

LIFE INSURANCE CORPORATION OF INDIA
(Established by the Life Insurance Corporation Act, 1956)

LIC's JEEVAN TARANG POLICY (With Profits)

THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal and Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the Sum Assured, but without interest at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the Sum Assured having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted.

And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

SCHEDULE

DIVISIONAL OFFICE:

BRANCH OFFICE:

Policy No.	Sum Assured under Basic Plan (Rs.):	Due Date of Premium:
Date of commencement of Policy	Accident Benefit Rider Sum Assured (Rs.) (nil in case of Single Premium policy):	Mode of Payment of Premium:
Date of commencement of Risk:	Term Assurance Rider Sum Assured (Rs.):	Date of Last Payment of Premium:
Plan & Accumulation period:	Critical Illness Rider Sum Assured (Rs.):	Date of Birth:
Premium Paying Term:	Single/Instalment Premium for Basic Plan (Rs.):	Age of the Life Assured:
Date of first Survival Benefit payment:	Instalment Premium for Accident Benefit Rider (Rs.):	Whether age admitted?
	Single/Instalment Premium for Term Assurance Rider (Rs.):	
	Single/Instalment Premium for Critical Illness Rider (Rs.):	
	Instalment Premium Waiver Benefit Premium (if opted for Critical Illness Rider Benefit under regular premium policy) (Rs.):	
	Total Single/Instalment Premium (Rs.):	
Name and address of Proposer / Life Assured:		

Nominee under Section 39 of the Insurance Act, 1938:	Proposal No:
If Nominee is a minor, the name of the Appointee:	Date of the Proposal:
Period during which premium payable:	Till the Stipulated date of Last Payment of Premium or previous death of the Life Assured.
Date when premium payable:	On the stipulated due date in _____

Events on the happening of which Benefits are payable	
On death during the Accumulation Period provided the policy is in full force	Payment of an amount equal to the Sum Assured under the Basic Plan with vested simple reversionary bonuses to the Nominees or proving Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India.
On death after the Accumulation Period provided the premiums have been paid till end of Accumulation Period	Payment of an amount equal to the Sum Assured under the Basic Plan along with Loyalty Additions, if any, to the Nominees or proving Executors or Administrators or other Legal Representatives who should take out representation to his/her Estate or limited to the moneys payable under this Policy from any Court of any State or Territory of the Union of India.
On survival to the end of stipulated accumulation period provided the policy is in full force	Payment of an amount equal to the vested Simple reversionary bonuses to the Life Assured.
On survival to end of each policy year after the accumulation period	Payment of an amount equal to 5.50% of the Sum Assured under the Basic Plan
Date when Survival Benefits payable	On the stipulated date of the 1 st Survival Benefit payment and on same date each year thereafter, as long as the Life Assured is alive or 100 years of his / her age, whichever is earlier.
To Whom Survival Benefits payable	To the Life Assured
On maturity, i.e., on survival to policy anniversary coinciding with or immediately following the completion of 100 years of age of the Life Assured	Payment of an amount equal to the Sum Assured under the Basic Plan along with Loyalty Additions, if any, to the Life Assured.

Special Provisions applicable during the Accumulation Period:

1. Accident Benefit Rider Option (Allowed under Regular Premium policies only): If this rider is opted and the premium(s) paid, Condition No. 10 of “Conditions and Privileges” will apply for an amount equal to the Accident Benefit Sum Assured.
If this rider is not opted, Condition No. 10 of “Conditions and Privileges” does not apply.
2. Term Assurance Rider Option: If this rider is opted and the premium(s) paid, Condition No.11 of “Conditions and Privileges” will apply for an amount equal to the Term Assurance Rider Sum Assured.
If this rider is not opted, Condition No. 11 of “Conditions and Privileges” does not apply.
3. Critical Illness Rider Option: If this rider is opted and the premium(s) paid, Condition No.12 of “Conditions and Privileges” will apply for an amount equal to the Critical Illness Rider Sum Assured.
If opted for Premium Waiver Benefit and premium paid, Condition No.12(a) of “Conditions and Privileges” will apply for an amount equal to the Critical Illness Rider Sum Assured.
If this rider is not opted, Condition Nos. 12 and 12(a) of “Conditions and Privileges” do not apply.

Note: Condition No 3 of “Conditions and Privileges” of this policy will also not apply to any Rider benefit mentioned herein.

