

# A PROMISE OF STRONGER PROTECTION FOR A HEALTHIER WORKFORCE

Group coverage against upto 40 critical illnesses  
for comprehensive employee wellbeing



For more information: ☎ 1800-103-0003/1800-891-0003

Canara HSBC Life Insurance | Promises Ka Partner

## Canara HSBC Life Insurance

### Canara HSBC Life Insurance Group Critical Illness Rider

**Canara HSBC Life Insurance Group Critical Illness Rider** is an extra layer of protection offered to the members of both employer-employee groups as well as non-employer-employee groups, in addition to their underlying group policy cover. The coverage may be voluntary or compulsory.

This Rider serves as an additional layer of protection, offering coverage in the event of diagnosis of critical illnesses. In the event of diagnosis of any one of the critical illnesses covered, the sum assured of the respective benefit option as chosen by the Member/Master Policyholder is payable subject to the terms and conditions of the Rider as provided in the Rider documents. The Rider will be attached to the Master Base policy/Member Base policy and it will provide the sum assured as a lumpsum as per the Benefit Option chosen to give you that extra comfort of safety.

#### Key Features of Canara HSBC Life Insurance Group Critical Illness Rider

- Protection against 10/20/ 40 Critical Illness depending upon the rider option chosen
- Option to add the Rider Benefit Option to Master Base policy /Member Base policy at inception or at any subsequent Master Base policy/Member
- Flexibility to pay premiums in single pay, yearly (annual), half- yearly, quarterly, and monthly (basis Base policy)

#### Eligibility Criteria

Rider Options	Option 1: Critical Illness Classic (10 Critical Illnesses)	Option 2: Critical Illness Advantage (20 Critical Illnesses)	Option 3: Critical Illness Advanced (40 Critical Illnesses)
Entry Age	18 years to 69 years		
Premium Payment Term	PPT can be 1 year or from 1 month to 11 months (Premium Payment Term will be same as the Policy Term)		
Policy Term	a. 1 year b. Less than 1 year (1 month to 11 months) (Policy Term will be same as the Base product to which this rider is attached)		
Maximum Maturity Age	70 years		
Premium Payment Mode	Annual, Semi-Annual, Quarterly, Monthly for 1 year Policy Term Single / Monthly for Policy Term of less than 1 year (Will be equal to the Base Policy Premium Payment mode)		
Sum Assured	Minimum: ₹ 10,000 Maximum: ₹ No limit as per the Company's Board Approved Underwriting Policy (BAUP) subject to maximum CI Sum Assured capped at Sum Assured under the Base Policy to which this rider is attached.		
Annualized Premium	The maximum premium for the rider is restricted to 100% of the premium under the base product to which this rider is attached		
Modal Premium	Yearly 1.00   Half Yearly 0.51   Quarterly 0.26   Monthly 0.09		

## List of Critical Illnesses Included Under Each Plan Option:

Critical Illness Classic (10 CIs)	Critical Illness Advantage (20 CIs)	Critical Illness Advanced (40 CIs)
Cancer Of Specified Severity	Cancer Of Specified Severity	Cancer Of Specified Severity
Myocardial Infarction (First Heart Attack of specific severity)	Myocardial Infarction (First Heart Attack of specific severity)	Myocardial Infarction (First Heart Attack of specific severity)
Stroke Resulting In Permanent Symptoms	Stroke Resulting In Permanent Symptoms	Stroke Resulting In Permanent Symptoms
Major Organ /Bone Marrow Transplant	Major Organ /Bone Marrow Transplant	Major Organ /Bone Marrow Transplant
Kidney Failure Requiring Regular Dialysis	Kidney Failure Requiring Regular Dialysis	Kidney Failure Requiring Regular Dialysis
Open Chest CABG	Open Chest CABG	Open Chest CABG
Open Heart Replacement Or Repair Of Heart Valves	Open Heart Replacement Or Repair Of Heart Valves	Open Heart Replacement Or Repair Of Heart Valves
Permanent Paralysis Of Limbs	Permanent Paralysis Of Limbs	Permanent Paralysis Of Limbs
Third Degree Burns	Third Degree Burns	Third Degree Burns
Coma of Specified Severity	Coma of Specified Severity	Coma of Specified Severity
	Aorta Graft Surgery	Aorta Graft Surgery
	Motor Neuron Disease With Permanent Symptoms	Motor Neuron Disease With Permanent Symptoms
	Alzheimer's Disease	Alzheimer's Disease
	Loss Of Limbs	Loss Of Limbs
	End Stage Lung Failure	End Stage Lung Failure
	End Stage Liver Failure	End Stage Liver Failure
	Benign Brain Tumor	Benign Brain Tumor
	Apallic Syndrome	Apallic Syndrome
	Major Head Trauma	Major Head Trauma
	Multiple Sclerosis With Persisting Symptoms	Multiple Sclerosis With Persisting Symptoms
		Systemic Lupus Erythematosus – with Lupus Nephritis
		Loss Of Speech
		Aplastic Anaemia

