

**Pramerica Life Insurance Limited**

**Registered address:**

**UIN: 140A004V01**

**Pramerica Life Unit Linked Critical Illness Rider**

**Terms and Conditions**

**Section One: Definitions**

- **Base Policy** means the Policy to which this CI Rider is attached and forms a part of as shown in the Schedule.
- **Company** means Pramerica Life Insurance Limited.
- **CI Rider** means this Pramerica Life Unit Linked Critical Illness Rider
- **Critical Illness** means any of the critical illnesses, conditions or surgeries listed in the Annexure to this CI Rider
- **Pre-existing Medical Condition** means a condition (illness or bodily injury) for which, prior to the receipt by the Company of the Application Form for this CI Rider or prior to the date of revival of this CI Rider, the Life Insured had:
  - any signs or symptoms which would have caused any ordinary prudent person to seek treatment, diagnosis or care; or
  - taken or been advised to take a medical consultation; or
  - undergone medical tests or investigations.

Any congenital disorder, or related illness or complication arising out of or in connection with a Pre-existing Medical Condition, shall be considered part of that Pre-existing Medical Condition.

**Section Two: Inception and Termination of the Coverage**

This CI Rider becomes effective on the Coverage Commencement Date as specified in the Schedule and shall terminate on the occurrence of the first of any of the following:

- a. The Coverage Expiry Date of the CI Rider as specified in the Schedule.
- b. The date of any payment made under Section Three.
- c. The Policy Anniversary immediately following the receipt of a written cancellation request of this CI Rider provided that such written request for cancellation is received within 15 days before such Policy Anniversary.
- d. On the termination of the Base Policy to which this CI Rider is attached.
- e. The date of the death of the Life Insured.
- f. The Policy Anniversary coinciding with or immediately following the Life Insured attaining 65 years of age.

If the CI Rider is terminated per this Section, it shall not be revived.

### **Section Three: Risk Covered**

If, while this CI Rider is in force, the Life Insured is diagnosed by a registered medical practitioner (including a specialist acceptable to the Company, with costs for the same to be borne entirely by the Policyholder) to be suffering from a Critical Illness as specified in the Annexure and the Life Insured survives at least thirty (30) days after the diagnosis, the Company will pay the Coverage Sum Assured as specified in the Schedule to the Nominee.

Any payment made under this CI Rider is in addition to any amounts payable under the Base Policy or any other Riders in force at the time the Critical Illness is diagnosed.

The Company shall not entertain any claim under this CI Rider during the period of 90 days from the Coverage Commencement Date or the date of revival of this CI Rider.

### **Section Four: Notice and payment of Benefit of the Life Insured**

It is a condition precedent to the Company's liability to make any payment under this CI Rider that:

- a) The Company is informed of the claim in writing without delay, and in any event within 30 days of the occurrence giving rise to such claim.
- b) The Company is satisfied that a claim is payable and the Company has received all documentation and information it requests, including but not limited to:
  - All past and current medical/ hospital records, including admission notes, test records, discharge summaries (where applicable)
  - The original Policy Document

### **Section Five: Changes in the Coverage Sum Assured**

The Policyholder may request an increase in the Coverage Sum Assured under this CI Rider. The Company may limit the amount of the increase and may request such information and documentation as it may deem fit prior to making the proposed change, and the change shall only become effective upon the Company accepting the change in writing.

If the Policyholder requests a decrease in the Coverage Sum Assured applicable under this CI Rider, the change shall automatically become effective on acceptance of the change by the company in writing. The Company may limit the amount of such decrease.

Changes in the Coverage Sum Assured shall be subject to the terms and conditions of the Base Policy.

### **Section Six: Charges and Cancellation of the CI Rider**

The charges under this CI Rider will be deducted monthly in advance from the Regular Premium Unit Account of the Base Policy. The charges may vary based on the gender and the age of the Life Insured. The Company reserves the right to revise the charges with the prior approval of the IRDA.

