

# Canara HSBC Life Insurance Group Secure Plus

Group, non-linked, non-participating, pure risk premium, credit life insurance plan.

UIN: 136N090V01

This is proprietary content of Canara HSBC Life and is for general information purposes only.  
For detailed information about the product, please refer to the product brochure available on the company's website.

# Product Overview

- The plan can be offered to customers of financial institutions/ banks / other lending institutions providing various types of loans like housing loans, vehicle loans (personal 4-wheeler / 2-wheeler, commercial vehicle etc.), education loans, personal loans, loan against property, business loans, etc. that are being sold by the financial institutions as physical or digital lending.
- Both new and existing loans can be covered under the product. The Coverage Term under the product will not be more than the loan term / outstanding loan term for new / existing loans respectively, e.g. equal to loan term / partial loan term, etc.
- A loan for which the application for cover under the Master Policy is received beyond 8 months of the initial loan disbursement will be treated as an existing loan



# Plan Options

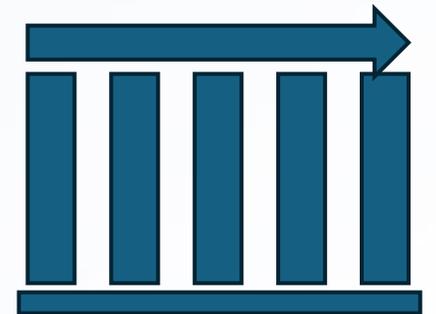
## Reducing Cover:

- The Sum Assured will reduce on monthly basis over the term of the Coverage and will be as per the COI issued to the Member.
- This Plan Option shall be offered to the Members only when the expected average Sum Assured under the scheme / group is greater than or equal to ₹1.00 Lakh



## Level Cover:

- The Sum Assured will remain constant throughout the Coverage Term.
- This Plan Option can be offered for interest only loans.
- If the expected average Sum Assured under the scheme / group is below ₹1,00,000, only Level Cover Option will be offered to all the Members of the scheme / group even if the loan is not an interest only loan



# Coverage Options

Death only

Death & ADB  
(Accidental Death Benefit  
Option)

Death & ATPD  
(Accidental Total &  
Permanent Disability)

Death & CI  
(Critical Illness)  
(with Coverage Term up to  
5 years)

Death, ADB & CI  
(with Coverage Term up to  
5 years)



ADB is an additional benefit; CI and ATPD are 100% accelerated benefit

# Death Benefit in “Coverage Option - Death Only”

On Death of Member, provided the Coverage is in-force at the time of the event.

**Level Cover:** Sum Assured for which the Member was insured will be paid.

**Reducing Cover:** Sum Assured at the time of death, as per the defined schedule specified in the COI will be paid.



## Single Life basis

Benefit shall be paid for the deceased Member and the Coverage will terminate.

## Joint Life basis

Benefit shall be paid for the deceased Member. Cover ceases for the deceased Member as well as for the surviving joint borrower(s).

## Joint Life Loan Share basis

Benefit shall be paid for the deceased Member and their cover ceases. However, the cover for the surviving joint borrower(s) shall continue till the occurrence of contingent event on their live(s) or end of the Coverage Term, whichever is earlier.

# Death Benefit in “Coverage Option – Death & ADB”

On Death of Member, provided the Coverage is in-force at the time of the event.

**Level Cover:** Sum Assured for which the Member was insured and in case of Accidental Death, an additional amount equal to Sum Assured will be paid.

**Reducing Cover:** Sum Assured at the time of death, as per the defined schedule specified in the COI and in case of Accidental Death, an additional amount equal to Sum Assured at the time of death, as per the defined schedule specified in the COI will be paid.



## Single Life basis

Benefit shall be paid for the deceased Member and the Coverage will terminate.

## Joint Life basis

Benefit shall be paid for the deceased Member. Cover ceases for the deceased Member as well as for the surviving joint borrower(s).

## Joint Life Loan Share basis

Benefit shall be paid for the deceased Member and his / her cover ceases. However, the cover for the surviving joint borrower(s) shall continue till the occurrence of contingent event on their live(s) or end of the Coverage Term, whichever is earlier.

# Death Benefit in “Coverage Option – Death & ATPD”

On Death of Member or occurrence of ATPD on the life of Member, whichever is earlier, provided the Coverage is in-force at the time of the event.

**Level Cover:** Sum Assured for which the Member was insured will be paid.

**Reducing Cover:** Sum Assured at the time of death or occurrence of ATPD whichever is earlier, as per the defined schedule specified in the COI will be paid.