4. If the age at entry of the Life Assured is less than or equal to 12 years, the risk commences on the policy anniversary coinciding with or immediately following the completion of 7 years of age, or after two policy years, if later. This Policy shall stand cancelled in case the Life Assured shall die before the Date of Commencement of Risk and in such event, provided the Policy is then in full force, a sum of money equal to all the premiums paid excluding any additional premiums paid, shall become payable to the person entitled to the Policy moneys.
5. If the age at entry of the Life Assured is less than 18 years and if the Life Assured is alive on the date of completion of 18 years of age and if all the premiums due prior to this date have been paid and if a request in writing for surrendering the Policy has not been received by the Corporation before such date from the person entitled to the Policy moneys, this Policy, shall vest in the Life Assured on such date and shall on such date be deemed to be a contract between the Corporation and the Life Assured as the Absolute owner of the Policy, and the Proposer or his Estate shall cease to have any right or interest therein.

Signed on behalf of the Corporation at the above-mentioned Branch Office whose address is given below and to which all communications relating to the policy should be addressed:

Date:
Examined by:
Form No.:

p.Sr./Branch Manager

CONDITIONS AND PRIVILEGES WITHIN REFERRED TO:

- 1. Proof of Age :** The premium having been calculated on the age of the Life Assured as declared in Proposal, in case the age is found higher than such age, without prejudice to the Corporation's other rights and remedies, including those under the Insurance Act, 1938, the premium shall be payable in such case at the rate calculated on the Sum Assured for the correct age at entry, and the Life Assured/Proposer shall pay to the Corporation the accumulated difference between the premium for the correct age and the original premium, from the commencement of the Policy up to the date of such payment with interest at such rate as may be prevailing at the time of payment provided, however, that in case the Life Assured/Proposer continues to pay the premium at the rates shown herein, and also does not pay the above mentioned accumulated debt, the accumulated difference between the premium for the correct age and the original premium from the commencement of this Policy up to the date on which the Policy becomes a claim, with interest on each instalment of such difference at such rate as may be prevailing at the time of claim, shall accrue and be treated as a debt due by the Life Assured/Proposer against the said Policy and will be deducted from the Policy moneys payable on the Policy becoming a claim.

Provided further that if the Assured's correct age at entry is such as would have made him/her uninsurable under the class or terms of assurance specified in the said Schedule hereto, the class or terms shall stand altered to such Plans of Assurance as are granted by the Corporation according to the practice in force at the commencement of this Policy, subject to acceptance by the insured.

- 2. Payment of Premiums:** A grace period of one month but not less than 30 days will be allowed for payment of yearly, half-yearly or quarterly premiums and 15 days for monthly premiums. If death occurs within this period and before the payment of the premium then due, the Policy will still be valid and the sum assured paid after deduction of the said premium as also unpaid premium/s falling due before the next anniversary of the Policy. If the premium is not paid before the expiry of days of grace, the Policy lapses.

The premium payable will be "total instalment premium" which includes

- (i) Instalment premium for Basic Plan,
- (ii) Instalment premium for Accident Benefit Rider,
- (iii) Instalment premium for term assurance Rider,
- (iv) Instalment premium for critical illness Rider,
- (v) instalment premium for Premium Waiver Benefit under Critical Illness Rider,

wherever these options have been exercised.

- 3. Non-forfeiture Regulations (applicable to regular premium policies only):** If after at least three full years' premiums have been paid and any subsequent premium be not duly paid, this policy shall not be wholly void, but the Sum Assured by it shall be reduced to such a Sum, called paid-up Sum Assured, as shall bear the same ratio to the full Sum Assured as the number of premiums actually paid shall bear to the total number of premiums originally stipulated in the policy. The policy so reduced shall thereafter be free from all liabilities for payment of the within mentioned premium, but shall not be entitled to the future bonuses. The existing vested reversionary bonuses, if any, shall remain attached to the reduced paid-up Policy.

In the event of death of Life Assured during the accumulation period, the reduced paid-up Sum Assured as defined above, along with vested reversionary bonuses, if any, shall be payable. No Survival benefits will be payable for a reduced paid-up policy. Provided the Life Assured is then alive, the vested bonuses and the reduced paid-up Sum Assured as defined above shall be payable at the end of the accumulation period.