		Primary (Idiopathic) Pulmonary Hypertension
		Parkinson's disease
		Blindness
		Deafness
		Medullary Cystic Disease Type 1 and Type 2
		Muscular Dystrophy
		Poliomyelitis
		Fulminant Viral Hepatitis
		Loss of Independent Existence [before age 65]
		Encephalitis
		Sporadic Creutzfeldt-Jakob Disease (sCJD)
		Amyotrophic Lateral Sclerosis (Lou Gehrig's disease)
		Bacterial Meningitis
		Chronic Pancreatitis
		Chronic Adrenocortical Insufficiency (Addison's Disease)
		Primary Cardiomyopathy
		Systemic Sclerosis (Scleroderma)

## Benefits

Critical Illness rider Sum Assured shall be payable as lump sum upon the occurrence of covered Critical Illness Condition in respect of the Insured Member, where such an occurrence happens while the Member's Critical Illness coverage is in force subject to the Waiting period or Survival Period or Exclusions under the policy.

On payment of the CI Sum Assured, the insurance coverage will continue for the remaining Member cover Term with all the other benefits available under the Base Policy other than Rider Benefit.

### **This Benefit can be availed and will be payable subject to the following:**

- Rider premium would be collected over and above the base policy premium and it would be based on CI sum assured chosen, Rider policy term, Rider premium paying term, Gender and entry age of Life Assured
- Premium payment frequency and mode of the Rider shall be same as premium payment frequency and mode of the base plan.
- Both, the rider sum assured and rider premium cannot exceed 100% of the base sum assured and base policy premium, respectively
- Rider benefit is payable only once during the entire life of the Insured Member.

If the base plan is terminated by way of cancellation, surrender, lapse, death, maturity or if a claim under this Rider is paid, the Rider cover will be terminated.

## Waiting Period

Waiting Period is defined as a period of 90 days starting from the date the Members becomes an Insured Member or from the date of reinstatement of Insured Member's insurance coverage.

If a covered Critical Illness occurs during the Waiting Period, no benefit will be payable. However, if your coverage is renewed and you have already completed the Waiting Period in full, this condition will not apply.

In cases where at the time of renewal of Member's insurance coverage, partial Waiting Period is exhausted, only the balance Waiting Period shall be applicable at the time or renewal.

## Survival Period

The Survival Period (30 days) is defined as the period of time after the date of first diagnosis of covered Critical Illness Condition that the Insured Member has to survive to be eligible for receiving CI rider Sum Assured.

## Benefits Payable

Events	How and when Benefits are payable	Size of such benefits/policy monies
<b>Diagnosis of listed Critical Illness</b>	On member being diagnosed on first occurrence of any of the covered critical illnesses provided the Rider is in-force at the time of diagnosis of critical illness and Life Assured has survived the Survival Period of 30 days.	100% of Critical Illness Sum Assured.
<b>Survival/Maturity</b>	Upon survival of the member during the Rider Term/In case the Rider is in-force at the time of Maturity.	There is no Survival/Maturity benefit payable under this Rider.
<b>Lapse</b>	A Rider shall acquire Lapse status at the expiry of grace period if the Policyholder fails to pay due Rider Premiums within the grace period.	A Rider shall acquire Lapse status at the expiry of grace period if the Policyholder/member fails to pay due Rider Premiums within the grace period. No benefit is payable in case the cover is in lapsed status.
<b>Termination by Master Policyholder</b>	Both Master Policyholder and member have the option to exist the scheme.	If the scheme is terminated by Master Policy Holder, 100% of the unexpired premium shall be refunded.
<b>Termination by member</b>		In case of members exiting the scheme, 100% of the unexpired premium shall be refunded.