## Single Life basis

Benefit shall be paid for the deceased / affected Member and the Coverage will terminate.

## Joint Life basis

Benefit shall be paid for the deceased / affected Member. Cover ceases for the deceased / affected Member as well as for the surviving / unaffected joint borrower(s).

## Joint Life Loan Share basis

Benefit shall be paid for the deceased / affected Member and his / her cover ceases. However, the cover for the surviving / unaffected joint borrower(s) shall continue till the occurrence of contingent event on their live(s) or end of the Coverage Term, whichever is earlier.

# Death Benefit in “Coverage Option – Death & CI”

(with Coverage Term up to 5 years)

On Death of Member or diagnosis of CI on the life of Member, whichever is earlier, provided the Coverage is in-force at the time of the event.

**Level Cover:** Sum Assured for which the Member was insured will be paid.

**Reducing Cover:** Sum Assured at the time of death or diagnosis of CI whichever is earlier, as per the defined schedule specified in the COI will be paid.



## Single Life basis:

Benefit shall be paid for the deceased / affected Member and the Coverage will terminate.

## Joint Life basis:

Benefit shall be paid for the deceased / affected Member. Cover ceases for the deceased / affected Member as well as for the surviving / unaffected joint borrower(s)\*.

## Joint Life Loan Share basis:

Benefit shall be paid for the deceased / affected Member and his / her cover ceases. However, the cover for the surviving / unaffected joint borrower(s) shall continue till the occurrence of contingent event on their live(s) or end of the Coverage Term, whichever is earlier.

# Death Benefit in “Coverage Option – Death, ADB & CI” (with Coverage Term up to 5 years)

On Death of Member or diagnosis of CI on the life of Member, whichever is earlier, provided the Coverage is in-force at the time of the event.

**Level Cover:** Sum Assured for which the Member was insured and in case of Accidental Death, an additional amount equal to Sum Assured will also be paid.

**Reducing Cover:** Sum Assured at the time of death or diagnosis of CI whichever is earlier, as per the defined schedule specified in the COI and in case of Accidental Death, an additional amount equal to Sum Assured at the time of death, as per the defined schedule specified in the COI will also be paid.



### Single Life basis:

Benefit shall be paid for the deceased / affected Member and the Coverage will terminate.

### Joint Life basis:

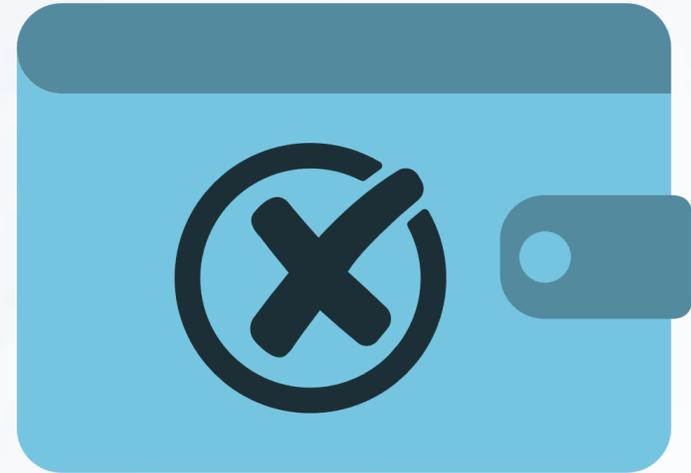
Benefit shall be paid for the deceased / affected Member. Cover ceases for the deceased / affected Member as well as for the surviving / unaffected joint borrower(s).

### Joint Life Loan Share basis:

Benefit shall be paid for the deceased / affected Member and his / her cover ceases. However, the cover for the surviving / unaffected joint borrower(s) shall continue till the occurrence of contingent event on their live(s) or end of the Coverage Term, whichever is earlier.

# Survival/Maturity Benefit

- No survival /maturity benefit is payable in Group Secure plus under any plan option

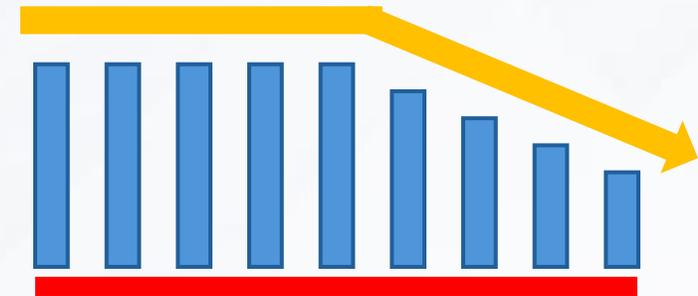


# Moratorium Options

Moratorium Option is allowed only under Reducing Cover Plan Option.

