy Term of 30 years. He chooses to pay an Annualized Premium of ₹10,00,000.

To enhance his coverage, Mr. Singh opts for the Platinum Option (covering 64 CIs) of the ABSLI Comprehensive Critical Illness Rider, offering a Sum Assured of ₹1,00,00,000, for an additional annual premium of just ₹1,96,500.

In the 20<sup>th</sup> year, Mr. Singh receives a diagnosis of Severe Osteoporosis, classified as a Minor Critical Illness. Mr. Singh is entitled to receive the lesser of either 25% of the Critical Illness Rider Sum Assured or ₹5,00,000. Since the minimum payout is ₹5,00,000, he receives that amount. As a result, the Sum Assured of his Critical Illness Rider decreases to ₹95,00,000 (1,00,00,000 - 5,00,000).

During the same year, Mr. Singh is diagnosed with End Stage Lung Failure, categorized as a Major Critical Illness. In this instance, he receives the remaining Critical Illness Rider Sum Assured of ₹95,00,000, and the rider subsequently terminates.



## LIST OF COVERED CI CONDITIONS

Sr. No	Name of CI / Surgery	Major/Minor	Silver (10 CIs)	Gold (25 CIs)	Platinum (64 CIs)
1	Cancer of Specified Severity	Major	✓	✓	✓
2	Myocardial Infraction (First Heart Attack of Specific Severity)	Major	✓	✓	✓
3	Open Chest CABG	Major	✓	✓	✓
4	Coma of Specified Severity	Major	✓	✓	✓
5	Open Heart Replacement or Repair of Heart Valves	Major	✓	✓	✓
6	Multiple Sclerosis with Persisting Symptoms	Major	✓	✓	✓
7	Blindness	Major	✓	✓	✓
8	Deafness	Major	✓	✓	✓
9	End Stage Liver Failure	Major	✓	✓	✓
10	End Stage Lung Failure	Major	✓	✓	✓
11	Major Organ /Bone Marrow Transplant	Major		✓	✓
12	Permanent Paralysis of Limbs	Major		✓	✓
13	Motor Neuron Disease with Permanent Symptoms	Major		✓	✓
14	Loss of Speech	Major		✓	✓
15	Kidney Failure Requiring Regular Dialysis	Major		✓	✓
16	Stroke Resulting in Permanent Symptoms	Major		✓	✓
17	Loss of Limbs	Major		✓	✓
18	Major Head Trauma	Major		✓	✓
19	Primary (Idiopathic) Pulmonary Hypertension	Major		✓	✓
20	Alzheimer's Disease	Major		✓	✓
21	Aorta Graft Surgery	Major		✓	✓
22	Fulminant Hepatitis	Major		✓	✓
23	Third Degree Burns	Major		✓	✓
24	Loss of Independent Existence	Major		✓	✓
25	Parkinson's Disease	Major		✓	✓
26	Apallic Syndrome or Persistent Vegetative State (PVS)	Major			✓
27	Bacterial Meningitis	Major			✓
28	Brain Surgery	Major			✓
29	Cardiomyopathy - of specified severity	Major			✓
30	Chronic Adrenal Insufficiency	Major			✓
31	Creutzfeldt - Jakob Disease (CJD)	Major			✓
32	Dissecting Aortic Aneurysm	Major			✓
33	Eisenmenger's Syndrome	Major			✓
34	Elephantiasis	Major			✓
35	Encephalitis	Major			✓
36	Hemiplegia	Major			✓
37	Infective Endocarditis	Major			✓
38	Medullary Cystic Disease	Major			✓
39	Myasthenia Gravis	Major			✓
40	Pheochromocytoma	Major			✓
41	Progressive Supranuclear Palsy - resulting in permanent symptoms	Major			✓
42	Progressive Scleroderma	Major			✓
43	Poliomyelitis	Major			✓
44	Severe Rheumatoid Arthritis	Major			✓
45	Systemic Lupus Erythematosus	Major			✓
46	Tuberculosis Meningitis	Major			✓
47	Muscular Dystrophy	Major			✓
48	Benign Brain Tumor	Major			✓
49	Amputation of Feet Due to Complications from Diabetes	Major			✓
50	Crohn's Disease	Major			✓
51	Loss of One Limb and One Eye	Major			✓
52	Myelofibrosis	Major			✓
53	Necrotising Fasciitis	Major			✓
54	Other Serious Coronary Artery Disease	Major			✓
55	Severe Ulcerative Colitis	Major			✓
56	Terminal Illness	Major			✓
57	Pneumonectomy	Major			✓
58	Aplastic Anaemia	Major			✓
59	Chronic Relapsing Pancreatitis	Major			✓
60	Angioplasty	Minor			✓
61	CIS / Early Stage Cancer	Minor			✓
62	Small Bowel Transplant	Minor			✓
63	Brain Aneurysm Surgery or Cerebral Shunt Insertion	Minor			✓
64	Severe Osteoporosis	Minor			✓

## DEFINITIONS AND EXCLUSIONS – CRITICAL ILLNESS BENEFIT

The definitions and exclusions given below are applicable to Critical Illness benefit.

