

CRITICAL ILLNESS INSURANCE

Suitability

- This policy covers persons in the age group of 5 years onwards. The maximum entry age is 65 years.
- No Cover ceasing age under this policy.
- The policy will be issued for a ½ year(s) period.
- This policy can be issued to an individual only on individual Sum Insured basis.

Policy Period

The policy will be issued for 1 year/2 years period

Salient Features & Benefits

We will pay the Sum Insured as lumpsum on first diagnosis of any one of the following Critical Illness, provided that the Insured Person survives a period of 30 or 15 days from the date of the first diagnosis.

Critical Illness covered	Silver	Gold	Platinum
1. Heart Attack (Myocardial Infarction)	✓	✓	✓
2. Coronary Artery Bypass Surgery	✓	✓	✓
3. Stroke	✓	✓	✓
4. Cancer	✓	✓	✓
5. Kidney Failure	✓	✓	✓
6. Major Organ Transplantation	✓	✓	✓
7. Multiple Sclerosis	✓	✓	✓
8. Paralysis	✓	✓	✓
9. Aorta Graft Surgery		✓	✓
10. Primary Pulmonary Arterial Hypertension		✓	✓
11. Heart Valve Replacement		✓	✓
12. Benign Brain Tumor			✓
13. Parkinson's Disease			✓
14. Alzheimer's Disease			✓
15. End Stage Liver Disease			✓

Condition for Payment for Payment means (i) the date of confirmed diagnosis and defined severity/event, if any; or (ii) date of undergoing specified surgery; as applicable to a particular Critical Illness.

The policy shall terminate on the occurrence of the first critical illness and you shall receive the sum insured as per applicable guidelines and the policy shall cease with no subsequent renewals for the insured.

Sum Insured would Range from: Rs. 100,000 to Rs. 50, 00,000.

Key Definitions

Activities of Daily Living refer to daily self care activities within an individual's place of residence, in outdoor environment or both.

The Activities of Daily Living are:

- Bathing: 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;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed oneself once food has been prepared and made available.

Pre-existing Condition means any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the insurer.

Survival Period means the period after an insured event that the insured person has to survive before a claim becomes valid.

Critical Illness means any one of the following illnesses or conditions that occurs or manifests itself during the policy period as a first incidence and the insured survives the defined survival period

i. Cancer of specified severity:

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & destruction of normal tissue. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer also includes leukaemia, lymphoma and sarcoma.

The following are excluded:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as pre-malignant or non invasive, including but not limited to: Carcinoma in situ of breasts, cervical dysplasia CIN-1, CIN-2 & CIN-3.
- Any skin cancer other than invasive malignant melanoma
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- Chronic lymphocytic leukaemia less than RAI stage 3
- Microcarcinoma of the bladder
- All tumours in the presence of HIV infection.

ii. Open Chest CABG:

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a f coronary angiography and the realisation of the surgery has to be confirmed by a specialist Medical Practitioner.

Excluded are:

- Angioplasty and/or any other intra-arterial procedures
- Any key-hole or laser surgery

iii. First Heart Attack- Of Specified Severity:

The first occurrence of 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 this will be evidenced by all of the following criteria:

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

The following are excluded:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with only elevation of Troponin I or T
- Other acute Coronary Syndromes
- Any type of angina pectoris

iv. Kidney Failure Requiring Regular Dialysis (End Stage Renal Disease):

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.

v. Major Organ/Bone Marrow Transplantation:

The actual undergoing of transplantation of:

- One of the following human organs: heart, lung, liver, pancreas, kidney, that resulted from irreversible end stage failure of the relevant organ or.
- 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

vi. Multiple Sclerosis With Persisting Symptoms:

The definite occurrence of Multiple Sclerosis. The diagnosis must be supported by all of the following:

- Investigation including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple Sclerosis.
- There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of atleast 6 months.
- Well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with atleast two clinically documented episodes atleast 1 month apart.

Other causes of neurological damage such as SLE and HIV are excluded.

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vii. 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.

viii. 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.

ix. Aorta Graft Surgery:

The actual undergoing of surgery of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.

Realisation of the aortic surgery has to be confirmed by a specialist Medical Practitioner.

x. Primary Pulmonary Arterial Hypertension:

An increase in the blood pressure in the pulmonary arteries, caused by either an increase in pulmonary capillary pressure, increased pulmonary blood flow or increased pulmonary vascular resistance.

Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by cardiac catheterization showing a mean pulmonary artery pressure during rest of at least 20 mmHg.