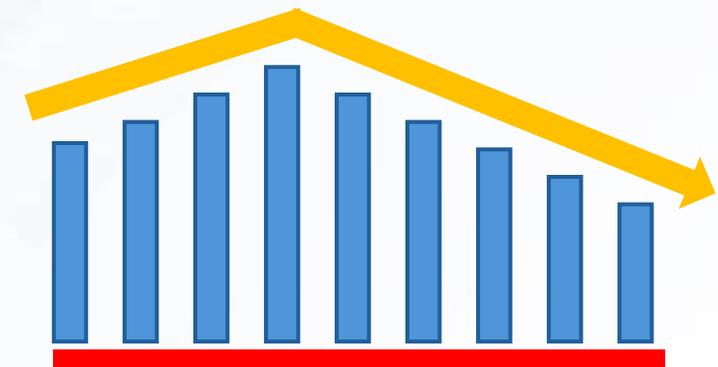
## Without Interest:

- Initial Sum Assured remains unchanged up to the end of the moratorium period and thereafter it shall reduce monthly as specified in the COI issued to the Member.



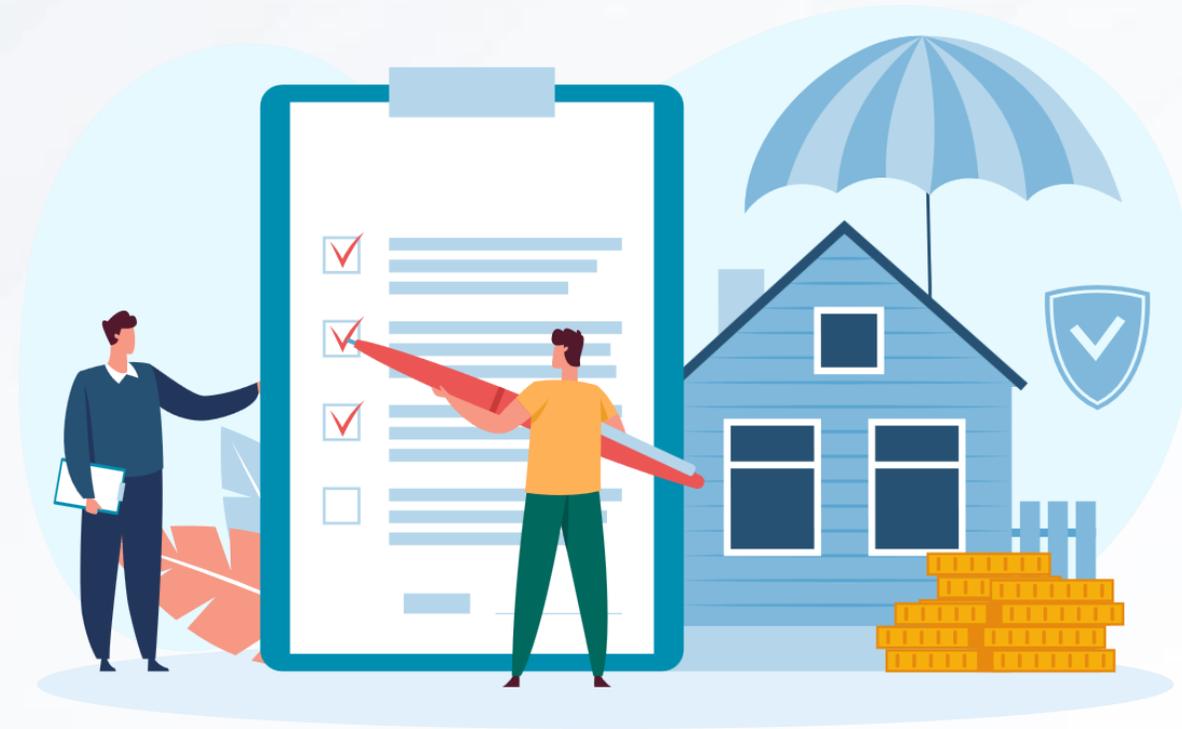
## With Interest:

- Initial Sum Assured increases to the extent of the outstanding interest during the moratorium period. Thereafter it shall reduce monthly as specified in the COI issued to the Member.