For the purpose of this Rider, Critical Illness shall mean any Illness, medical event or Surgical Procedure as specifically defined below whose signs or symptoms first commence at least after the specified waiting period after the Inception of Rider Period.

### 1. Alzheimer's Disease:

Alzheimer's (presenile dementia) disease is a progressive degenerative disease of the brain, characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathological changes. It affects the brain, causing symptoms like memory loss, confusion, communication problems, and general impairment of mental function, which gradually worsens leading to changes in personality.

Deterioration or loss of intellectual capacity, as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning, requiring the continuous supervision of the Insured Person. The diagnosis must be supported by the clinical confirmation of a Neurologist and supported by Our appointed Medical Practitioner.

The disease must result in a permanent inability to perform three or more Activities of daily living with "Loss of Independent Living" or must require the need of supervision and permanent presence of care staff due to the disease. This must be medically documented for a period of at least 90 days.

For the above definition, the following are not covered:

- a. neurosis or neuropsychiatric symptoms without imaging evidence of Alzheimer's Disease.
- b. alcohol related brain damage; and
- c. any other type of irreversible organic disorder/dementia not associated with Alzheimer's Disease

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

### 2. Parkinson's disease:

The unequivocal diagnosis of progressive, degenerative idiopathic Parkinson's disease by a Neurologist acceptable to us.

The diagnosis must be supported by all of the following conditions:

- a. the disease cannot be controlled with medication;
- b. signs of progressive impairment; and
- c. inability of the Insured Person to perform at least 3 of the 6 activities of daily living as listed below (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) for a continuous period of at least 6 months:

Activities of daily living:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: The ability to mover from bed to a upright chair or wheelchair and vice versa;
- iv. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- v. Feeding: The ability to feed oneself once the food has prepared and made available;
- vi. Mobility: The ability to move indoors from room to room on level surfaces.

Parkinson's disease secondary to drug and/or alcohol abuse is excluded.

### 3. Aorta Graft Surgery:

The actual undergoing of major Surgery to repair or correct aneurysm, narrowing, obstruction or dissection of the Aorta through surgical opening of the chest or abdomen. For the purpose of this cover the definition of "Aorta" shall mean the thoracic and abdominal aorta but not its branches.

The insured person understands and agrees that we will not cover:

- a. Surgery performed using only minimally invasive or intra-arterial techniques.
- b. Angioplasty and all other intra-arterial, catheter based techniques, "keyhole" or laser procedures.

Aorta graft surgery benefit covers Surgery to the aorta wherein part of it is removed and replaced with a graft.

### 4. Amputation of Feet due to Complications from Diabetes

Diabetic neuropathy and vasculitis resulting in the amputation of both feet at or above ankle as advised by a Registered Doctor who is a specialist as the only means to maintain life. Amputation of toe or toes, or any other causes for amputation shall not be covered.

### 5. Apallic Syndrome

Apallic Syndrome or Persistent vegetative state (PVS) or unresponsive wakefulness syndrome (UWS) is a Universal necrosis of the brain cortex with the brainstem remaining intact. The diagnosis must be confirmed by a Neurologist acceptable to us and the patient should be documented to be in a vegetative state for a minimum of at least one month in order to be classified as UWS, PVS, Apallic Syndrome.

### 6. Aplastic Anaemia

Chronic persistent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring treatment with at least one of the following:

- a. Blood product transfusion;
- b. Marrow stimulating agents;
- c. Immunosuppressive agents; or
- d. Bone marrow transplantation.

The diagnosis must be confirmed by a haematologist using relevant laboratory investigations including Bone Marrow Biopsy resulting in bone marrow cellularity of less than 25% which is evidenced by any two of the following:

- a. Absolute neutrophil count of less than 500/mm<sup>3</sup> or less
- b. Platelets count less than 20,000/mm<sup>3</sup> or less
- c. Reticulocyte count of less than 20,000/mm<sup>3</sup> or less.

Temporary or reversible Aplastic Anaemia is excluded.