Furthermore right ventricular hypertrophy or dilatation have to be medically documented for at least 90 days.

xi. Heart Valve Replacement:

The actual undergoing of Open heart valve surgery to replace or repair one or more heart valves, as consequences of defects in, abnormalities of, or disease affected heart valve(s). The diagnosis of the valve abnormality must be supported by 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.

xii. Benign Brain Tumour [resulting in permanent neurological symptoms]

Removal of a non-cancerous growth of tissue in the brain under general anaesthesia leading to a permanent neurological deficit or if inoperable also leading to a permanent neurological deficit.

Diagnosis has to be confirmed by a specialist Medical Practitioner and evidenced by typical findings in CT Scan or MRI of the brain.

Permanent neurological deficit means the condition has to be medically documented for at least 90 days.

The following conditions are excluded:

- All cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine.

xiii. Primary Parkinson's Disease

Unequivocal diagnosis of idiopathic or primary Parkinson's Disease (all other forms of Parkinsonism are excluded) before age 65 years that has to be confirmed by a specialist Medical Practitioner.

The disease must result in a permanent inability to perform independently three or more Activities of Daily Living – bathing (ability to wash in the bath or shower), dressing (ability to put on, take off, secure and unfasten garments), personal hygiene (ability to use the lavatory and to maintain a reasonable level of hygiene), mobility (ability to move indoors on a level surface), continence

(ability to manage bowel and bladder functions), eating/drinking (ability to feed oneself (but not to prepare the food)) or must result in a permanent bedridden situation and inability to get up without outside assistance.

These conditions have to be medically documented for at least 90 days.

xiv. Alzheimer's Disease

The Unequivocal diagnosis of Alzheimer's Disease (presenile dementia) before age 65 years that has to be confirmed by a specialist Medical Practitioner and evidenced by typical findings in cognitive and neuroradiological tests (e.g. CT Scan, MRI, PET of the brain).

The disease must result in a permanent inability to perform independently three or more Activities of Daily Living – bathing (ability to wash in the bath or shower), dressing (ability to put on, take off, secure and unfasten garments), personal hygiene (ability to use the lavatory and to maintain a reasonable level of hygiene), mobility (ability to move indoors on a level surface), continence (ability to manage bowel and bladder functions), eating/drinking (ability to feed oneself (but not to prepare the food) or must result in need of supervision and the permanent presence of care staff due to the disease.

These conditions have to be medically documented for at least 90 days.

xv. End Stage Liver Disease

A Severely advanced liver disease resulting in cirrhosis which has to be confirmed by a specialist Medical Practitioner and evidenced by a Child-Pugh-Stage B or Child-Pugh-Stage C with regard to the following criteria:

- permanent jaundice (bilirubin > 2micromol/l)
- moderate ascites
- albumin < 3.5 g/dl
- prothrombin time < 70% of the normal for the age & gender
- hepatic encephalopathy

Excluded are:

- Child-Pugh-Stage A
- Liver disease secondary to alcohol or drug misuse

Portability:

If you are insured continuously and without interruption under a plan issued by an Indian general insurer and you want to shift to us on renewal, HDFC ERGO Critical Illness policy offers you transfer of the accrued benefits and make due allowances for waiting periods etc. If the Insured person transfers from any other insurer and enhances coverage, then the portability benefits will be offered only in respect to the previous sum insured.

All Terms & Conditions of Portability Guidelines issued by IRDA on 9th September 2011 via circular number IRDA/HLT/MISC/CJR/209/09/2011 shall apply.

Free Look Period

You have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If you have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation and You shall be refunded the premium paid by You after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium. You can cancel your Policy only if You have not made any claims under the Policy. All Your rights under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. Free look provision is not applicable and available at the time of renewal of the Policy.

Exclusions

Key Exclusions

- a. Waiting period of first 90 days will apply to all claims unless the Insured Person has been insured under this policy continuously and without any break in the previous Policy Year
- b. 48 months waiting period for all Pre-existing Conditions declared and/or accepted at the time of application
- c. War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind.
- d. Insured Person committing or attempting any breach of the law with criminal intent or arising out of or as a result of any act of self-destruction or self inflicted injury, attempted suicide or suicide.
- e. Insured Person's participation or involvement in naval, military or air force

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operation, racing, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing.

- f. The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
- g. Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.
- h. Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital internal and external diseases, defects or anomalies.
- i. Any specific timebound or lifetime exclusion(s) applied by Us and specified in the Schedule and accepted by the insured, as per Our underwriting guidelines.

Reduction in waiting periods

1. If the proposed Insured Person is presently covered and has been continuously covered without any lapses under:
 - a. any health insurance plan with an Indian general insurer, as per guidelines on portability issued by the insurance regulator, OR
 - b. any other similar health insurance plan from Us,

Then:

 - i. The waiting periods specified above stand deleted; AND:
 - ii. The waiting periods specified above shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance policy; AND
 - iii. If the proposed coverage for a proposed Insured Person is more than the coverage applicable under the previous health insurance policy, then the reduced waiting period shall only apply to the extent of the coverage under the previous health insurance policy.