In the first three policy years, this CI Rider shall be deemed automatically cancelled without need for previous warning if any premium for the Base Policy is not paid within the Grace Period in accordance with the terms and conditions of the Base Policy.

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### **Section Seven: Revival**

The CI Rider may be revived along with the revival of the Base Policy in accordance with the terms and conditions of the Base Policy.

### **Section Eight: Changes to the CI Rider Terms and Conditions**

The Company may alter these CI Rider Terms and Conditions and the benefits conferred hereunder if there is a change in the law or taxation, which affects the Company or the Policy. No change will be made without the prior approval of the IRDA, and notice of all changes will be sent to the Policyholder.

If the Policyholder does not agree with the change, the Policyholder may terminate this CI Rider by giving the Company written notice within 30 days of receipt of the Company sending notice of the change.

### **Section Nine: Exclusions**

No payment shall be made in respect of any claim directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- Suicide or attempted suicide or intentional self-inflicted injury, by the Life Insured, whether sane or not at the time;
- Any Pre-existing Medical Condition
- Any sickness related medical condition which first manifests itself within 90 days of the Benefit Commencement Date or revival date, whichever is later.
- Any disease associated with AIDS or the Life Insured being infected with HIV.
- The Life Insured performing service in any military, police, paramilitary or similar organization.
- The Life insured taking part in any strike, industrial dispute or riot.
- The Life Insured taking part in any criminal or illegal activity.
- Self-inflicted injury, suicide or attempted suicide, whether sane or insane.
- The Life Insured being under the influence of, or the Life Insured abusing, any drug, alcohol, narcotic or psychotropic substance not prescribed by a registered medical practitioner.
- Nuclear reaction, radiation or contamination.

The above exclusions shall be in addition to the exclusions provided under the Base Policy, if any.

### **Section Ten: Change of Occupation or Profession.**

If the Life Insured's occupation, profession or hobbies change then the Policyholder shall within 30 days give the Company written notice of such change, failing which the Company may decline to make payment under this CI Rider if the insured event is directly or indirectly related to, caused by, arises from or is attributable to the change. If notice of a change is given as required, then the Company shall determine what changes to the cover provided under this CI Rider shall be effected and will send the Policyholder notice of such changes. Within 30 days of notice having been sent, the Policyholder may terminate this CI Rider by giving the Company written notice of termination.

### **Section Eleven: Surrender**

Upon surrender of the Base Policy, the CI Rider will terminate without any value.

### **Section Twelve: Miscellaneous**

*Entire Contract:* This CI Rider forms part of and supplements the Base Policy referred to in the Schedule. The Application Form and other particulars (if any) together with the declarations received from the

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Policyholder/ Life Insured, form the basis of this CI Rider. In addition to the terms and conditions and definitions of this CI Rider, this CI Rider is also subject to the terms and conditions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this CI Rider, the provisions of this CI Rider shall prevail with respect to the matters dealt with in this CI Rider.

*Assignment:* The Policyholder hereunder cannot assign this CI Rider or the Benefits separately from the Base Policy. If the Policyholder assigns the Base Policy, this CI Rider and the benefits hereunder shall also be assigned automatically along with the Base Policy.

*Loan:* No Loans shall be available for this CI Rider.

*Currency:* All charges and benefits are payable within India and in the currency of the Policy as specified in the Schedule.

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## Annexure

This CI Rider will cover the Life Insured against the following 10 critical illnesses/conditions and surgeries:

- 1 **Aorta surgery:** The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.

Surgery performed using only minimally invasive or intra-arterial techniques is excluded.

- 2 **Blindness:** The total, permanent and irrecoverable loss of the sight in both eyes as a result of illness or accident. The total loss of sight must have persisted for at least 6 months and must, in the opinion of an ophthalmologist appointed by the Company, be deemed permanent.