## **7. Bacterial Meningitis:**

Bacterial infection resulting in severe inflammation of the membranes of the brain or spinal cord resulting in significant, irreversible and permanent neurological deficit. The neurological deficit must persist for at least 6 weeks resulting in permanent inability to perform three or more Activities of daily Living.

This diagnosis must be confirmed by:

- a. The presence of bacterial infection in cerebrospinal fluid by lumbar puncture; and
- b. A consultant neurologist.

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

## **8. Brain Surgery:**

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy is performed. Keyhole surgery is included however, minimally invasive treatment where no surgical incision is performed to expose the target, such as irradiation by gamma knife or endovascular neuroradiological interventions such as embolizations, thrombolysis and stereotactic biopsy are all excluded. Brain surgery as a result of an Accident is also excluded. The procedure must be considered medically necessary by a Registered Doctor who is a qualified specialist.

## **9. Cardiomyopathy**

An impaired function of the heart muscle, unequivocally diagnosed as Cardiomyopathy by a Registered Doctor who is a cardiologist, and which results in permanent physical impairment to the degree of New York Heart Association classification Class IV, or its equivalent, for at least six (6) months based on the following classification criteria:

NYHA Class IV - Inability to carry out any activity without discomfort. Symptoms of congestive cardiac failure are present even at rest. With any increase in physical activity, discomfort will be experienced.

The Diagnosis of Cardiomyopathy has to be supported by echocardiographic findings of compromised ventricular performance.

Irrespective of the above, Cardiomyopathy directly related to alcohol or drug abuse is excluded.

## **10. Chronic Adrenal Insufficiency (Addison's Disease)**

An autoimmune disorder causing a gradual destruction of the adrenal gland resulting in the need for life long glucocorticoid and mineral corticoid replacement therapy. The disorder must be confirmed by a Registered Doctor who is a specialist in endocrinology through one of the following:

- ACTH simulation tests;
- insulin-induced hypoglycemia test;
- plasma ACTH level measurement
- Plasma Renin Activity (PRA) level measurement.

Only autoimmune cause of primary adrenal insufficiency is included. All other causes of adrenal insufficiency are excluded.

## **11. Chronic Relapsing Pancreatitis**

An unequivocal diagnosis of Chronic Relapsing Pancreatitis, made by a Registered Doctor who is a specialist in gastroenterology and confirmed as a continuing inflammatory disease of the pancreas characterised by irreversible morphological change and typically causing pain and/or permanent impairment of function. The condition must be confirmed by pancreatic function tests and radiographic and imaging evidence.

Relapsing Pancreatitis caused directly or indirectly, wholly or partly, by alcohol is excluded.

## **12. Crohn's Disease**

Crohn's Disease is a chronic, transmural inflammatory disorder of the bowel. To be considered as severe, there must be evidence of continued inflammation in spite of optimal therapy, with all of the following having occurred:

- Stricture formation causing intestinal obstruction requiring admission to hospital, and
- Fistula formation between loops of bowel, and
- At least one bowel segment resection.

The diagnosis must be made by a Registered Doctor who is a specialist Gastroenterologist and be proven histologically on a pathology report and/or the results of sigmoidoscopy or colonoscopy.

## **13. Dissecting Aortic Aneurysm**

A condition where the inner lining of the aorta (intima layer) is interrupted so that blood enters the wall of the aorta and separates its layers. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches. The diagnosis must be made by a Registered Doctor who is a specialist with computed tomography (CT) scan, magnetic resonance imaging (MRI), magnetic resonance angiograph (MRA) or angiogram. Emergency surgical repair is required.

## **14. Severe Osteoporosis**

The occurrence of Osteoporosis with Fractures must be confirmed by a Specialist in the relevant medical field and all of the following conditions are met:

- a. at least a fracture of the neck of femur or two (2) vertebral body fractures, due to or in the presence of osteoporosis; and
- b. bone mineral density measured in at least two (2) sites by dual-energy x-ray densitometry (DEXA) or quantitative CT scanning is consistent with severe osteoporosis (T -score of less than -2.5).

Actual undergoing of internal fixation or replacement of the fractured bone is required. Coverage for osteoporosis with Fracture will automatically cease after the Insured attains seventy (70) years of age.

## **15. Elephantiasis**

Massive swelling in the tissues of the body as a result of destroyed regional lymphatic circulation by chronic filariasis infection. The unequivocal diagnosis of elephantiasis must be confirmed by a Registered Doctor who is a specialist physician. There must be clinical evidence of permanent massive swelling of legs, arms, scrotum, vulva, or breasts. There must also be laboratory confirmation of microfilariae infection.