### 1. Revival Period:

A lapsed Master Policy / Insured Member's cover can be revived within 90 days of the first unpaid premium or up to the scheme renewal date, whichever is earlier, subject to following conditions:

- Revival of Master Policy of the base product to which Rider is attached
- Payment of due premiums along with interest as notified by the Company from time to time.
- Revival shall be as per the Board Approved Underwriting Policy of the Company, and the Company may require Insured Member(s) to furnish satisfactory evidence of health and other requirements in accordance with the Company's BAUP.
- The Company reserves the right to revive the Master Policy / Insured Member's cover at the original terms, revive with modified terms or decline the revival of the Policy / Insured Member's cover, in accordance with the Company's BAUP.
- The Company will not be liable to pay for any relevant benefit while the Master Policy / Insured Member's cover is in lapsed state.

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 31<sup>st</sup> December every year rounded to the nearest 50 bps plus a margin of 100 bps, and any change in the basis of this interest rate will be subject to 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 1<sup>st</sup> of April of the following year.

### 2. Free-Look Period:

As per base policy to which this rider is attached. However, the Rider can be terminated during the Free look period either on its own or along with its base policy. In case the base policy is cancelled within free-look period, Rider will also be automatically cancelled.

At Master Policy level:

In case the Master Policyholder does not agree with the terms and conditions of the Base/ Rider Master Policy or otherwise and has not made any claim, the Master Policyholder has the option to request for cancellation of the Master Policy by returning the original Master Policy Document of Base/Rider Plan (if issued physically upon request) along with a written request stating the reasons for objection non-acceptance to the insurer Company within free-look period of 30 days (from the date of receipt of Master Policy document, whether received electronically or otherwise (whichever is earlier). Upon the receipt of such a cancellation request, the Company will cancel the Master Policy/Rider policy and refund the premiums received after deducting proportionate risk premium for the period of insurance cover and expenses incurred on medicals, if any and applicable stamp duty. All Insured Members' coverage will cease post the request for free look cancellation by the Master Policyholder. In case the Master Policy of Base Product is cancelled, the Rider Policy automatically gets cancelled.

At Member level:

Where the Insured Member is paying the premium for his / her coverage and the Insured Member does not agree with the terms and conditions of the Base/ Rider Master Policy or otherwise and has not made any claim, he / she has the option to request for cancellation of the insurance coverage with a written request stating the reasons for non-acceptance objection to the insurer Company within free-look period of 30 days from the date of inception of coverage. Upon such cancellation request, the Company will cancel the insurance coverage in respect of the Insured Member and refund the premiums received in respect of Insured Member after deducting proportionate risk premium for the

period of insurance cover and expenses incurred on medicals, if any and applicable stamp duty, for that Insured Member. The coverage for the Insured Member will cease post the request for such free-look cancellation.

In case the Insured Member opts to cancel the cover under Base policy, the insurance coverage under Rider policy automatically gets cancelled.

### **3. Grace Period**

Grace period will be as per the Base Policy i.e. 30 days for half-yearly and quarterly premium payment modes and 15 days for monthly premium payment mode will be allowed to pay the due premium from the due date of premium. There is no grace period applicable for annual premium payment mode. During the grace period, the Insured Member's insurance coverage is considered to be in-force. If the contingent event of CI occurs during the grace period, benefit shall be payable after deducting the due unpaid premium in respect of the Insured Member, subject to the exclusions.

### **4. Other Exclusions and conditions**

Critical Illness benefit will not be payable if the Critical Illness Condition occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

1. Congenital Condition: Any external congenital condition or related illness is not covered. In case any Internal congenital condition or related illness is known and was/is being treated, is disclosed at proposal stage and accepted, claims will be processed as per policy terms and conditions.
2. Drug Abuse: Member is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner.
3. Pre – existing disease (PED) means any condition, ailment, injury or disease:
  - a. That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the coverage by the insurer; or its reinstatement, whichever is later or
  - b. 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 coverage or its reinstatement, whichever is later.
4. Self-inflicted Injury: Intentional self-inflicted injury by the Insured Member.
5. Suicide: If the Critical Illness was contracted due to attempted suicide.
6. Criminal Acts: Insured Member involvement in criminal activities with criminal intent.
7. War and Civil Commotion: Exposure to war, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
8. Nuclear Contamination: Exposure to radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
9. Aviation: Insured Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
10. Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
11. Failure to seek medical advice or treatment by a medical practitioner leading to occurrence of the insured event.

In case CI benefit is claimed but is not admissible due to any of the exclusion clause(s) applicable for CI, then the CI benefit would not be payable. However, the benefits payable on other events covered under the Policy will continue.