# Conditions applicable for Moratorium Options

- Minimum moratorium period: 1 month
- Maximum moratorium period: 120 months.
- Moratorium period will be available in multiple of 1 month only.
- The premium for the insurance cover will be payable from the inception of the coverage irrespective of whether loan EMI has started or not due to the moratorium period.
- Coverage Term will include the moratorium period.



# Joint Borrower Options

A maximum of 4 Joint Borrowers can be allowed under the product. All joint borrowers must opt for same PPT, Coverage Term, Plan Option, Moratorium Option and Coverage Option.

- **Joint Life basis:**

- Each of the joint borrowers will be insured for 100% of the Sum Assured

- **Joint Life Loan Share basis:**

- The Initial Sum Assured will be split between the joint borrower(s) in the ratio in which the loan is shared amongst them, as stated in the membership form.



# Family Lifestyle Benefit (Optional Inbuilt Benefit)

## Term Benefit:

- Can be added to the Death only and Death & ADB Options only on payment of additional premium.
- Minimum SA Per Member : 10,000/=
- Maximum SA Per Member : 50.00 Lakhs

## **Additional benefit in case of Death:**

- An amount equivalent to 25% or 50% of the Initial Sum Assured as chosen will be paid as Lumpsum.



# Family Lifestyle Benefit (Optional Inbuilt Benefit)

## Income Benefit:

- Can be added to Death only and Death & ADB Options only on payment of additional premium.
- Minimum Income Per Member Per Month : 2500/=
- Maximum Income Per Member Per Month : 1.00 Lakh

## **Additional benefit in case of Death:**

- 0.5% of Initial Sum Assured shall be paid as monthly Income for 60 months. (starting from monthly coverage anniversary following the date of Death of the Insured Member)

**Note:** The Income Benefit Option is available where the Initial Sum assured is more than or equal to 5 lac



# Family Lifestyle Benefit (Optional Inbuilt Benefit):

## Family Lifestyle Benefit is not available with:

- Joint Borrower Options
- Education Loans where the entry age is below 18 years
- Coverage Options - Death & ATPD, Death & CI (with Coverage Term up to 5 years) and Death, ADB & CI (with Coverage Term up to 5 years)
- Limited Premium Payment Option



# Boundary Conditions

Group Secure Plus

# Sum Assured:

- **Minimum Sum Assured per Member:** Rs. 10,000 for all coverage options.
- **Maximum Sum Assured per Member:**
  - Death only: As per BAUP (Board Approved Underwriting Policy)
  - Death & ADB Option: Rs. 3.00 Cr.
  - Death & ATPD Option: Rs. 3.00 Cr.
  - Death & CI Option (with Coverage Term up to 5 years): Rs. 1.00 Cr.
  - Death, ADB & CI Option (with Coverage Term up to 5 years): Rs. 1.00 Cr.
- Initial Sum Assured shall not exceed the 120% of the initial loan amount / outstanding loan amount for new loans / existing loans respectively.
- The Sums Assured for ATPD, ADB, and CI benefits (as applicable for the Member basis Coverage Option chosen) would be same as the Sum Assured payable on death.



# Minimum Entry Age

- **Education Loan:**
  - Plan option - Death only – 12 Years
  - All other plan options – 18 years
- **Other Loans:**
  - All plan options – 18 Years
- **Family Lifestyle Benefit (Wherever applicable)**
  - Education Loan : 18 Years
  - Other Loans : Same as the Coverage Option chosen



# Maximum Entry Age

Coverage Option	Maximum Entry Age (years last birthday)
Death only	75 years
Death & ADB Option	70 years
Death & ATPD Option	
Death & CI Option (with Coverage Term upto 5 years)	
Death, ADB & CI Option (with Coverage Term upto 5 years)	



Maximum Entry Age for “Family Lifestyle Benefit” – Same as the Coverage Option chosen

# Maturity Age

Coverage Option	Minimum Maturity Age (Years Last Birthday)	Maximum Maturity Age (Years Last Birthday)
Death only	18 Years	80 years
Death & ADB Option	18 Years	75 years
Death & ATPD		
Death & CI Option (with Coverage Term upto 5 years)		
Death, ADB & CI Option (with Coverage Term upto 5 years)		

In the case of Joint-life policies, oldest Insured Member's age will be considered

# Policy Term

## Minimum Coverage Term:

- **Single Premium:** 1 month
  - Death & CI Option (with Coverage Term upto 5 years) – 1 Year
  - Death, ADB & CI Option (with Coverage Term upto 5 years) – 1 Years
- **Limited Premium (5 Years PPT):** 6 years

**Note:** The Coverage Term cannot be more than the loan term / outstanding loan term for new / existing loans respectively.