Swelling or lymphedema caused by infection with a sexually transmitted disease, trauma, post-operative scarring, congestive heart failure, or congenital lymphatic system abnormalities is excluded.



## 16. Encephalitis

Severe inflammation of brain substance (cerebral hemisphere, brainstem or cerebellum) caused by viral infection and resulting in permanent neurological deficit. This diagnosis must be certified by a Registered Doctor who is a consultant neurologist and the permanent neurological deficit must be documented for at least 6 weeks. The permanent deficit should result in permanent inability to perform three or more Activities for Daily Living (listed below).

Activities of daily living are:

- I. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- II. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- III. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- IV. Mobility: the ability to move indoors from room to room on level surfaces;
- V. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- VI. Feeding: the ability to feed oneself once food has been prepared and made available.

## 17. Fulminant Hepatitis

A sub-massive to massive necrosis of the liver by the Hepatitis virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:

- a. Rapid decreasing of liver size;
- b. Necrosis involving entire lobules, leaving only a collapsed reticular framework;
- c. Rapid deterioration of liver function tests;
- d. Deepening jaundice; and
- e. Hepatic encephalopathy.

Acute Hepatitis infection or carrier status alone does not meet the diagnostic criteria.

## 18. Loss of Independent Existence (cover up to Insurance age 74)

The Insured person is physically incapable of performing at least three (3) of the "Activities of Daily Living" as defined below (either with or without the use of mechanical equipment, special devices or other aids or adaptations in use for disabled persons) for a continuous period of at least six (6) months, signifying a permanent and irreversible inability to perform the same. For the purpose of this definition, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology. The Diagnosis of Loss of Independent Existence must be confirmed by a Registered Doctor who is a specialist.

Only Life Insured with Insurance Age between 18 and 74 on first diagnosis is eligible to receive a benefit under this illness.

Activities of daily living are:

- I. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means;
- II. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- III. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- IV. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- V. Feeding: the ability to feed oneself once food has been prepared and made available;
- VI. Mobility: The ability to move indoors from room to room on level surfaces.

## 19. Medullary Cystic Disease

Medullary Cystic Disease where the following criteria are met:

- the presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis;
- clinical manifestations of anaemia, polyuria, and progressive deterioration in kidney function; and
- the Diagnosis of Medullary Cystic Disease is confirmed by renal biopsy.

Isolated or benign kidney cysts are specifically excluded from this benefit.

## 20. Muscular Dystrophy

A group of hereditary degenerative diseases of muscle characterised by weakness and atrophy of muscle. The diagnosis of muscular dystrophy must be unequivocal and made by a Registered Doctor who is a consultant neurologist. The condition must result in the inability of the Life Insured to perform (whether aided or unaided) at least 3 of the 6 "Activities of Daily Living" for a continuous period of at least 6 months.

Activities of daily living:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- v. Feeding: the ability to feed oneself once food has been prepared and made available;
- vi. Mobility: The ability to move indoors from room to room on level surfaces.

## 21. Myasthenia Gravis

An acquired autoimmune disorder of neuromuscular transmission leading to fluctuating muscle weakness and fatigability, where all of the following criteria are met:

- Presence of permanent muscle weakness categorized as Class IV or V according to the Myasthenia Gravis Foundation of America Clinical Classification given below; and
- The Diagnosis of Myasthenia Gravis and categorization are confirmed by a Registered Doctor who is a neurologist.

Myasthenia Gravis Foundation of America Clinical Classification:

Class I: Any eye muscle weakness, possible ptosis, no other evidence of muscle weakness elsewhere.

Class II: Eye muscle weakness of any severity, mild weakness of other muscles.

Class III: Eye muscle weakness of any severity, moderate weakness of other muscles.

Class IV: Eye muscle weakness of any severity, severe weakness of other muscles.

Class V: Intubation needed to maintain airway.

## 22. Other Serious Coronary Artery Disease

The narrowing of the lumen of at least one coronary artery by a minimum of 75% and of two others by a minimum of 60%, as proven by coronary angiography, regardless of whether or not any form of coronary artery intervention or surgery has been performed. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery (but not including their branches).

## 23. Poliomyelitis

The occurrence of Poliomyelitis where the following conditions are met:

1. Poliovirus is identified as the cause,
2. Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months.

#### **24. Progressive Scleroderma**

A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.

The following are excluded:

- Localised scleroderma (linear scleroderma or morphea);
- Eosinophilic fasciitis; and
- CREST syndrome.