During the accumulation period, if after at least 3 full years premiums have been paid in respect of this policy any subsequent premium be not duly paid, in the event of death of the Life Assured within six months from the due date of first unpaid premium, the benefits will be paid as if the Policy had remained in full force after deduction of (a) the premium or premiums unpaid with interest thereon until the date of death, and (b) the unpaid premiums falling due before the next Policy anniversary.

During the accumulation period, if at least five full years' premiums have been paid in respect of this policy, any subsequent premium be not duly paid, in the event of death of the Life Assured within 12 months from the due date of first unpaid premium, the benefits will be paid as if the Policy had remained in full force after deduction of (a) the premium or premiums unpaid with interest thereon to the date of death, and (b) the unpaid premiums falling due before the next Policy anniversary.

These provisions do not apply to the Accident Benefit, Term Assurance and Critical Illness Rider options, as these Riders do not acquire any paid-up value.

- 4. Revival of Discontinued Policies:** If the policy has lapsed, it may be revived during the life time of the Life Assured, but within the accumulation period and a period of 5 years from the due date of first unpaid premium on submission of proof of continued insurability to the satisfaction of the Corporation and the payment of all the arrears of premium together with interest at such rate as may be prevailing at the time of the payment. The Corporation reserves the right to accept or decline the revival of discontinued policy. The revival of a discontinued policy shall take effect only after the same is approved by the Corporation and is specifically communicated in writing to the Life Assured.
- 5. Forfeiture in certain events:** In case premiums shall not be duly paid or in case any condition herein contained or endorsed hereon shall be contravened or in case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case but subject to the provisions of Section 45 of the Insurance Act, 1938 (stated below), wherever applicable this policy shall be void and all claims to any benefit in virtue hereof shall cease and determine and all moneys that have been paid in consequence hereof shall belong to the Corporation excepting always in so far as relief is provided in terms of the Privileges herein contained or may be lawfully granted by the Corporation.

6. **Suicide:** This Policy shall be void if the Life Assured commits suicide (whether sane or insane at the time) at any time on or after the date on which the risk under the Policy has commenced but before the expiry of one year from the date of commencement of risk under the policy and the Corporation will not entertain any claim by virtue of this policy except to the extent of a third party's bonafide beneficial interest acquired in the Policy for valuable consideration of which notice has been given in writing to the office to which premiums under this policy were paid last, at least one calendar month prior to death.
7. **Guaranteed Surrender Value:** The Guaranteed Surrender Value allowed under this Policy is as under:
- **During Accumulation Period:**
 - (a) **Single Premium Policy:** After completion of at least one policy year, 90% of the Single Premium, excluding the premiums in respect of optional riders and extras will be payable.
 - (b) **Annual Premium Policy:** After completion of at least three policy years and at least three full policy years' premiums have been paid, 30% of total amount of premiums as have been paid excluding the premium paid in the first year and all premiums in respect of optional riders and extras will be payable.

In case the age of the Life Assured under the policy is less than or equal to 12 years, the following will apply:

 - (i) **Surrender before the Date of Commencement of Risk:** 90% of the total amount of premiums (excluding premiums paid for the first year and any extras) paid,
 - (ii) **Surrender after the Date of Commencement of Risk:** 90% of the total premiums (excluding premium for the first year and any extras) paid before commencement of risk and 30% of premiums paid (excluding any extras) after the commencement of risk.

The cash value of any vested simple reversionary bonuses, if any, will also be payable on surrender.

- **After Accumulation Period:** This will be 85% of the Basic Sum Assured under the policy.

