

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

ADDITIONAL POLICY PROVISIONS

CRITICAL ILLNESS BENEFIT

1. Benefits

If the Life Assured, or if more than one Life Assured the first to become critically ill, becomes critically ill by suffering one of the illnesses defined below, a sum equivalent to the basic sum assured shall be payable by us. Upon the payment of this benefit no further payments from your Policy in respect of a claim for critical illness shall be payable by us.

We will pay the critical illness benefit only if all of the following are satisfied:

- all due premiums have been paid
- this benefit has not been cancelled
- the Life Assured has survived at least 30 days following notification to us of the critical illness
- the critical illness has not occurred within 6 months of the Date of Commencement or the date of issue or date of reinstatement of the Policy, whichever is later
- you produce to us a duly completed claim form within 26 weeks of the illness, disability, operation or other circumstance giving rise to the claim
- you produce to us satisfactory proof from a practising consultant physician that the Life Assured has suffered a critical illness as defined below. The consultant physician's specialism must be appropriate to the cause of the claim and be accepted by our Chief Medical Officer.

2. Critical Illnesses

The Critical Illnesses which are covered are:

(a) Cancer

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

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant 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.

(b) Coronary Artery By Pass Graft Surgery (CABGS)

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner. The following are excluded: Angioplasty and/or any other intra-arterial procedures and any key-hole or laser surgery.

(c) Heart Attack

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 specific biochemical markers.

The following are excluded:

Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T, Other acute Coronary Syndromes and any type of angina pectoris.

(d) Kidney Failure

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

(e) Major Organ Transplant

The actual undergoing of a transplant of:

- One of the following human organs: heart, lung, liver, kidney, pancreas, 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 and where only islets of langerhans are transplanted.

(f) Stroke

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 and Vascular disease affecting only the eye or optic nerve or vestibular functions.

3. Medical Evidence

We may request the Life Assured to undertake a medical examination or test, which in our opinion, is reasonable to determine the critical illness. We will not accept a claim if the Life Assured does not undertake any medical examination or test which we consider reasonable or necessary. We will not pay for any fees or expenses in connection with the production of medical evidence except for the fees and expenses for any medical examination or test which we have asked a medical practitioner to provide.

4. Cancellation and reinstatement

Cancellation –

If premiums in respect of your Policy remain unpaid 35 days after the premium Due Date, your Policy will lapse and the critical illness benefit will be cancelled.

Reinstatement of benefit -

If this benefit has been cancelled it may be reinstated, subject to our consent and to such terms and conditions as we may specify from time to time.

5. Exclusions

We will not pay critical illness benefit if it is caused directly or indirectly by any of the following:

- **Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.**
- **Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.**
- **War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.**
- **Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.**
- **Taking part in any act of a criminal nature.**
- **Pregnancy or childbirth or complications arising therefrom.**