- 3 **Cancer:** A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. This diagnosis must be supported by histological evidence of malignancy and confirmed by an oncologist or pathologist appointed by the Company.

The following are excluded:

- 3.1 Tumors showing the malignant changes of carcinoma-in-situ and tumours which are histologically described as pre-malignant or non-invasive, including, but not limited to: carcinoma-in-situ of the breasts, cervical dysplasia: CIN-1, CIN-2 and CIN-3;
  - 3.2 Hyperkeratoses, basal cell and squamous skin cancers, and melanomas of less than 1.5 mm Breslow thickness, or less than Clark Level 3, unless there is evidence of metastases;
  - 3.3 Prostate cancers histologically described as TNM classification T1a, T1b or T1c or prostate cancers of another equivalent or lesser classification, T1N0M0 papillary micro-carcinoma of the thyroid less than 1 cm in diameter, papillary micro-carcinoma of the bladder, and chronic lymphocytic leukaemia less than RAI stage 3; and
  - 3.4 All tumours in the presence of HIV infection.
- 4 **Coronary Artery Bypass Surgery:** The actual undergoing of open-chest surgery to correct the narrowing or blockage of one or more of the coronary arteries with bypass grafts. This diagnosis must be supported by angiographic evidence of significant coronary artery obstruction and the procedure must be considered medically necessary by a consultant cardiologist appointed by the Company.

Angioplasty and all other intra-arterial, catheter-based techniques, "keyhole" or laser procedures are excluded.

- 5 **Heart Attack:** The first occurrence of heart attack or myocardial infarction, involving death of a portion of the heart muscle due to inadequate blood supply to the relevant area. This diagnosis must be supported by all of the following criteria, which are consistent with a new heart attack:

- Typical clinical symptoms (for example, characteristic chest pain);
- New characteristic electrocardiographic changes;
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:
  - Troponin T > 1.0 ng/ml
  - AccuTnl > 0.5 ng/ml, or equivalent thresholds with other Troponin I methods; and
    - The evidence must show a definite acute myocardial infarction.

The following are excluded:

- Angina;



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- Other acute coronary syndromes, for example myocyte necrosis.

The diagnosis must be confirmed by a consultant cardiologist appointed by the Company.

6 **Heart Valve Surgery:** The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities. The diagnosis of heart valve abnormality must be supported by cardiac catheterization or echocardiogram and the procedure must be considered medically necessary by a consultant cardiologist appointed by the Company.

7 **Kidney failure:** End-stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken. Evidence of end-stage kidney disease must be provided and the medical necessity of the dialysis or transplantation must be confirmed by a consultant physician appointed by the Company.

8 **Major organ transplant:** The actual undergoing, as a receipt, of a transplant of:  
 8.1 Human bone marrow using haematopoietic stem cells preceded by total bone marrow ablation; or  
 8.2 One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

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

Other than the above, stem cell transplants are excluded.

9 **Paralysis:** Complete and permanent loss of the use of two or more limbs, as a result of injury or disease of the brain or spinal cord. The paralysis must have persisted for at least six months from the date of trauma or illness and must, in the opinion of a consultant neurologist appointed by the Company, be deemed permanent.

10 **Stroke:** A cerebrovascular accident or incident producing neurological sequelae of a permanent nature. The neurological deficit must have lasted not less than six months and must, in the opinion of a consultant neurologist appointed by the Company, be deemed permanent. Infarction of brain tissue, haemorrhage and embolisation from an extra-cranial source are included. The diagnosis must be based on changes seen in a CT scan or MRI and must be certified by a neurologist appointed by the Company.

Specifically excluded are:

- 10.1 Cerebral symptoms due to transient ischaemic attacks
- 10.2 Any reversible ischemic neurological deficit
- 10.3 Vertebrobasilar ischaemia
- 10.4 Cerebral symptoms due to migraine
- 10.5 Cerebral injury resulting from trauma or hypoxia; and
- 10.6 Vascular disease affecting the eye or optic nerve

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