8. **Loans:** Provided the policy has acquired a paid-up value, loans are granted subject to the following terms and conditions within the surrender value of the policy for such amounts and on such further terms and conditions as the Corporation may fix from time to time and subject to the production of satisfactory title:
- (i) The Policy shall be assigned absolutely to and held by the Corporation as security for the repayment of advance(s) and of the interest thereon;
 - (ii) Interest on the advance(s) shall be paid compounding half-yearly to the Corporation at the rate to be specified by the Corporation when the relative advance is made. The first payment of interest is to be made on the next Policy anniversary or on the date six months before the next Policy anniversary whichever immediately follows the date on which the relative advance is made and every half year thereafter. Interest is charged for a minimum period of six months;
 - (iii) The Corporation shall be entitled to call for repayment of the advance(s) with all due interest by giving 3 months notice. In the event of failure to repay the advance(s) when required or to pay interest on the due dates as herein above mentioned or within 30 days after each due date respectively the policy shall be held without the necessity of any notice being given, to be forfeited to the Corporation and the Corporation shall be entitled to apply the surrender value allowable in respect of the policy in payment of the advance(s) and interest;
 - (iv) In case the policy shall mature or become a claim by death, the Corporation shall become entitled to deduct the amount of the advance(s) or any portion thereof which is outstanding, together with all interest from the policy moneys.
 - (v) Whenever survival benefit falls due under the policy where loan has been allowed, the survival benefit amount will be used first towards repayment of accrued interest and loan outstanding, in that order
9. **Assignments and Nominations:** This policy is in no event assignable by the Proposer, but after the Policy has vested in the Life Assured in terms of Special Provisions herein contained he may appoint a nominee or nominees, under Section 39 of the Insurance Act, 1938 or create an Assignment thereof. In such case notice of assignment or nomination should be submitted for registration to the office of the Corporation, where this policy is serviced. In registering an assignment or nomination the Corporation does not accept any responsibility or express any opinion as to its validity or legal effect

10. Accident Benefit (Allowed under Regular Premium policies and during the accumulation period only): If the Accident Benefit is opted for , at any time when this Policy is in-force for the full Sum Assured, if the Life Assured before the end of the accumulation period or before the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier, is involved in an accident resulting in either permanent disability as hereinafter defined or death and the same is proved to the satisfaction of the Corporation, the Corporation agrees in the case of:

(a) Disability to the Life Assured: (i) to pay in monthly instalments spread over 10 years an additional sum equal to the Accident Benefit Sum Assured under this Policy. If the policy becomes a claim by way of death before the expiry of the said period of 10 years, the disability benefit instalments which have not fallen due will be paid along with the claim, (ii) to waive the payment of future premiums.

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit of the Corporation and that of all insurers under individual as well as group policies on the same life to which benefits (i) and (ii) above apply shall not in any event exceed Rs.50 lakh. If there be more policies than one and if the total Accident Benefit exceeds Rs.50 lakh, the benefits shall apply to the first Rs. 50 lakh Sum Assured in order of date of policies issued.

The waiver of premium shall extinguish all options under this policy and the benefits covered by (b) of this clause except as to such assurances, if any, as exceeds the maximum limit of Rs.50 lakh and which may have been kept in force by continued payment of premiums.

The disability above referred to must be disability which is the result of an accident and must be total and permanent and such that there is neither then nor at any time thereafter any work, occupation or profession that the Life Assured can ever sufficiently do or follow to earn or obtain any wages, compensation or profit. Accidental injuries which independently of all other causes and within 180 days from the happening of such accident, result in the irrecoverable loss of the entire sight of both eyes or in the amputation of both hands at or above the wrists or in the amputation of both feet at or above ankles, or in the amputation of one hand at or above the wrist and one foot at or above the ankle, shall also be deemed to constitute such disability.

Immediately after the happening of the disability, full particulars thereof must be given in writing to the office of the Corporation where this Policy is serviced together with the then address and whereabouts of the Life Assured and within 180 days after the happening of the disability there must be given to the servicing Office of the Corporation in the manner required by it proof of disability satisfactory to the Corporation and without any expense to the Corporation and thereafter similar proof must be given as and when required by the Corporation, of the continuance of such disability. Any Medical Examiner nominated by the Corporation shall be allowed to examine the Life Assured in respect of any disability claimed, in such manner and at such times before and/or after the disability is accepted by the Corporation as the Corporation may require.

In the event of it being discovered at any time that a claim under this clause has been wrongly admitted, all premiums falling due after the date of the Corporation's intimation to that effect shall be paid and no further instalment of additional sum assured shall be paid as if no disability had occurred.

(b) Death of the Life Assured: In addition to Sum Assured under Basic Plan, an additional sum equal to the Accident Benefit Sum Assured under this policy, if the Life Assured shall sustain any bodily injury resulting solely and directly from the accident caused by outward, violent and visible means and such injury shall within 180 days of its occurrence solely, directly and independently of all other causes result in death of the Life Assured. However, such additional sum payable in respect of this policy shall not in any event exceed Rs.50 lakh taking all existing policies of the Life Assured and under individual as well as group schemes including policies with in built accident benefit taken with Life Insurance Corporation of India and other insurance companies.

