THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI 400001

CRITICAL ILLNESS RIDER

Prospectus

1. What are the Benefits covered under this Rider?

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the company agrees to pay for the listed Critical Illnesses for 25% of the Sum Insured of the Base Policy insured provided the covered Critical Illness is diagnosed during the policy period as first incidence subject to the completion of waiting period of 90 days.

2. What are the Critical Illnesses covered under this Rider?

- **i.** Cancer of Specified Severity
- **ii.** Kidney Failure Requiring Regular Dialysis
- **iii.** End Stage Liver Failure
- **iv.** Major Organ Transplant/Bone Marrow Transplant
- **v.** Open Heart Replacement or Repair of Heart Valves
- **vi.** Open Chest CABG
- **vii.** Stroke resulting in Permanent Symptoms
- **viii.** Permanent Paralysis of Limbs
- **ix.** Myocardial Infarction (First Heart Attack of Specified Severity)
- **x.** Multiple Sclerosis with Persisting Symptoms
- **xi.** Coma of Specified Severity
- **xii.** Parkinson’s Disease
- **xiii.** Benign Brain Tumour
- **xiv.** Alzheimer’s Disease
- **xv.** Aorta Graft Surgery
- **xvi.** Deafness
- **xvii.** Loss of speech
- **xviii.** Third Degree Burns
- **xix.** Motor Neurone Disease with Permanent Symptoms
- **xx.** Primary(Idiopathic)Pulmonary Hypertension
- **xxi.** Loss of Limb
- **xxii.** Muscular Dystrophy
- **xxiii.** Blindness
- **xxiv.** Major Head Trauma
- **xxv.** End Stage Lung Failure

3. **What is the condition applicable to the Critical Illnesses Rider?**

   The Critical Illness for which the claim is being preferred should fall within the definition of Critical illnesses as per the Rider wordings.

4. **Can Children be covered under this Rider?**
   Children above the age of 18 and above can be covered under this Rider.

5. **Can this Rider be purchased as a Standalone product?**
   No. This Rider can only be bought along the Base policy.

6. **What are the Base policies applicable to this Rider?**
   a. New India Mediclaim Policy
   b. New India Floater Mediclaim Policy
   c. Young India Digi Health Policy
   d. Yuva Bharat Health Policy
   e. Arogya Sanjeevani policy
   f. New India Asha Kiran Policy
   g. New India Premier Mediclaim
   h. Arogya Pragati Plus -Top up reinvented (Gold plan)
   i. Atmanirbhar Health Policy
   j. New India Top up Mediclaim Policy

7. **Who can opt for this Rider?**
   This Rider can be opted by the insured persons covered under any of the above base policy.

8. **What is the age group can buy this Rider?**
   Persons between the ages 18-55 years can buy this Rider

9. **Is there any restrictions for person proposing for this Rider?**
   Persons proposing for this Rider should not have been diagnosed or is diagnosed for any of the Critical Illnesses.

10. **What is the minimum Sum insured eligible for buying this Rider?**
    Persons who are covered for Rs 5L and above under the base policy can opt for this Rider.

11. **How will the claim be paid in case of trigger of claim?**
    Admissible claim under this Rider will be paid out on benefit basis for 25% of base policy Sum insured.

12. **What happens after a claim is paid?**
    Upon payment of a claim, for any one of the Critical Illnesses listed above this Rider coverage will cease to exist.

13. **How is cancellation done for this Rider?**
    All Cancellation shall be as per the Base Policy Terms and Conditions.

14. What are Exclusion applicable for this Rider?

1. Any Pre-existing Condition, ailment or disease, or its related conditions arising from it.
2. We shall not be liable to make any payment in respect of any Critical Illness which is diagnosed within the first 90 days of the Inception Date of First Policy. These 90 days waiting period shall not be applicable on renewals to the extent of sum insured under the previous policy.
3. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy.

15. How is the Premium Charged for this Rider?

Below is the rate per mille (per/1000) applicable for calculating premium for this Rider.

25 Critical Illness			
Age Band / Tenure	**1 Year**	**2 Year**	**3 Year**
18 – 25	1.05	2.25	3.51
26 – 30	1.55	3.3	5.21
31 – 35	2.2	4.63	7.08
36 – 40	3.05	6.52	10.16
41 – 45	5.01	11.39	18.4
46 – 50	9.57	20.81	32.63
51 – 55	15.77	34.13	51.6
56 – 60	26.7	57.59	86.74
61 – 65	39.64	85.64	129.1
66 – 70	67.62	144.18	214.38
71 – 75	135.23	285.35	419.91
76 – 80	246.79	516.47	753.69
81 & above*	438.13	NA	NA

****Renewal for age group 81 & above will be allowed only on annual basis**