5. For monthly mode policies, Company may accept three months premium in advance at policy inception. 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. The premium so collected in advance shall only be adjusted on the due date of the premium.
6. The risk under this policy will commence on the date the Company underwrites the risk, subject to realisation of full premium.
7. Goods and Services Tax & applicable cess (es)/levy, if any will be charged over and above the premium as per applicable laws as amended from time to time.

**8. Nomination and Assignment:**

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

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

**9. Section 41 of the Insurance Act, 1938 (as amended from time to time):**

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

**10. Section 45 of the Insurance Act, 1938 (as amended from time to time)**

Policy shall not be called into question on the ground of misstatement after three years in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

In case of fraud or misstatement, the policy shall be cancelled immediately by paying the early exit value / surrender value, if any, subject to fraud or misstatement being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

For provisions of this Section, please refer to the policy contract of this product on our website [www.canarahsbclife.com](http://www.canarahsbclife.com)

## Critical Illness Definitions

**1. CANCER OF SPECIFIED SEVERITY**

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and 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 T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

## **2. 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.

## **3. 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:**

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

## **4. MAJOR ORGAN/BONE MARROW TRANSPLANTATION**

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:**

- Other stem-cell transplants
- Where only islets of langerhans are transplanted

## **5. 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.

## **6. 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: Angioplasty and/or any other intra-arterial procedures

## **7. OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES**

The actual undergoing of open-heart valve surgery is 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.

## **8. 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.

## **9. 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.

## **10. 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.

## **11. AORTA GRAFT SURGERY**

The undergoing of surgery to treat narrowing, obstruction, aneurysm or dissection of the aorta. Minimally invasive procedures like endovascular repair are covered under this definition. The surgery must be determined to be medically necessary by a Consultant Surgeon and supported by imaging findings.

For the above definition, the following are not covered:

- i. Surgery to any branches of the thoracic or abdominal aorta (including aortofemoral or aortoiliac bypass grafts)
- ii. Surgery of the aorta related to hereditary connective tissue disorders (e.g. Marfan syndrome, Ehlers–Danlos syndrome)
- iii. Surgery following traumatic injury to the aorta

## **12. 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.

## **13. ALZHEIMER'S DISEASE**

A definite diagnosis of Alzheimer's disease evidenced by all of the following:

- i. Loss of intellectual capacity involving impairment of memory and executive functions (sequencing, organizing, abstracting, and planning), which results in a significant reduction in mental and social functioning
- ii. Personality change
- iii. Gradual onset and continuing decline of cognitive functions
- iv. No disturbance of consciousness
- v. Typical neuropsychological and neuroimaging findings (e.g. CT scan, MRI, PET scan of the Brain)

The disease must require constant supervision (24 hours daily) [before age 65]. The diagnosis and the need for supervision must be confirmed by a Consultant Neurologist.

The disease must result in a permanent inability to perform three or more Activities 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 conditions are however not covered:

- a. non-organic diseases such as neurosis and psychiatric illnesses;
- b. alcohol related brain damage; and
- c. any other type of irreversible organic disorder/dementia

## **14. 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.

### **15. 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 ( $\text{PaO}_2 < 55\text{mmHg}$ ); and
- iv. Dyspnea at rest.

### **16. 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.

### **17. BENIGN BRAIN TUMOUR**

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:**

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.

### **18. APALIC 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.

A persistent vegetative state is absence of responsiveness and awareness due to dysfunction of the cerebral hemispheres, with the brain stem, controlling respiration and cardiac functions, remaining intact. The definite diagnosis must be evidenced by all of the following:

- i. Complete unawareness of the self and the environment
- ii. Inability to communicate with others
- iii. No evidence of sustained or reproducible behavioural responses to external stimuli
- iv. Preserved brain stem functions
- v. Exclusion of other treatable neurological or psychiatric disorders with appropriate

neurophysiological or neuropsychological tests or imaging procedures

The diagnosis must be confirmed by a Consultant Neurologist and the condition must be medically documented for at least one month without any clinical improvement.

## 19. Major Head Trauma

I. 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.

II. 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.

III. 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.

IV. The following are excluded:

- i. Spinal cord injury;

## 20. 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.

Other causes of neurological damage such as SLE are excluded.