# Policy Term

## Maximum Coverage Term:

- Single Premium / Limited Premium (5 Years PPT) : 40 years
- Death & CI Option (with Coverage Term upto 5 years) and Death, ADB & CI Option (with Coverage Term upto 5 years) : 5 Years

## Note:

- Maximum Coverage Term is subject to Maturity Age not being greater than the age of the Life Assured (or, in the case of multiple-life coverages, of the older Life Assured) as at the end of the Coverage Term
- The Coverage Term cannot be more than the loan term / outstanding loan term for new / existing loans respectively.



# Premium Payment Term

PPT Option	Coverage Option allowed	Premium Payment Term (Years)
Single Premium	All Coverage Options	Single payment at inception of the Coverage
Limited Premium (5 Years PPT)	<p>All Coverage Options except the following:</p> <ul style="list-style-type: none"> <li>Coverage Option 4 – Death &amp; CI Option (with Coverage Term upto 5 years)</li> <li>Coverage Option 5 – Death, ADB &amp; CI Option (with Coverage Term upto 5 years)</li> </ul>	5 years fixed



PPT for Optional Inbuilt Benefit (Family Lifestyle Benefit) – Same as the Coverage Option chosen

# Premium Payment Modes

Single Pay

Yearly

Half-Yearly

Quarterly

Monthly

For administrative purposes, in case of monthly mode coverages, the Company may accept three months' premiums in advance at Coverage inception with the following conditions:

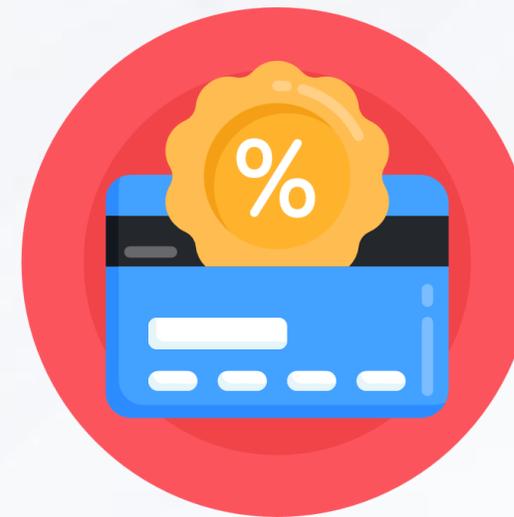
- I. Collection of advance Premium shall be allowed within the same financial year for the Premium due in that financial year. However, where the Premium due in one financial year is being collected in advance in earlier financial year, the Company may collect the same for a maximum period of three months in advance of the due date of the premium.
- II. The Premium so collected in advance shall only be adjusted on the due date of the premium.
- III. The commission shall only be paid after adjustment of Premium on due date.

# Premium Payment Modes

- Change in Premium Payment Mode:
- The Member can choose to change the Mode of Premium Payment subject to application of modal factor.
- In case of Joint Life Options, the change in mode of premium payment will be applicable for all joint / co-borrowers.
- There is no fee on such alteration.
- The change will be effective from the next Coverage Anniversary following the receipt of such request subject to payment of due Premium(s).
- The request for change in Premium Payment Mode should be made at least 60 days prior to the Coverage Anniversary from which the change shall be effective

# Rebates

- **Female Rebate** - In case the Life Assured is a female, a 3 years age set back is given to the premium rates.
- **Staff Rebate** - Applicable only on those coverages which are sold to Staff members.
- Staff rebate shall be applicable on First Year Premium / Single Premium for all channels as detailed below



PPT Option	Staff Rebate (as % of First Year Premium / Single Premium)
Single Premium	2.50%
Limited Premium	3.75%

**Staff** includes employees (including their spouse, children and dependent parents) of Canara HSBC Life Insurance Co. Ltd, its shareholder banks (Canara Bank and Punjab National Bank), HSBC Bank and other distribution partners; including their group / associate companies

# Joint Borrower Rebate

- The discount is provided to allow for the savings achieved on expenses and benefit payments under Joint Life basis option (i.e. Each borrower covered for 100% Sum Assured).