The Corporation will not be liable to pay the additional sum referred in (a) or (b) above, if the disability or the death of the Life Assured shall:

- (i) be caused by intentional self injury, attempted suicide, insanity or immorality or whilst the Life Assured is under the influence of intoxicating liquor, drug or narcotic, or
- (ii) take place as a result of accident while the Life Assured is engaged in aviation or aeronautics in any capacity other than that of a fare paying, part-paying or non-paying passenger in any air-craft which is authorised by the relevant regulations to carry such passengers and flying between established aerodromes, the Life Assured having at that time no duties on board the aircraft or requiring descent there from;
- (iii) be caused by injuries resulting from riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, or
- (iv) result from the Life Assured committing any breach of law; or
- (v) arise from employment of the Life Assured in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in police duty in any military, naval or police organisation, or
- (vi) occurs after 180 days from the date of accident of the Life Assured

The premium for this benefit will not be required to be paid after all premiums under this Policy have been paid or on and after the Policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier.

- 11. Term Assurance Rider during the accumulation period:** If this Rider is opted for, at any time when the Rider cover is in force, an additional amount equal to the Term Assurance Rider Sum Assured will be payable on the death of the Life Assured during the Accumulation Period. The maximum cover for this Rider will be Rs.25 lakh under all policies of the life assured with the Corporation taken together. In case it is subsequently revealed that the total Term Assurance Rider Sum Assured exceeds the maximum limit of Rs.25 lakh, the excess shall not be payable.

- 12. Critical Illness Rider during the accumulation period:** If this Rider is opted for and the Rider cover is in force, an amount equal to the Critical Illness Rider Sum Assured will be payable on the Life Assured surviving for a period of 28 days after being diagnosed as inflicted by the defined categories of Critical Illness and subject to terms and conditions given in the Annexure. The maximum cover for this Rider will be Rs.5 lakh under all policies of the Life Assured with the Corporation taken together. This Rider benefit will be available only during the accumulation period.

Once Critical Illness Rider claim is lodged by the Life Assured, whether payable/paid or not payable/not paid by the Corporation, Critical Illness Rider cover will not be available to the Life Assured during the remaining Accumulation Period and hence no premium towards the Critical Illness Rider shall be charged from the policy anniversary coinciding with or following the date of occurrence of the Critical Illness. This will also be applicable in case the Life Assured is diagnosed to have suffered from any of the Critical Illnesses covered, during the waiting period.

(a) Premium Waiver Benefit (Applicable to Regular Premium policies only): If this benefit is opted for and the Critical Illness Rider cover is in force, then in case the Life Assured is paid the Critical Illness Rider Sum Assured, the total future premiums in respect of the policy will be waived. The Sum Assured under all such policies with the Corporation taken together will not exceed Rs.5 lakh.

- 13. Participation in Profits:** The policy shall participate in profits of the “With Profit Assurance Policies” at such rates as may be declared by the Corporation provided the policy is kept in force by the payment of premiums (except in case of Single Premium). The simple reversionary bonuses shall be declared as at 31st March every year and will remain attached to the policy. Such bonuses or their cash value, if any, shall be paid along with the claim under the policy on or before the end of the accumulation period.

The policy shall also be eligible for a share of profits in the form of Loyalty Addition after the Accumulation period. Loyalty Addition, if any, shall be payable at such rate and on such terms as may be declared by the Corporation under the policy in the year in which the policy results into a claim either by death or by maturity on completion of age 100 years of the Life Assured.

In case the premiums are not duly paid, the policy shall cease to participate in profits irrespective of whether or not the policy has acquired paid up value (reduced sum assured).

- 14. Normal requirements for a claim:** The normal documents which the claimant shall submit while lodging the claim in case of death of the policyholder shall be the claim forms, as prescribed by the Corporation, accompanied with original policy document, proof of title, proof of death, proof of accident/disability, medical treatment prior to death, employer’s certificate, whichever is applicable, to the satisfaction of the Corporation. If the age is not admitted under the policy, the proof of age of the Life Assured shall also be submitted.

If the policy is surrendered, the Life Assured shall be required to submit the discharge form along with the original policy document besides proof of age, if the age is not admitted earlier.

Section 45 of Insurance Act, 1938:

No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life assured was incorrectly stated in the proposal.

NOTE:

In case you have any Complaints/Grievance, you may approach Grievance Redressal Officer / Ombudsman, whose address is as under:

Address of Grievance Redressal officer:

Address of Ombudsman:

Note: In case of dispute in respect of interpretation of these terms and conditions and special provisions/ conditions the English version shall stand valid.