## 21. SYSTEMIC LUPUS ERYTHEMATOUS – WITH LUPUS NEPHRITIS

A definite diagnosis of systemic lupus erythematosus evidenced by all of the following:

- i. Typical laboratory findings, such as presence of antinuclear antibodies (ANA) and anti-dsDNA antibodies
- ii. Symptoms associated with lupus erythematosus (butterfly rash, photosensitivity, serositis)

- iii. Continuous treatment with corticosteroids or other immunosuppressants
- iv. Additionally, one of the following organ involvements must be diagnosed:
- v. Lupus nephritis with proteinuria of at least 0.5 g/day and a glomerular filtration rate of less than 60 ml/min (MDRD formula)
- vi. Libman-Sacks endocarditis or myocarditis
- vii. Neurological deficits or seizures over a period of at least 3 months and supported by cerebrospinal fluid or EEG findings. Headaches, cognitive abnormalities are specifically excluded.
- viii. The diagnosis must be confirmed by a Consultant Rheumatologist or Nephrologist.

For the above definition, the following are not covered:

- i. Discoid lupus erythematosus or subacute cutaneous lupus erythematosus
- ii. Drug-induced lupus erythematosus

## **22. 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.

All psychiatric related causes are excluded

## **23. APLASTIC ANAEMIA**

A definite diagnosis of aplastic anaemia resulting in severe bone marrow failure with anaemia, neutropenia and thrombocytopenia. The condition must be treated with blood transfusions and, in addition, with at least one of the following:

- i. Bone marrow stimulating agents
- ii. Immunosuppressants
- iii. Bone marrow transplantation
- iv. The diagnosis must be confirmed by a Consultant Haematologist and evidenced by bone marrow histology.

## **24. PRIMARY (IDIOPATHIC) PULMONARY HYPERTENSION**

On 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.

### **II. 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.
- iii. 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.

## 25. PARKINSON'S DISEASE

TA definite diagnosis of primary idiopathic Parkinson's disease, which is evidenced by at least two out of the following clinical manifestations:

- i. Muscle rigidity
- ii. Tremor
- iii. Bradykinesia (abnormal slowness of movement, sluggishness of physical and mental responses)

Idiopathic Parkinson's disease must result [before age 65] in a total inability to perform, by oneself, at least 3 out of 6 Activities of Daily Living for a continuous period of at least 3 months despite adequate drug treatment.

### 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. Getting dressed and undressed – the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- iii. Feeding oneself – the ability to feed oneself when food has been prepared and made available.
- iv. Maintaining personal hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- v. Getting between rooms – the ability to get from room to room on a level floor.
- vi. Getting in and out of bed – the ability to get out of bed into an upright chair or wheelchair and back again.

The diagnosis must be confirmed by a Consultant Neurologist.

The implantation of a neurostimulator to control symptoms by deep brain stimulation is, independent of the Activities of Daily Living, covered under this definition. The implantation must be determined to be medically necessary by a Consultant Neurologist or Neurosurgeon.

### For the above definition, the following are not covered:

- i. Secondary parkinsonism (including drug, trauma - or toxin-induced parkinsonism)
- ii. Essential tremor
- iii. Parkinsonism related to other neurodegenerative disorders

## 26. BLINDNESS

- i. Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.
- ii. 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.
- III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

## 27. 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 90 decibels across all frequencies of hearing” in both ears.

## **28. MEDULLARY CYSTIC DISEASE TYPE 1 AND TYPE 2**

A definite diagnosis of medullary cystic disease evidenced by all of the following:

- i. Ultrasound, MRI or CT scan showing multiple cysts in the medulla and corticomedullary region of both kidneys
- ii. Typical histological findings with tubular atrophy, basement membrane thickening and cyst formation in the corticomedullary junction
- iii. Glomerular filtration rate (GFR) of less than 40 ml/min (MDRD formula)

The diagnosis must be confirmed by a Consultant Nephrologist.

For the above definition, the following are not covered:

- i. Polycystic kidney disease
- ii. Multicystic renal dysplasia and medullary sponge kidney
- iii. Any other cystic kidney disease

## **29. MUSCULAR DYSTROPHY**

A definite diagnosis of one of the following muscular dystrophies:

- i. Duchenne Muscular Dystrophy (DMD)
- ii. Becker Muscular Dystrophy (BMD)
- iii. Emery-Dreifuss Muscular Dystrophy (EDMD)
- iv. Limb-Girdle Muscular Dystrophy (LGMD)
- v. Facioscapulohumeral Muscular Dystrophy (FSHD)
- vi. Myotonic Dystrophy Type 1 (MMD or Steinert's Disease)
- vii. Oculopharyngeal Muscular Dystrophy (OPMD)

The disease must result in a total inability to perform, by oneself, at least 3 out of 6 Activities of Daily Living for a continuous period of at least 3 months with no reasonable chance of recovery.