PPT Option	Percentage reduction of premium on youngest Life Assured		
	Two lives	Three lives	Four Lives
Single Premium / Limited Premium	3%	8%	13%



# Non-forfeiture benefits

## Group Secure Plus

This is proprietary content of Canara HSBC Life and is for general information purposes only. For detailed information about the product, please refer to the product brochure available on the company's website.

# Lapse

- For **Limited Premium coverage option**, if premiums are not paid within the grace period, the cover for the member will lapse at the end of grace period.
- No coverage will be provided after the grace period in case the cover lapses.
- However, if a Limited Premium Coverage is in Lapse status (after having paid all the premiums due for the first 2 consecutive Coverage Years) and is not revived within the Revival Period, it shall terminate upon expiry of the Revival Period and Early Exit Value as detailed below shall be payable.
- The Early Exit Value is not applicable for Single Premium coverages.



# Surrender by Member(s)

- **Single Premium coverage option**

- The member can surrender anytime during the Coverage Term with the surrender value being payable
- Surrender benefit will be available from first Coverage year

- **Limited Premium coverage option**

- The surrender benefit will be available after payment of all premiums due under the Coverage as per the chosen Premium Payment Term.
- If a member wishes to terminate the Coverage during the Premium Payment Term without paying all the due premiums as per the Premium Payment Term, Early Exit Value will be payable



**Note:** No surrender value payable for coverages with Coverage Term of less than 2 years

# Free Look Cancellation

- In case the Master Policyholder/ Insured Member does not agree with the terms and conditions of the Master Policy/ COI or otherwise and has not made any claim, the Master Policyholder/ Insured Member may approach the Company with a request for free-look cancellation of the Master Policy / Coverage by returning the original Master Policy/COI Document (if issued physically upon request) along with a written request stating the reasons for non-acceptance within free-look period of 30 days from the date of receipt of the Master Policy/ COI whether received electronically or otherwise (whichever is earlier). In such a case the Master Policy/ COI shall stand terminated with refund of premiums to the respective Insured Member(s).
- Refund amount = Premium less (Pro-rata risk premium plus stamp duty plus medical expenses, if any).
- Under Joint Life basis or Joint Life Loan Share basis, the free-look cancellation request would be applicable for all the joint borrowers



# General Policy Provisions

## Group Secure Plus

This is proprietary content of Canara HSBC Life and is for general information purposes only. For detailed information about the product, please refer to the product brochure available on the company's website.

# Suicide Claim provisions

- In case of death of Insured Member due to suicide within 12 months:
  - From the date of commencement of risk cover, the nominee of the Insured Member shall be entitled to 80% of the Total Premiums Paid till the date of death or the respective Early Exit Value/Surrender Value available as on the date of death whichever is higher, provided the insurance coverage is in-force
  - From the date of revival of the insurance cover, the nominee of the Insured Member shall be entitled to an amount which is higher of 80% of the Total Premiums Paid till the date of death or the respective Early Exit Value/Surrender Value as available on the date of death.
- Under Joint Life basis or Joint Life Loan Share basis, the insurance cover will continue for the surviving / unaffected Insured Member(s).

## Grace period

- A grace period of 30 days from premium due date for yearly / half-yearly / quarterly premium payment modes and 15 days from premium due date for monthly premium payment mode will be allowed.
- During the grace period, the Insured Member's cover will remain in-force. If the contingent event (applicable as per the chosen Coverage Option) occurs during the grace period after deducting the due unpaid Premium in respect of the Insured Member, subject to applicable condition. Insurance coverage for surviving / unaffected borrowers under Joint Borrower Options will cease or continue.
- The due unpaid Premium in respect of the Insured Member amounts to the Instalment Premium which is due and unpaid till the date of death of the Insured Member.

## Nomination and Assignment requirements

- Nomination shall be as per Section 39 of the Insurance Act, 1938 as amended from time to time.
- Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.

## Revival

- The cover can be revived anytime during the Coverage Term within five years (Revival Period) from the date of first un-paid Premium subject to the following conditions:
- Payment of all un-paid Premiums along with interest (as notified by the Company from time to time). The basis for determining the interest rate is the average of the daily rates of 10-Year G-Sec rate over the last five calendar years ending 31st December every year rounded to the nearest 50 bps plus a margin of 100 bps. Any change in the basis of this interest rate will be subject to the prior approval of the Authority. The Company undertakes the review of the Interest rates for revivals on 31<sup>st</sup> December every year with any changes resulting from the review being effective from the 1st of April of the following year. The information is sourced from a reliable source.
- Revival shall be as per the Board Approved Underwriting Policy of the Company.
- In case of Joint Life Options, the revival should be done for all joint / co-borrowers. In case of revival of the cover, the product benefits would be reinstated to the full level

# Thank You

This is proprietary content of Canara HSBC Life and is for general information purposes only.  
For detailed information about the product, please refer to the product brochure available on the company's website.