All Terms & Conditions of Portability Guidelines issued by IRDA on 9th September 2011 via circular number IRDA/HLT/MISC/CJR/209/09/2011 shall apply.

2. The reduction in the waiting period specified above shall be applied subject to the following:
 - a. We will only apply the reduction of the waiting period if We have received the database and claim history from the previous Indian non life insurance company (if applicable);
 - b. We are under no obligation to insure all Insured Persons or to insure all Insured Persons on the proposed terms, or on the same terms as the previous health insurance policy even if You have submitted to Us all documentation and information.
 - c. We will retain the right to underwrite the proposal as per Our underwriting guidelines.
 - d. We shall consider only completed years of coverage for waiver of waiting periods. Policy Extensions if any sought during or for the purpose of porting insurance policy shall not be considered for waiting period waiver.

Claim Procedure:

HDFC ERGO General Insurance Company will process and settle all claims under this policy and the final decision on any claim solely rests with HDFC ERGO General Insurance Company Limited.

Critical Illness

- You must intimate us of any event or occurrence that may give rise to a claim under this Policy within 14 days of the diagnosis of the first occurrence of the Critical Illness.
- You must submit a duly filled claim form along with specified documents within 45 days of completion of survival period for the Critical Illness against which the claim is made.
- Any additional information requested must be submitted within 10 days of Our request.

Terms of Renewal:

- We offer life-long renewal unless the Insured Person or any one acting on behalf of an Insured Person has acted in an improper, dishonest or fraudulent manner or any misrepresentation under or in relation to this policy or the policy poses a moral hazard.
- Grace Period - Grace Period of 30 days for renewing the policy is provided under this policy.
- Maximum Age - There is no maximum cover ceasing age in this policy.
- Waiting Period - The Waiting Periods mentioned in the policy wording will get reduced by 1 year on every continuous renewal of your HDFC ERGO Critical Illness policy.
- Renewal Premium - Renewal premium are subject to change with prior approval from IRDA. Any change in benefits or premium (other than due to change in Age) will be done with the approval of the Insurance Regulatory and Development Authority and will be intimated at least 3 months in advance.
- In the likelihood of this policy being withdrawn in future, intimation will be sent to insured person about the same 3 months prior to expiry of the policy. Insured Person will have the option to migrate to similar health insurance policy available with us at the time of renewal with all the accrued continuity benefits such as, waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA.
- Change of Sum Insured - Change in Sum Insured can be only done at the time of renewal subject to underwriting guidelines. In case of enhancement in the basic sum insured the waiting period will apply afresh in relation to the amount by which the basic sum insured has been enhanced. However the quantum of enhancement shall be at sole discretion of underwriting. In case of a claim during the waiting period on the enhanced sum insured, the basic sum insured would be paid and the policy will cease with no subsequent renewals.
- Any Insured Person in the policy has the option to migrate to similar indemnity health insurance policy available with us at the time of renewal subject to underwriting with all the accrued continuity benefits such as waiver of waiting period etc. provided the policy has been maintained without a break as per portability guidelines issued by IRDA

Tax Benefit:

The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

Requirement

- a. Completed proposal form
- b. Medical Tests depending on the age and sum insured

Pre-Policy Check-up:

Pre-Acceptance Medical Tests at our network depending on the age and sum insured. We will reimburse 50% of the expenses incurred per insured person on the acceptance of the proposal. The medical reports are valid for a period of 90 days from the date of Pre-Policy Checkup.

Critical Illness				
Sum Insured (in ₹ Lacs)				
Age (Yrs)	1 to 2	2.5 to 5	7.5 to 10	10 to 50
18-45	Nil	ME, FBS, ECG	ME, RUA, FBS, ECG, TC, CBC	ME, RUA, FBS, CBC, TMT, HbA1c, SGOT, Sr Creat, Lipids, X-Ray Chest, HBsAg, PSA (males), USG Abd (females)
46-55	ME, FBS, ECG	ME, RUA, FBS, CBC, TMT, Lipids	ME, RUA, FBS, CBC, TMT, HbA1c, SGOT, Sr Creat, Lipids, PSA (males), USG Abd (females)	ME, RUA, FBS, CBC, Lipids, TMT, HbA1c, LFT, RFT, X-Ray Chest, HBsAg, PSA (males), USG Abd (females)
>55	ME, RUA, FBS, ECG	ME, RUA, FBS, CBC, Lipids, TMT, SGOT, Sr Creatinine	ME, RUA, FBS, CBC, Lipids, TMT, HbA1c, LFT, RFT, PSA (males), USG Abd (females)	ME, RUA, FBS, CBC, Lipids, TMT, HbA1c, LFT, RFT, X-Ray Chest, HBsAg, PSA (males), USG Abd (females)

