



Pramerica
LIFE INSURANCE



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CANCER+HEART SHIELD PRO

A NON-LINKED NON-PARTICIPATING FIXED BENEFIT INDIVIDUAL PURE RISK HEALTH
INSURANCE PLAN

UIN: 140N094V01

Key Features

- **Fixed benefit plan:** No ambiguity on benefit amounts. Fixed benefit is paid on diagnosis of covered conditions/illnesses.
- **Comprehensive coverage:** Covers different stages of Cancer and Heart conditions.
- **Option To Augment Coverage:** Option to cover another 26 Major Critical Stage Illnesses
- **Focus on treatment and recuperation:** No need to pay any premium from the date of first claim for next 3 Policy years while still being covered.
- **Income benefit:** Monthly Income payable as recuperation benefit to meet your needs
- **Increasing Sum insured:** Option to go for an increasing cover to address rising medical costs.
- **Multiple claims:** Multiple claims allowed as per the chosen option

How does the plan work?

Step 1: In this plan, the illnesses covered are grouped under 'Coverage Options'. Customer has to choose any one of the 4 available options as per their need of coverage

Step 2: The Customer has to select one out of two available 'Benefit Payout Options'

Step 3: Customer has to choose Policy Term, Premium Payment Mode and Sum Insured under their policy

Step 4: Customer will have to pay the Premium basis Age, Gender, Sum Insured chosen, Policy Term, Premium Payment Mode, Coverage option and Benefit Payout option chosen.

Coverage options

Option I: Cancer Shield

- This option offers fixed benefits against Cancer diagnosis. The amount of benefit coverage varies according to Minor and Major Stages of Cancer

Minor Stage: Carcinoma in Situ/Early Stage Cancer

Major Stage: Cancer of specified severity

Option II: Heart Shield

This option offers fixed benefits against Heart (Cardiovascular) related conditions/procedures. The amount of benefit coverage varies according to Minor and Major Stages of Heart related conditions/procedures.

Minor Stage:

1. Initial implantation of Permanent Pacemaker of Heart or Insertion of Implantable Cardioverter defibrillator (ICD)
2. Angioplasty
3. Angioplasty and Stenting for Carotid Arteries
4. Renal Angioplasty
5. Percutaneous Procedures for Heart Valves Repair or Replacement
6. Surgical Septal Myomectomy to relieve Left ventricular Outflow Tract (LVOT) obstruction in Hypertrophic Obstructive Cardiomyopathy
7. Pericardectomy

Major Stage:

1. Myocardial Infarction (First Heart Attack – Of Specified Severity)
2. Cardiomyopathy
3. Stroke Resulting in Permanent Symptoms
4. Open Chest CABG
5. Major surgery of the Aorta
6. Open Heart Replacement or Repair of Heart Valves
7. Heart Transplant
8. Primary (Idiopathic) Pulmonary hypertension

Minor and Major stage is defined for Option II heart shield

Coverage options

Option III: - Cancer & Heart Shield

This is a combination of Option I & Option II. This option offers fixed benefits against both Cancer and Heart (Cardiovascular) related conditions/procedures.

Option IV: - Comprehensive Shield

This option offers fixed benefits as per Option III plus an additional coverage against 26 Major Critical Illnesses. These 26 additional Major Critical Illnesses are distinct from the Critical Illnesses covered under Major category of Cancer and Heart.

Major Critical illness defined with option IV

- | | |
|--|---|
| 1. Alzheimer's Disease | 14. End-stage Lung Failure |
| 2. Aplastic Anaemia | 15. Coma of specified severity |
| 3. Deafness | 16. End stage liver Failure |
| 4. Loss of Speech | 17. Kidney Failure requiring regular dialysis |
| 5. Medullary Cystic Kidney Disease | 18. Loss of Limbs |
| 6. Motor Neuron Disease with permanent symptoms | 19. Third Degree Burns |
| 7. Multiple Sclerosis with persisting symptoms | 20. Major Head Trauma |
| 8. Parkinson's Disease | 21. Permanent paralysis of limbs |
| 9. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis | 22. Fulminant Viral Hepatitis |
| 10. Apallic Syndrome | 23. Muscular Dystrophy |
| 11. Benign Brain Tumour | 24. Poliomyelitis |
| 12. Blindness | 25. Loss of Independent Existence |
| 13. Brain Surgery | 26. Pneumonectomy |

Benefit Payout Options – Care Benefit

Level Sum Insured for the entire Policy Term for the chosen coverage option. Under this option following benefits are payable:

Upon diagnosis of a Minor Stage Condition/Illness:

- Lump Sum payment of 25% of Base Sum Insured becomes payable immediately; plus
- Monthly Income of 1% of Base Sum Insured is payable every month for next 6 months where first payment made immediately with lump sum payment.

Upon diagnosis of a Major Stage Condition/Illness:

- 100% of Base Sum Insured less 25% of Base Sum Insured, if paid earlier under Minor stage condition, becomes payable immediately.

On diagnosis of critical illness under the policy, premium would be waived off for next 3 Policy years. This benefit is available only one time during the lifetime of the Policy.

Benefit Payout Options - Care+ Benefit

Under this benefit payout option, Indexed Sum Insured, as applicable would become payable. Indexed Sum Insured is Base Sum Insured increased by 10% p.a. (simple) starting first policy anniversary for each completed 'claim free year'. Indexation would only be applicable till the date of diagnosis of critical illness or till Indexed Sum Insured reaches 150% of Base Sum Insured. Additional benefit of monthly income as 1% of Base Sum Insured will become payable for five policy years under this benefit payout option in case of a Major claim.