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. Getting dressed and undressed – the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- iii. Feeding oneself – the ability to feed oneself when food has been prepared and made available.
- iv. Maintaining personal hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- v. Getting between rooms – the ability to get from room to room on a level floor.
- vi. Getting in and out of bed – the ability to get out of bed into an upright chair or wheelchair and back again.

The diagnosis must be confirmed by a Consultant Neurologist and supported by electromyography (EMG) and muscle biopsy findings.

For the above definition, the following are not covered: Myotonic Dystrophy Type 2 (PROMM) and all forms of myotonia

### **30. POLIOMYELITIS**

A definite diagnosis of acute poliovirus infection resulting in paralysis of the limb muscles or respiratory muscles. The paralysis must be medically documented for at least 3 months from the date of diagnosis.

The diagnosis must be confirmed by a Consultant Neurologist and supported by laboratory tests proving the presence of the poliovirus.

For the above definition, the following are not covered:

- i. Poliovirus infections without paralysis
- ii. Other enterovirus infections
- iii. Guillain-Barré syndrome or transverse myelitis

### **31. FULMINANT VIRAL HEPATITIS**

A definite diagnosis of fulminant viral hepatitis evidenced by all of the following:

- i. Typical serological course of acute viral hepatitis
- ii. Development of hepatic encephalopathy
- iii. Decrease in liver size
- iv. Increase in bilirubin levels
- v. Coagulopathy with an international normalized ratio (INR) greater than 1.5
- vi. Development of liver failure within 7 days of onset of symptoms
- vii. No known history of liver disease

The diagnosis must be confirmed by a Consultant Gastroenterologist.

For the above definition, the following are not covered:

- i. All other non-viral causes of acute liver failure (including paracetamol or aflatoxin intoxication)
- ii. Fulminant viral hepatitis associated with intravenous drug use

### **32. LOSS OF INDEPENDENT EXISTENCE [BEFORE AGE 65]**

A definite diagnosis [before age 65] of a total inability to perform, by oneself, at least 3 out of 6 Activities of Daily Living for a continuous period of at least 3 months with no reasonable chance of recovery.

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. Getting dressed and undressed – the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- iii. Feeding oneself – the ability to feed oneself when food has been prepared and made available.
- iv. Maintaining personal hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.

- v. Getting between rooms – the ability to get from room to room on a level floor.
- vi. Getting in and out of bed – the ability to get out of bed into an upright chair or wheelchair and back again.

The diagnosis has to be confirmed by a Specialist.

### **33. ENCEPHALITIS**

A definite diagnosis of acute viral encephalitis resulting in a persistent neurological deficit documented for at least 3 months following the date of diagnosis. The diagnosis must be confirmed by a Consultant Neurologist and supported by typical clinical symptoms and cerebrospinal fluid or brain biopsy findings.

For the above definition, the following are not covered:

- i. Encephalitis caused by bacterial or protozoal infections
- ii. Myalgic or paraneoplastic encephalomyelitis

### **34. SPORADIC CREUTZFELDT-JAKOB DISEASE (SCJD)**

A diagnosis of sporadic Creutzfeldt-Jakob disease, which has to be classified as “probable” by all of the following criteria:

Progressive dementia

- i. At least two out of the following four clinical features: myoclonus, visual or cerebellar signs, pyramidal/extrapyramidal signs, akinetic mutism
- ii. Electroencephalogram (EEG) showing sharp wave complexes and/or the presence of 14-3-3 protein in the cerebrospinal fluid
- iii. No routine investigations indicate an alternative diagnosis

The diagnosis must be confirmed by a Consultant Neurologist.

For the above definition, the following are not covered:

- i. Iatrogenic or familial Creutzfeldt-Jakob disease
- ii. Variant Creutzfeldt-Jakob disease (vCJD)

### **35. AMYOTROPHIC LATERAL SCLEROSIS (LOU GEHRIG'S DISEASE) - resulting in permanent loss of physical abilities**

A definite diagnosis of amyotrophic lateral sclerosis. The disease must result in a total inability to perform, by oneself, at least 3 out of 6 Activities of Daily Living for a continuous period of at least 3 months with no reasonable chance of recovery.