#### **25. Progressive Supranuclear Palsy**

Confirmed by a Registered Doctor who is a specialist in neurology of a definite diagnosis of progressive supranuclear palsy. There must be permanent clinical impairment of motor function, eye movement disorder and postural instability.

#### **26. Severe Rheumatoid Arthritis**

Unequivocal Diagnosis of systemic immune disorder of rheumatoid arthritis where all of the following criteria are met:

- Diagnostic criteria of the American College of Rheumatology for Rheumatoid Arthritis;
- Permanent inability to perform at least two (2) "Activities of Daily Living";
- Widespread joint destruction and major clinical deformity of three (3) or more of the following joint areas: hands, wrists, elbows, knees, hips, ankle, cervical spine or feet; and
- The foregoing conditions have been present for at least six (6) months.

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

#### **27. Severe Ulcerative Colitis**

Acute fulminant ulcerative colitis with life threatening electrolyte disturbances.

All of the following criteria must be met:

- the entire colon is affected, with severe bloody diarrhoea; and
- the necessary treatment is total colectomy and ileostomy; and
- the diagnosis must be based on histopathological features and confirmed by a Registered Doctor who is a specialist in gastroenterology.

#### **28. Systemic Lupus Erythematosus with Lupus Nephritis**

A multi-system autoimmune disorder characterised by the development of autoantibodies directed against various self-antigens. In respect of this Policy, systemic lupus erythematosus will be restricted to those forms of systemic lupus erythematosus which involve the kidneys (Class III to Class V Lupus Nephritis, established by renal biopsy, and in accordance with the WHO Classification). The final diagnosis must be confirmed by a Registered Doctor specialising in Rheumatology and Immunology.

The WHO Classification of Lupus Nephritis:

Class I Minimal Change Lupus Glomerulonephritis

Class II Mesangial Lupus Glomerulonephritis

Class III Focal Segmental Proliferative Lupus Glomerulonephritis

Class IV Diffuse Proliferative Lupus Glomerulonephritis

Class V Membranous Lupus Glomerulonephritis

#### **29. Pneumonectomy**

The undergoing of surgery on the advice of an appropriate Medical Specialist to remove an entire lung for disease or traumatic injury suffered by the life assured.

The following conditions are excluded:

- a. Removal of a lobe of lungs (lobectomy)
- b. Lung resection or incision

#### **30. Third Degree Burns**

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

#### **31. Stroke resulting in permanent symptoms**

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 permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

#### **32. Primary (Idiopathic) Pulmonary Hypertension**

An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

The NYHA Classification of Cardiac Impairment are as follows:

- i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

#### **33. Permanent Paralysis of Limbs**

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. 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.

#### **34. Open Heart Replacement or Repair of Heart Valves**

The actual undergoing of open-heart valve surgery to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

#### **35. Open Chest CABG**

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist

The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

#### **36. Multiple Sclerosis with Persisting Symptoms**

The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

- i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
- ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

Neurological damage due to SLE is excluded.



### **37. Motor Neuron Disease with Permanent Symptoms**

Motor neuron disease diagnosed by a Specialist Medical Practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

### **38. Major Organ /Bone Marrow Transplant**

The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Other stem-cell transplants
- ii. Where only Islets of Langerhans are transplanted

### **39. Major Head Trauma**

Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

- i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

The following is excluded:

- i. Spinal cord injury.

### **40. Benign Brain Tumor**

Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist:

- i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
- ii. Undergone surgical resection or radiation therapy to treat the brain tumor.

The following conditions are excluded:

- a. Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

### **41. Blindness**

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or;
- ii. the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

### **42. Deafness**

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.

### **43. End Stage Lung Failure**

End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:

- i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
- ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
- iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO<sub>2</sub> < 55 mmHg); and
- iv. Dyspnea at rest.

### **44. End Stage Liver Failure**

Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i. permanent jaundice; and
- ii. ascites; and
- iii. hepatic encephalopathy.

Liver failure secondary to drug or alcohol abuse is excluded.

### **45. Loss of speech**

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

### **46. Loss of Limbs**

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

### **47. Kidney Failure Requiring Regular Dialysis**

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

### **48. Infective Endocarditis**

Inflammation of the inner lining of the heart caused by infectious organisms, where all of the following criteria are met:

- Positive result of the blood culture proving presence of the infectious organism(s);
- Presence of at least moderate heart valve incompetence (meaning regurgitant fraction of 20% or above) or moderate heart valve stenosis (resulting in heart valve area of 30% or less of normal value) attributable to Infective Endocarditis; and
- The Diagnosis of Infective Endocarditis and the severity of valvular impairment are confirmed by a Registered Doctor who is a cardiologist.