Upon diagnosis of a Minor Stage Condition/Illness:

- Lump sum payment of 25% of Indexed Sum Insured becomes payable immediately; plus
- Monthly Income of 1% of Base Sum Insured is payable every month for next 6 months where first payment made immediately with lump sum payment

Upon diagnosis of a Major Stage Condition/Illness:

- 100% of Indexed Sum Insured less 25% of Indexed Sum Insured, if paid earlier under Minor Stage condition, becomes payable immediately
- Monthly Income of 1% of Base (Initial) Sum Insured become payable for 5 years, where first payment made immediately with lump sum payment

- On diagnosis of critical illness under the policy, Premium would be waived off for next 3 Policy years. This benefit is available only one time during the lifetime of the Policy
- In case a claim is made under both of the minor and major categories, then the Monthly Income benefit will be paid under each of the category and can continue to be paid together. In such case Monthly Income under minor will continue to be paid for 6 months, along with the Monthly income payable in case of claim under Major category for 5 Policy years payable monthly.
- In case Life Assured dies, after the Monthly income under the plan has started, the Monthly Income Benefit would continue to be paid to Nominee/legal heirs' of Life Assured.

Eligibility Criteria

Entry Age**	Minimum	18 Years
	Maximum	65 Years
Policy Term	Minimum	5 Years
	Maximum	40 Years
Premium Payment Term		5 to 10
Maximum Maturity Age		75 Years
Sum Insured	Minimum	Rs.5,00,000
	Maximum	Option I: Rs.50,00,000 Other Options: Rs.25,00,000
Premium Payment Modes		Annual, Semi-annual, Quarterly and Monthly*
Annual Premium!	Minimum	Option I: Rs.470 Other Options : Rs.1,785 This is subject to minimum Installment Premium of Rs. 200
	Maximum	No Limit, subject to maximum Sum Insured, Entry Age, Coverage Option and Benefit Payout Option chosen

In case of non-annual modes of premium payment, following modal factors will be applicable

Premium Modes	Factors
Annual	1.00
Semi-Annual	0.52
Quarterly	0.265
Monthly	0.09

! Premium mentioned are exclusive of extra premium, modal loadings and Goods & Service Tax and applicable cess.

Attained age as on last birthday last Policy Anniversary

*Monthly mode of premium payment is available only through credit card, direct debit and ECS.

Other Benefits



Maturity Benefit: There is no Maturity benefit under this plan



Death Benefit: There is no Death benefit under this plan

Other Benefits

Premium Waiver Benefit: On diagnosis of critical illness under the policy, Premium for next 3 Policy Years will be waived off from the next premium due date following the date of diagnosis of critical illness. This benefit is available only one time during the lifetime of the Policy.

In case Policyholder chooses Option I or Option II, waiver of Premium will be applicable only on occurrence of minor stage claim. The coverage will immediately terminate on payment of major stage benefit and no WoP would be applicable.

Under Option III and Option IV, the waiver of Premium is applicable on first claim (minor/major). The Policy will continue for the remaining benefits thereafter

Waiting Period: There will be a waiting period of 180 days after commencement or revival of the Policy, whichever is later. The Company will not entertain any claim arising due to any illness/ disease, where the insured had or is aware of objective evidence, had consultations/Investigations for it ,or was diagnosed with the disease which first became apparent or commenced within the waiting period under this Policy.

Survival Period: It is the duration between date of diagnosis of a condition/procedures and the date of eligibility for a benefit payment would be applicable.

Cancer or Heart (Cardiovascular)	7 Days of Survival Period
Other Major Illnesses	15 Days of Survival Period

This means that the insured has to survive 7 days after the "full histopathological diagnosis" of the cancer, including stage and grading. Failure to do so entitles the Insurance Company to refuse any claim under this cover.

Other Benefits Contd..

Surrender: No Surrender Value is applicable under this plan.

Revival:

- Revival of a policy is available up to 5 years from the date of first unpaid premium.
- Payment of all unpaid premiums with applicable interest is required to revive the Policy in all cases.
- The unpaid premiums to be paid by the Policyholder upon revival shall be based on the corresponding rates i.e. original premium amount for the period when original premium rates were applicable and revised premium amount for the period from the date of revision of premium rates till the date of revival.
- Upon revival of the Policy, the Policyholder will become entitled to all the Policy benefits as per the terms and conditions of the Policy.
- Revival of the Policy is subject to underwriting policy of the Company as applicable from time to time.
- The Company reserves the right to obtain additional information before reviving the Policy and also has the right to decline revival of the Policy or impose extra mortality ratings as per the board approved underwriting policy of the Company.

Tax Benefits: Tax benefits under Section 80(D) of the Income Tax Act may be available as per prevailing tax laws. Tax laws are subject to change. Please consult your tax advisor for details.

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TAKE THE DECISION TO PROTECT YOUR FAMILY'S FUTURE TODAY.



CALL @ 1860 5007070 (Local Charges apply)
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This product provides Life Insurance coverage. Pramerica Life Cancer+ Heart Shield UIN: 140N094V01. Goods & Services Tax will be charged over and above the quoted premium. Tax Benefits may be available as per the applicable laws as amended from time to time.

IRDAI Registration No. 140. Pramerica Life Insurance Limited. Registered Office and Communication Address: 7th and 8th Floor, Tower 2, Capital Business Park, Sector 48, Gurugram-122018

CIN: U66000HR2007PLC052028 Customer Service Helpline Tel. No: 1860 500 7070 (Local Charges apply) or 01244697070 Timings: 9:00 a.m. to 7:00 p.m. (Monday-Saturday). For policy details, login to your account at <https://customer.pramericalife.in> or Send 'Hi' to LISA on WhatsApp at 9289187070,

Email: contactus@pramericalife.in. Website: www.pramericalife.in.

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