ME = Medical Examination (Report); CBC = Complete Blood Count; ECG = Electro Cardio Gram; FBS = Fasting Blood Sugar; Lipids = Lipid Profile; Sr Creatinine = Serum Creatinine; LFT = Liver Function Test; PSA = Prostate Specific antigen; RFT = Renal Function Test; RUA = Routine Urine Examination; TMT = Treadmill Test; USG = Ultrasonogram

Rating Schedule

The premium varies depending of several factors including the age of the persons proposed to be covered, and the Sum insured.

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Premium Rates

Annual Premium table [Per mille SI] excluding Service Tax - 30 days survival period

Age Bands	Platinum	Gold	Silver
5-17	1.10	1.00	0.90
18-25	2.30	2.15	2.00
26-30	3.50	3.00	2.50
31-35	4.00	3.50	3.00
36-40	7.00	6.00	5.00
41-45	9.50	8.50	7.50
46-50	15.25	13.75	12.25
51-55	25.75	23.25	21.00
56-60	40.00	36.00	32.00
61-65	68.00	61.00	54.00
66-70	116.00	104.00	92.00
>70	255.50	229.00	203.00

2 Year Premium table [Per mille SI] excluding Service Tax - 30 days survival period

Age Bands	Platinum	Gold	Silver
5-17	2.18	1.98	1.78
18-25	4.55	4.26	3.96
26-30	6.93	5.94	4.95
31-35	7.92	6.93	5.94
36-40	13.86	11.88	9.90
41-45	18.81	16.83	14.85
46-50	30.20	27.23	24.26
51-55	50.99	46.04	41.58
56-60	79.20	71.28	63.36
61-65	134.64	120.78	106.92
66-70	229.68	205.92	182.16
>70	505.89	453.42	401.94

Annual Premium table [Per mille SI] excluding Service Tax - 15 days survival period

Age Bands	Platinum	Gold	Silver
5-17	1.27	1.15	1.04
18-25	2.65	2.47	2.30
26-30	4.03	3.45	2.88
31-35	4.60	4.03	3.45
36-40	8.05	6.90	5.75
41-45	10.93	9.78	8.63
46-50	17.54	15.81	14.09
51-55	29.61	26.74	24.15
56-60	46.00	41.40	36.80
61-65	78.20	70.15	62.10
66-70	133.40	119.60	105.80
>70	293.83	263.35	233.45

2 Year Premium table [Per mille SI] excluding Service Tax - 15 days survival period

Age Bands	Platinum	Gold	Silver
5-17	2.50	2.28	2.05
18-25	5.24	4.90	4.55
26-30	7.97	6.83	5.69
31-35	9.11	7.97	6.83
36-40	15.94	13.66	11.39
41-45	21.63	19.35	17.08
46-50	34.72	31.31	27.89
51-55	58.63	52.94	47.82
56-60	91.08	81.97	72.86
61-65	154.84	138.90	122.96
66-70	264.13	236.81	209.48
>70	581.77	521.43	462.23

- The premium is mentioned as Annual Premium and 2 Year Premium - Per mille Sum Insured
- All premium rates are exclusive of service tax
- Premium rates can be revised subject to approval from IRDA
- The premium for the policy will remain the same for the Policy Period mentioned in the policy schedule.
- Please note that your premium at renewal may change due to a change in your age or changes in the applicable tax rate.

Discounts

- We would offer group discount on the tabular premium based on the table below

Group members	Discount
26-50	5%
51-100	7.5%
101+	10%

- A Group as per IRDA circular No. 015/IRDA/Life/Circular/ GI Guidelines / 2005 would be defined as such a group belonging to a single employer, credit union, trade association, building association or members of an NGO.

Loadings

- We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/ medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal (s) with us or on the receipt of the request of increase in sum insured (for the increased Sum Insured).
- We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 7 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 7 days, we shall cancel your application and refund the premium paid within next 7 days.
- Please note that we will issue policy only after getting your consent.

Renewability

- There shall be no cover ceasing age under this policy.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of 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 prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to five hundred rupees.

IRDA REGULATION NO 5 - This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.

Disclaimer

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

Note: Policy Term and Conditions & Premium rates are subject to change with prior approval from IRDA.

Insurance is the subject matter of solicitation.

For more details on risk factors, terms & conditions, please read the sales brochure before concluding a sale.