- 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. Getting dressed and undressed – the ability to put on, take off, secure and unfasten all garments and, if needed, any braces, artificial limbs or other surgical appliances.
- iii. Feeding oneself – the ability to feed oneself when food has been prepared and made available.
- iv. Maintaining personal hygiene – the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
- v. Getting between rooms – the ability to get from room to room on a level floor.

- vi. Getting in and out of bed – the ability to get out of bed into an upright chair or wheelchair and back again.

The diagnosis must be confirmed by a Consultant Neurologist and supported by nerve conduction studies (NCS) and electromyography (EMG).

For the above definition, the following are not covered:

- i. Other forms of motor neurone disease
- ii. Multifocal motor neuropathy (MMN) and inclusion body myositis
- iii. Post-polio syndrome
- iv. Spinal muscular atrophy
- v. Polymyositis and dermatomyositis

### **36. BACTERIAL MENINGITIS - resulting in persistent symptoms**

- A definite diagnosis of bacterial meningitis resulting in a persistent neurological deficit documented for at least 3 months following the date of diagnosis. The diagnosis must be confirmed by a Consultant Neurologist and supported by growth of pathogenic bacteria from cerebrospinal fluid culture.
- For the above definition, the following are not covered:
- Aseptic, viral, fungal, parasitic or non-infectious meningitis

### **37. CHRONIC PANCREATITIS – leading to exocrine and endocrine pancreatic insufficiency**

A definite diagnosis of severe chronic pancreatitis evidenced by all of the following:

- i. Exocrine pancreatic insufficiency with weight loss and steatorrhoea
- ii. Endocrine pancreatic insufficiency with pancreatic diabetes
- iii. Need for oral pancreatic enzyme substitution

These conditions have to be present for at least 3 months. The diagnosis must be confirmed by a Consultant Gastroenterologist and supported by imaging and laboratory findings (e.g. faecal elastase).

For the above definition, the following are not covered:

- i. Chronic pancreatitis due to alcohol or drug use
- ii. Acute pancreatitis

### **38. CHRONIC ADRENOCORTICAL INSUFFICIENCY (ADDISON'S DISEASE)**

Chronic autoimmune adrenal insufficiency is an autoimmune disorder causing gradual destruction of the adrenal gland resulting in inadequate secretion of steroid hormones. A definite diagnosis of chronic autoimmune adrenal insufficiency which must be confirmed by a Consultant Endocrinologist and supported by all of the following diagnostic tests:

- i. ACTH stimulation test
- ii. ACTH, cortisol, TSH, aldosterone, renin, sodium and potassium blood levels

For the above definition, the following are not covered:

- Secondary, tertiary and congenital adrenal insufficiency

Adrenal insufficiency due to non-autoimmune causes (such as bleeding, infections, tumours, granulomatous disease or surgical removal)

### **39. PRIMARY CARDIOMYOPATHY**

A definite diagnosis of one of the following primary cardiomyopathies:

- i. Dilated Cardiomyopathy
- ii. Hypertrophic Cardiomyopathy (obstructive or non-obstructive)
- iii. Restrictive Cardiomyopathy
- iv. Arrhythmogenic Right Ventricular Cardiomyopathy

The disease must result in at least one of the following:

- i. Left ventricular ejection fraction (LVEF) of less than 40% measured twice at an interval of at least 3 months.
- ii. Marked limitation of physical activities where less than ordinary activity causes fatigue, palpitation, breathlessness or chest pain (Class III or IV of the New York Heart Association classification) over a period of at least 6 months.
- iii. Implantation of an Implantable Cardioverter Defibrillator (ICD) for the prevention of sudden cardiac death.

The diagnosis must be confirmed by a Consultant Cardiologist and supported by echocardiogram, cardiac MRI or cardiac CT scan findings.

The implantation of an Implantable Cardioverter Defibrillator (ICD) must be determined to be medically necessary by a Consultant Cardiologist.