# Annexure

## Group Secure Plus

This is proprietary content of Canara HSBC Life and is for general information purposes only. For detailed information about the product, please refer to the product brochure available on the company's website.

- A **Member** means a person who meets the eligibility criteria for grant of benefits under the Master Policy. A Member does not automatically become an Insured Member unless they fulfil the eligibility criteria & comply with all the requisite formalities for grant of insurance cover and the Company grants them an insurance cover & issues a Certificate of Insurance (COI).
- The **Master Policyholder** would be responsible to administer the Master Policy on behalf of the insured members. Financial institutions / banks / other lending institutions, providing various types of loans or institutions / entities facilitating / administering loans on behalf of lending institutions on e-commerce platform or otherwise will be treated as the Master Policyholders under this product.
- The **Sum Assured** payable on death of the Life Assured would be as per the defined schedule specified in the COI. The Sum Assured payable for other benefits such as ATPD, ADB and CI will be same as the Sum Assured payable on death.
- Upon the occurrence of the insured event during the term of the Coverage, the Company shall pay the benefits as per IRDAI regulations.

# Accidental Death Benefit (ADB)

- “Accident” means sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs after the risk commencement date of the Policy and before the termination of the Policy.
- “Accidental Death” means death of the insured which results directly and solely from an Accident and independently of any other causes AND which occurs within 180 days of the date of the Accident.

# Accidental Death Benefit (ADB) - Exclusions

- Accidental Death arising directly or indirectly from any of the following are specifically excluded:
  - The insured member taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot.
  - The insured member flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
  - Self-inflicted injury, suicide or attempted suicide-whether sane or insane
  - Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
  - Service in any military, air force, naval or paramilitary organization.
  - War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
  - The insured member taking part in any strike, industrial dispute and riot.
  - The insured member taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.
  - Exposure to Nuclear reaction, Biological, radiation or nuclear or chemical contamination.
  - Physical handicap or mental infirmity.

# Accidental Total and Permanent Disability (ATPD)

- The following definition of 'Accidental Total and Permanent Disability Benefit' is used within this plan
- "Accident" means sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs after the risk commencement date of the Policy and before the termination of the Policy.
- "Accidental bodily injury" means bodily injury of the insured caused solely and directly from an Accident and independently of any other intervening causes AND which occurs within 180 days of the date of Accident.
- "Accidental Total and Permanent Disability" (ATPD) shall mean the occurrence of any of the following conditions as a result of Accidental bodily injury:
  - Loss of use or Loss by severance of two or more limbs at or above wrists or ankles. Limb means the whole hand at or above the wrist or the whole foot at or above the ankle. The diagnosis has to be confirmed by a Specialist.
  - "Loss of Sight" shall mean total, permanent and irrecoverable loss of sight of both eyes. The blindness must be confirmed by an Ophthalmologist; loss of sight - means total, permanent and irreversible loss of all vision in both eyes as a result an 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 aides or surgical procedures.

- "Loss of Speech" shall mean total and irrecoverable loss of the ability to speak as a result of injury 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.
- "Loss of Hearing" shall mean total and irreversible loss of hearing in both ears as a result of 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 90 decibels across all frequencies of hearing" in both ears.

The above disability must have persisted for at least 6 consecutive months (except for "Loss of Speech" where the disability must be established for a continuous period of 12 months) and must, in the opinion of a registered Medical Practitioner appointed by the Company, be deemed total and permanent.

The above mentioned 180 days period will not be applicable for disabilities due to Loss by severance.

# Accidental Total and Permanent Disability (ATPD) - Exclusions

No benefit will be payable in respect of any of the conditions covered under the ATPD Cover, arising directly or indirectly from, through or in consequence of the following exclusions:

- The insured member taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot.
- The insured member flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
- Self-inflicted injury, suicide or attempted suicide-whether sane or insane
- Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
- Service in any military, air force, naval or paramilitary organization.
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
- The insured member taking part in any strike, industrial dispute, riot.
- The insured member taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.
- Exposure to Nuclear reaction, Biological, radiation or nuclear, biological or chemical contamination.
- Physical handicap or mental infirmity.