### **49. Coma of Specified Severity**

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. No response to external stimuli continuously for at least 96 hours;
- ii. Life support measures are necessary to sustain life; and
- iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

### **50. Cancer of Specified Severity**

A malignant tumor characterized by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

- i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. 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 T2NOMO
- v. All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than Rai stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaNOMO or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs.

## **51. Myocardial Infarction (First Heart Attack of Specific Severity)**

The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure

## **52. Creutzfeldt-Jacob Disease (CJD)**

Creutzfeldt-Jacob disease is an incurable brain infection that causes rapidly progressive deterioration of mental function and movement. A Registered Doctor who is a neurologist must make a definite diagnosis of Creutzfeldt-Jacob disease based on clinical assessment, EEG and imaging. There must be objective neurological abnormalities on exam along with severe progressive dementia.

## **53. Terminal illness**

The conclusive diagnosis of an illness, which in the opinion of a Registered Doctor who is an attending Consultant and agreed by our appointed Registered Doctor, life expectancy is no greater than twelve (12) months from the date of notification of claim, regardless of any treatment that might be undertaken.

## **54. Loss of One Limb and One Eye**

Total, permanent and irrecoverable loss of sight of one eye and loss by severance of one limb at or above the elbow or knee.

The loss of sight of one eye must be clinically confirmed by a Registered Doctor who is an eye specialist, and must not be correctable by aides or surgical procedures.

## **55. Necrotising Fasciitis**

Necrotizing fasciitis is a progressive, rapidly spreading, infection located in the deep fascia causing necrosis of the subcutaneous tissues. An unequivocal diagnosis of necrotizing fasciitis must be made by a Registered Doctor who is a specialist and the diagnosis must be supported with laboratory evidence of the presence of a bacteria that is a known cause of necrotising fasciitis. There must also be widespread destruction of muscle and other soft tissues that results in a total and permanent loss or function of the affected body part.

## **56. Hemiplegia**

The total and permanent loss of the use of one side of the body through paralysis persisting for a period of at least 6 weeks and with no foreseeable possibility of recovery caused by illness or injury, except when such injury is self-inflicted.

## **57. Tuberculosis Meningitis**

Meningitis caused by tubercle bacilli, resulting in permanent neurological deficit persisting for at least 180 consecutive days. Such a diagnosis must be confirmed by a Registered Doctor who is a specialist in neurology. Permanent neurological deficit with persisting clinical symptoms means symptoms of dysfunction in the nervous system that are not present on clinical examination and expected to last throughout the lifetime of life assured.

## **58. Myelofibrosis**

A disorder which can cause fibrous tissue to replace the normal bone marrow and results in anaemia, low levels of white blood cells and platelets and enlargement of the spleen. The condition must have progressed to the point that it is permanent and the severity is such that the Life Insured requires a blood transfusion at least monthly. The diagnosis of myelofibrosis must be supported by bone marrow biopsy and confirmed by a Registered Doctor who is a specialist.

## **59. Pheochromocytoma**

Presence of a neuroendocrine tumour of the adrenal or extra-chromaffin tissue that secretes excess catecholamines requiring the actual undergoing of surgery to remove the tumour.

The Diagnosis of Pheochromocytoma must be confirmed by a Registered Doctor who is an endocrinologist.

## **60. Eisenmenger's Syndrome**

Development of severe pulmonary hypertension and shunt reversal resulting from heart condition. The diagnosis must be made by a Registered Doctor who is a specialist with echocardiography and cardiac catheterisation and supported by the following criteria:

- Mean pulmonary artery pressure > 40 mm Hg;
- Pulmonary vascular resistance > 3mm/L/min (Wood units);
- Normal pulmonary wedge pressure < 15 mm Hg.

## **61. Angioplasty**

- i. Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50% of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).
- ii. Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.
- iii. Diagnostic angiography or investigation procedures without angioplasty/stent insertion are excluded.

## **62. Carcinoma In-Situ (CiS)**

Carcinoma-in- situ shall mean first ever histologically proven, localized pre -invasion lesion where cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any of the following covered organ groups, and subject to any classification stated:

- i. Breast, where the tumor is classified as Tis according to the TNM Staging method
- ii. Corpus uteri, vagina, vulva or fallopian tubes where the tumor is classified as Tis according to the TNM Staging method or FIGO (staging method of the Federation Internationale de Gynecologie et d'Obstetrique) Stage 0
- iii. Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO Stage 0
- iv. Ovary –include borderline ovarian tumors with intact capsule, no tumor on the ovarian surface, classified as T1aNOMO, T1bNOMO (TNM Staging) or FIGO 1A, FIGO 1B
- v. Colon and rectum; Penis; Testis; Lung; Liver; Stomach, Nasopharynx and oesophagus
- vi. Urinary tract, for the purpose of in-situ cancers of the bladder, stage Ta of papillary Carcinoma is included.