YOU ARE REQUESTED TO EXAMINE THIS POLICY, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.

**ANNEXURE (TO BE ATTACHED WHERE CRITICAL ILLNESS BENEFIT
RIDER IS OPTED FOR)**

CRITICAL ILLNESS BENEFIT – DEFINITIONS AND TERMS AND CONDITIONS

- (A) **WAITING PERIOD:** A waiting period of 6 months will apply from the date of commencement of risk or revival of the policy, as the case may be, to the first diagnosis of the Critical Illness under consideration. This would mean that the benefit of the Policy schedule is not applicable if any of the contingencies mentioned in Condition (C) below, occurs (i) at any time on or after the date on which the risk under the Policy has commenced but before the expiry of six months reckoned from that date or (ii) before the expiry of six months from the date of Revival.
However, this condition will not apply to conditions arising directly out of accident.
- (B) **ELIGIBILITY CONDITIONS:** If death occurs within 28 days of the first diagnosis of the Critical Illness, Critical Illness Benefit shall not be payable. Critical Illness Sum Assured shall be payable only after the Corporation is satisfied on the basis of available medical evidence that the specified illness has occurred. However, in some illnesses covered, a specific deferment period applies to establish permanence of the illness covered (see definitions of conditions, below).
The date of occurrence of Critical Illness will be reckoned for the above purpose as the date of first diagnosis of the illness/conditions. It will be the date of medical reports on the basis of which the medical examiner examines the Life Assured and certifies the diagnosis of any of the illnesses/ conditions covered herein.
The Critical Illness Rider benefit shall be payable only once during the term of the policy. In other words, the Rider ceases to apply once the Critical Illness Sum Assured becomes payable. The benefit shall also automatically cease to be available on Surrender of the policy.
- (C) **NORMAL REQUIREMENTS FOR A CLAIM:** In the event of a claim for critical illness rider benefit, appropriate medical practitioner's report, diagnostic reports including Histopathological report, report from the attending physician and report from Oncologist (in case of cancer) and / or any other tests which the Corporation may prescribe from time to time are required to be submitted. This would be in addition to the claim requirements under the main policy.
- (D) **DEFINITIONS OF CONDITIONS:** The Critical Illness Rider Benefit of the Policy schedule will be available on the occurrence of any of the following contingencies:
- (1) **Heart Attack (Myocardial Infarction)**
The first occurrence of Heart Attack or Myocardial Infarction which means the death of portion of the heart muscle, as a result of an acute interruption of blood supply to myocardium. The diagnosis must be confirmed by the consultant cardiologist which must be based on:
- History of typical chest pain
 - New electro cardiographic changes proving infarction
 - Significant elevation of cardiac enzyme
- Angina is specifically excluded.

(2) **Stroke (Cerebro-vascular Accident)**

Any cerebro-vascular incident which results in permanent neurological deficit. Evidence of permanent neurological deficit must be supported by new changes on a C.T. or M.R.I. Scan. Transient ischaemic attacks are specifically excluded. Infarction of brain tissue or intracranial bleeding as result of external injury is specifically excluded.

(3) **Cancer**

The diagnosis of malignant tumour characteristics by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue.

The cancer must be confirmed by the histological evidence of malignancy by a qualified Oncologist and Pathologist.

Cancer includes: Leukaemia, Malignant Lymphoma, Hodgkin's Disease, Malignant bone marrow disorder and Metastatic skin cancer.

The following are excluded:

- "Carcinoma in Situ", cervical dysplasia, Cervix cancer CIN-1, CIN-2 & CIN-3, and all pre-malignant conditions or non-invasive cancers.
- Early prostate cancer TNM Classification T1 (including T1a and T1b) or equivalent classification.
- Melanomas of the skin of Stage 1A ($\leq 1\text{mm}$, level II or III, no ulceration) – according to the new AJCC classification of 2002.
- Hyperkeratoses, basal cell and squamous skin cancers.
- All tumours in the presence of HIV infection.

(4) **Kidney Failure**

Evidence of end stage kidney disease presenting as chronic irreversible failure of both kidneys to function. This must be evidenced by the undergoing of regular dialysis or undergoing a renal transplant. A consultant physician must confirm a requirement for regular renal dialysis and renal transplantation.