In case ATPD benefit is claimed however is not admissible due to any of the exclusion clause(s) applicable for ATPD, then the ATPD would not be payable. However, the benefit payable in the event of other contingencies as per chosen Coverage Option will continue

# Critical Illness Benefit (CI)

- On diagnosis of the insured member with any of the 40 Critical Illness listed below, 100% of Sum Assured is paid and the policy terminates immediately. 40 Critical Illnesses covered under CI Benefit are given in the table below:

1. CANCER OF SPECIFIED SEVERITY	14. DEAFNESS	29. FLUMINANT HEPATITIS
2. MYOCARDIAL INFARCTION	15. END STAGE LUNG FAILURE	30. LOSS OF INDEPENDENT EXISTENCE (COVER UP TO INSURANCE AGE 75)
3. OPEN CHEST CABG	16. END STAGE LIVER FAILURE	31. MEDULLARY CYSTIC DISEASE
4. OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES	17. LOSS OF SPEECH	32. MUSCULAR DYSTROPHY
5. COMA OF SPECIFIED SEVERITY	18. LOSS OF LIMBS	33. MYELOFIBROSIS
6. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS	19. MAJOR HEAD TRAUMA	34. PARKINSON'S DISEASE
7. STROKE RESULTING IN PERMANENT SYMPTOMS	20. PRIMARY (IDIOPATHIC) PULMONARY HYPERTENSION	35. PHEOCHROMOCYTOMA
8. MAJOR ORGAN /BONE MARROW TRANSPLANT	21. THIRD DEGREE BURNS	36. POLIOMYELITIS
9. PERMANENT PARALYSIS OF LIMBS	22. ALZHEIMER'S DISEASE	37. AORTA GRAFT SURGERY
10. MOTOR NEURON DISEASE WITH PERMANENT SYMPTOMS	23. APALLIC SYNDROME	38. SYSTEMIC LUPUS ERYTHEMATOSUS WITH LUPUS NEPHRITIS
11. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS	24. APLASTIC ANAEMIA	39. TUBERCULOSIS MENINGITIS
12. BENIGN BRAIN TUMOR	25. BRAIN SURGERY	40. SEVERE ULCERATIVE COLITIS
13. BLINDNESS	26. CREUTZFELDT-JACOB DISEASES (CJD)	
	27. CROHN'S DISEASE	
	28. ENCEPHALITIS	

# Exclusions applicable for CI

We shall not be liable to make any payment under this Policy towards a covered Critical Illness, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy;
- Any Pre-existing Disease or any complication arising there from. Pre-existing disease (PED) means any condition, ailment, injury or disease:
  - i) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or its reinstatement, whichever is later or
  - ii) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy or its reinstatement, whichever is later.
- Any listed conditions of which the signs or symptoms first occurred within the Waiting Period\*
- Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilus, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis. Alcohol or Solvent abuse, or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the prescription of a registered medical practitioner.
- Any Critical Illness directly or indirectly caused due to intentional self-injury, suicide or attempted suicide; whether the person is medically sane or insane. Any Critical Illness directly or indirectly, 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;

\*Waiting Period of 90 days will be applicable from the risk commencement date or date of revival (only if revival happens post 90 days of lapse), whichever is later. The benefit shall not apply or be payable in respect of any of the listed conditions of which the signs or symptoms first occurred within the waiting period.

# Exclusions applicable for CI

- 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.
- Any External Congenital Anomaly which is not as a consequence of Genetic disorder.
- Insured Member whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation;
- Participation by the Insured Member in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Any Critical Illness based on certification/diagnosis from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis that is not scientifically recognized;
- Any treatment/surgery for change of sex, cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improve physical appearance, surgical and nonsurgical treatment of obesity, including morbid obesity (unless certified to be life threatening) and weight control programs, or treatment of an optional nature including complications/illness arising as a consequence thereof;
- Any Critical Illness arising or resulting from the Insured Member participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion with criminal intent;
- Any treatment arising from or traceable to pregnancy (including voluntary termination), miscarriage (unless due to an accident), childbirth, maternity (including Caesarian section), abortion or complications of any of these. This exclusion will not apply to ectopic pregnancy.

In case CI benefit is claimed however is not admissible due to any of the exclusion clause(s) applicable for CI, then the CI would not be payable. However, the benefit payable in the event of other contingencies as per chosen Coverage Option will continue.