The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma In- Situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

Pre-malignant lesion and carcinoma in situ of any organ, unless listed above, are excluded.

## **63. Small Bowel Transplant**

The receipt of a transplant of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.

## **64. Brain Aneurysm Surgery or Cerebral Shunt Insertion**

The actual undergoing of surgical repair of an intracranial aneurysm or surgical removal of an arterio-venous malformation via craniotomy. The surgical intervention must be certified to be absolutely necessary by a specialist in the relevant field. Endovascular repair or procedures are not covered, or

The actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve raised pressure in the cerebrospinal fluid. The need of a shunt must be certified to be absolutely necessary by a specialist in the relevant field.



## Permanent Exclusions for Critical Illness

We shall not be liable to make any payment under this Rider towards a covered condition/illness/procedure, caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Illness, sickness, or disease other than those specified as Critical Illnesses under this Rider;
2. Any Pre-existing Disease or any complication arising therefrom. Pre-existing Disease means any condition, ailment, injury, or disease / critical illness / disability:
  - 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 reinstatement; 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 reinstatement.In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.  
Coverage under the Rider after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.
3. Any Critical Illness caused due to treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
4. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner,
5. Any Critical Illness caused due to intentional self-injury, suicide, or attempted suicide
6. Any Critical Illness caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military, or usurped power;
7. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical, or biological attack.
8. Congenital External Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured;
9. Any Critical Illness caused by any treatment necessitated due to participation as a professional in hazardous or adventure sport, including but not limited to, para jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving
10. 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.
11. Any Critical Illness caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness caused due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the rider period.
12. Any Critical Illness caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
13. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for.
14. Any Critical Illness caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.
15. Any Critical Illness caused due to cosmetic or plastic surgery or any treatment to change the appearance unless for reconstruction following an Accident, Burn(s), or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
16. Any Critical Illness caused due to surgical treatment of obesity that does not fulfil all the below conditions:
  - a. Surgery to be conducted is upon the advice of the Doctor
  - b. The Surgery / Procedure conducted should be supported by clinical protocols
  - c. The member has to be 18 years of age or older and
  - d. Body Mass Index (BMI):
    - greater than or equal to 40 or
    - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      - i. Obesity related cardiomyopathy
      - ii. Coronary heart disease
      - iii. Severe Sleep Apnea
      - iv. Uncontrolled Type 2 Diabetes
17. Any Critical Illness caused due to treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reason.
18. Any Critical Illness caused by treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
19. In the event of the death of the Insured Person within the stipulated survival period as set out above.
20. Any Critical Illness caused by sterility and infertility. This includes:
  - a. Any type of contraception, sterilization
  - b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
  - c. Gestational Surrogacy
  - d. Reversal of sterilization

## TERMINATION OF POLICY

The rider cover shall terminate upon the happening of the first of the following events:

1. the date of payment of freeloop cancellation amount under the Base Policy or Rider;
2. death of Life Insured;
3. on payment of 100% rider SA under this rider;
4. on the expiry of the rider coverage term;
5. on date on which the rider or base cover is cancelled or terminated for any reason;
6. the date of payment of the surrender value, if any;
7. on cancellation/ termination of the cover by the Company on grounds of misrepresentation, fraud or nondisclosure subject to section 45 of the Insurance Act, 1938 as amended from time to time.

## TERMS AND CONDITIONS

### Free Look Period

We request You to go through the enclosed Policy document in detail and check the accuracy of information provided herein. You will have the right to return Your Policy to Us within 30 days from the date of receipt of the Policy, in case You disagree with the terms & conditions of Your Policy. We will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from Your end. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and stamp duty charges while issuing Your Policy in accordance with IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

### Grace Period

Conditions for grace period of the contract shall be same as that applicable for the base product.

### Assignment

Assignment shall be applicable in accordance with provisions of Section 38 of the Insurance Act 1938, as amended from time to time.

### Nomination

Nomination shall be applicable in accordance with provisions of Section 39 of the Insurance Act 1938, as amended from time to time.