(5) **Major Organ transplant**

The actual undergoing of a transplant of any of the below organ as a recipient or the inclusion on an official organ transplant waiting list for any of the below organ:

- One of the following whole human organs: heart, lung, liver, kidney, pancreas, or
- Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation

The transplant must be medically necessary and based on objective confirmation of organ failure.

Other than the above stem cell transplants are excluded.

(6) **Paralysis**

The total loss of muscle function or sensation to the whole of any two or more limbs as a result of injury or disease of spinal cord or brain, where such functional loss is considered to be permanent by a neurologist. The disability must be persisted for at least 6 months to establish permanence and must be supported by appropriate neurological evidence.

Loss of function of limbs classified as Diplegia, Hemiplegia, Tetraplegia and Quadriplegia are included.

- (7) **3rd Degree Burns**
A tissue injury caused by thermal, electrical or chemical agents. The injury must result in 3rd Degree burns covering at least 50% of the body surface.
- (8) **Blindness**
Total, permanent and irreversible loss of sight in both eyes as a result of illness or accident. Blindness must be persisted for at least 6 months to establish permanence. The blindness must be certified by an ophthalmologist's report. The blindness must not be able to be corrected by medical procedure.
- (9) **Coronary Artery By-pass Surgery**
The actual undergoing of open-heart surgery on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts. Angiographic evidence of significant coronary artery obstruction must be provided and the procedure must be considered necessary by a consultant cardiologist. Non-surgical techniques such as balloon angioplasty and all other intra arterial, catheter based techniques or laser procedure treatments are excluded.
- (10) **Heart Valve Replacement or Repair**
The first occurrence of open or endoscopic heart valve surgery, performed to replace or repair one or more heart valves, as a consequence of defects that cannot be repaired by intra arterial catheter procedures alone. The surgery must be performed after a recommendation by a consultant cardiologist.
- (11) **Aorta Graft Surgery**
Major surgery of the thoracic or abdominal aorta for life threatening vascular disease. This includes coarctation repair, surgical grafts for aortic aneurisms or aortic dissections but minimally invasive stent grafting is excluded. Surgery on the branches of the aorta is not covered.

(E) Within 120 days from the date on which any of the contingencies mentioned in condition (C) herein above has occurred, full particulars hereof must be notified in writing to the office of the Corporation where this Policy is serviced together with the then address and whereabouts of the Life Assured. Proof satisfactory to the Corporation of the contingency that has occurred, shall be furnished in the manner required. Any Medical Examiner named by the Corporation shall be allowed to examine the person of the Life Assured in respect of any benefit claimed under the Benefit(s) mentioned under the Policy schedule, in such manner and at such times, as may be required by the Corporation.

(F) The premium rates are subject to revision after 5 years from the date of commencement of the policy.

(G) EXCLUSIONS

No benefit shall become payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions

- (1)** Intentional self-injury, attempted suicide, war/invasion, injury during criminal activity or under influence of drug, alcohol, narcotics etc.
- (2)** Where the illness has arisen out of failure of the Life Assured to follow medical advice. Also, where the Life Assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restrictions applying under the policy.
- (3)** If the Life Assured is found to be infected with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- (4)** As a result of accident while the Life Assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
- (5)** Injuries caused by such activities as hunting, mountaineering, steeple-chasing or racing of any kind etc.
- (6)** Angina is specifically excluded.
- (7)** Transient ischaemic attacks are excluded.
- (8)** In case of cancer following are excluded :
 - “Carcinoma in Situ”, cervical dysplasia, Cervix cancer CIN-1, CIN-2 & CIN-3, and all pre-malignant conditions or non-invasive cancers.
 - Early prostate cancer TNM Classification T1 (including T1a and T1b) or equivalent classification.
 - Melanomas of the skin of Stage 1A (< = 1mm, level II or III, no ulceration) – according to the new AJCC classification of 2002.
 - Hyperkeratoses, basal cell and squamous skin cancers
 - All tumours in the presence of HIV infection.
- (9)** Under Aorta Graft Surgery, Stent Grafting is excluded and surgery on the branches of the Aorta is not covered.
- (10)** Under Coronary Artery Bypass Surgery, the Non-surgical techniques such as balloon angioplasty and all other intra arterial, catheter based techniques or laser procedure treatments are excluded.
- (11)** Under Major Organ Transplant, Stemcell Transplants are excluded.