For the above definition, the following are not covered:

- i. Secondary (ischaemic, valvular, metabolic, toxic or hypertensive) cardiomyopathy
- ii. Transient reduction of left ventricular function due to myocarditis
- iii. Cardiomyopathy due to systemic diseases
- iv. Implantation of an Implantable Cardioverter Defibrillator (ICD) due to primary arrhythmias (e.g. Brugada or Long-QT-Syndrome)

### **40. SYSTEMIC SCLEROSIS (SCLERODERMA) – with organ involvement**

A definite diagnosis of systemic sclerosis evidenced by all of the following:

- i. Typical laboratory findings (e.g. anti-Scl-70 antibodies)
- ii. Typical clinical signs (e.g. Raynaud's phenomenon, skin sclerosis, erosions)
- iii. Continuous treatment with corticosteroids or other immunosuppressants

Additionally, one of the following organ involvements must be diagnosed:

- i. Lung fibrosis with a diffusing capacity (DCO) of less than 70% of predicted
- ii. Pulmonary hypertension with a mean pulmonary artery pressure of more than 25 mmHg at rest measured by right heart catheterisation
- iii. Chronic kidney disease with a glomerular filtration rate of less than 60 ml/min (MDRD-formula)
- iv. Echocardiographic signs of significant Grade III left ventricular diastolic dysfunction

The diagnosis must be confirmed by a Consultant Rheumatologist or Nephrologist.

For the above definition, the following are not covered:

- i. Localized scleroderma without organ involvement

- ii. Eosinophilic fasciitis
- iii. CREST - Syndrome

**Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license; but excluding a Medical Practitioner who is:

- Insured Member himself / herself or an agent of the Insured Member or
- Insurance Agent, business partner(s) or employer / employee of the Insured Member or
- a member of the Insured Member's immediate family.

The above definition applies to Medical Practitioner mentioned wherever in this document.

### Procedure for Grievance Redressal

Grievance Redressal Process In case of any concern you may have, kindly visit any of our branches or call our resolution center. You can also write an email to us or reach us through the online form on our website. We will respond to you maximum within two weeks from the date of receiving your complaint.

Complaint Redressal Unit Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India Toll Free- 1800-103-0003/1800-891-0003 | Email: [cru@canarahsbclife.in](mailto:cru@canarahsbclife.in) | <https://www.canarahsbclife.com/customer-service/grievance-redressal#registerComplaint>

In case you do not receive a response from us or are not satisfied with the same you may write to our Grievance Redressal Officer at

Grievance Redressal Officer Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India Toll Free- 1800-103-0003/1800-891-0003 Email: [gro@canarahsbclife.in](mailto:gro@canarahsbclife.in) To locate our branch please visit <https://www.canarahsbclife.com/contact-us/locate-a-branch>. In case the complaint is not attended to within two weeks of registration of the complaint or the resolution provided by the Insurer/GRO is not satisfactory, the client may complain to Bima Bharosa by visiting: <https://bimabharosa.irdai.gov.in>

In case you are still not satisfied with the decision/resolution provided by the Company, you may approach the Insurance Ombudsman of your respective State for redressal of your grievance. For more details kindly refer to our website [www.canarahsbclife.com](http://www.canarahsbclife.com) or the GBIC website at <https://ciains.co.in/Ombudsman> for the list of Ombudsman.

Kindly note that you may approach the Insurance ombudsman, if you do not receive response from us within 30 days from the date of filing the complaint or if your complaint is rejected or if you are not satisfied with our response.

### About us:

Canara HSBC Life Insurance Company Limited is a company formed jointly by three financial organisations - Canara Bank, Punjab National Bank and HSBC Insurance (Asia Pacific) Holdings Limited.

Our aim is to provide you with a range of life insurance products backed by customer service and thereby, making your life simpler.

Canara HSBC Life Insurance Group Critical Illness Rider is a Non-Linked Non-Participating Group Health Rider.



**Canara HSBC Life Insurance Company Limited**  
**IRDAI Regn. No. 136**

**Head Office Address:** 139 P, Sector 44, Gurugram – 122003, Haryana, India

**Registered Office Address:** 8<sup>th</sup> Floor, Unit No. 808 - 814, Ambadeep Building,  
Plot No.14, Kasturba Gandhi Marg, New Delhi - 110001, India

**Corporate Identity No:** L66010DL2007PLC248825

**Call us at** 1800-103-0003/1800-891-0003 (toll-free)

**Email us at** [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in)

**Visit our website at** [www.canarahsbclife.com](http://www.canarahsbclife.com)

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

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

Trade Logo of Canara HSBC Life Insurance Company Limited is used under license with Canara Bank, HSBC Group Management Services Limited. This product brochure gives only the salient features of the plan and it is indicative of terms and conditions. This brochure should be read in conjunction with the Terms & Conditions for this plan as provided in sample policy contract available on our website.

**UIN: 136B017V01**

**BRONJGCIRCHLDEC25 ENG**