### Fraud and Mis-statement

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>

### Initial Waiting Periods

For all major CI conditions covered, there is a waiting period of 90 days and for all minor CI conditions covered, there is a waiting period of 180 days from the rider risk commencement date, or revival date, as the case may be. In case the insured event happens during this period, no benefit shall be payable. However, 100% of the premium (excluding any extra loading and taxes), will be refunded from the date of commencement of risk of the rider or from the date of revival as applicable and the rider will terminate with immediate effect.

No waiting period applies for Critical Illness claims arising solely due to an accident.

### Survival Period

In respect of all the benefits payable due to Critical Illness, a 14-day survival period is applicable. This refers to the period from the diagnosis and fulfilment of the CI conditions covered which the life insured must survive before the benefit will be paid.

Please note that claim payment will only be made with confirmatory diagnosis of the conditions covered while the insured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem).

### Cooling-off Period

Cooling off period is the time between two minor CI claims. Cooling Off Period of 365 days shall be applicable for this rider. During this period, no benefit shall be payable related to minor conditions.

There is no cooling off period between a minor and a major claim.

### Premium

The Premiums payable for the Rider shall be determined based on the Sum Assured opted by the Policyholder under this Rider. If the Rider Premium is discontinued at any point in time, the Rider and the Benefits under it shall automatically terminate.

### Revival and RPU

The policyholder will have a Revival option as per the rules of the base plan.

There is no RPU benefit under this plan. If the policyholder ceases to pay premiums at any time, the rider cover will cease at the end of the grace period when rider premiums are discontinued.

### Surrender Value

- No Surrender Value is payable for Regular Pay riders.
- For Limited Pay rider, a Surrender Value is available upon receipt of all premiums under the rider.
- Limited Pay riders are eligible for a surrender value provided that the base plan is eligible (if the base plan was also surrendered). If limited pay rider is deleted, without the base plan being surrendered, then surrender value on rider benefit is available upon receipt of all premiums under the rider.

The Surrender Value for all eligible policies is calculated as under:

$$50\% \text{ of Total Rider Premiums Paid} \times \left( \frac{\text{Unexpired Coverage Term/Original Coverage Term}}{1} \right) \times \left[ \frac{\text{(Rider SA at inception less minor CI Claim paid, if any)}}{\text{Rider SA at inception}} \right]$$

The Unexpired Coverage Term is calculated as the number of whole years from the date of surrender to the end of the Rider Term.

Total Rider Premiums Paid means total of all the premiums received for this rider, excluding any underwriting extra premiums, any loadings for modal premiums and taxes.

### Modal Loading

Same as base plan.

## **Important Notes & Disclaimer:**

- This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).
- GST and any other applicable taxes will be added (extra) to Your premium and levied as per extant tax laws.
- An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc.
- This brochure contains only the salient features of the Rider. For further details, please refer to the policy contract.
- Tax benefits may be available as per prevailing tax laws. For more details and clarification call Your ABSLI Insurance Advisor or visit our website and see how we can help in making Your dreams come true.
- All Rider benefits are subject to policy being in force.
- “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited.
- “You” or “Your” means the Policyholder.
- Policyholder and Life Insured can be different under this product. In all situations, it is ensured that the Policyholder has an insurable interest in the Life Insured.

For other terms and conditions, request Your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

## 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 Dec 31<sup>st</sup>, 2023, total AUM of ABSLI stood at Rs.82,043 Crore (21% Increase YOY). ABSLI recorded a gross premium income of Rs.11,101 Crore in 9M FY24 and registering a y-o-y growth of 10% in Gross Premium with YTD Individual Business FYP with Single Premium at 10% at Rs 1,974 Crore. ABSLI has a nationwide distribution presence through 360+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers and through its website. The company has over 22,000 employees and 19.5 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.

With subsidiaries/JVs that have a strong presence across Protecting, Investing and Financing solutions, ABCL is a financial solutions group that caters to the diverse needs of its customers across their life cycle. Powered by about 47,000 employees, the businesses of ABCL have a nationwide reach with over 1,462 branches, more than 2,00,000 agents/channel partners and several bank partners.

As of December 31, 2023, Aditya Birla Capital Limited manages aggregate assets under management of over Rs. 4.10 lakh Crore with a consolidated lending book of about Rs 1.15 lakh Crore through its subsidiaries and joint ventures.

Aditya Birla Capital Limited is a part of the US\$65 billion global conglomerate Aditya Birla Group, which 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.



# Aditya Birla Sun Life Insurance Co. Ltd.



## 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.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.”

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: 109A041V01 ADV/5/24-25/185

### BEWARE OF SPURIOUS / FRAUD PHONE

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

