THE NEW INDIA ASSURANCE CO. LTD.

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

Maternity Rider

Prospectus

1. **What are the Benefits covered under this Rider?**
   By opting this rider, insured can claim for medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization). It also covers expenses towards lawful medical termination of pregnancy during the policy period.

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

3. **What are the Base policy applicable to this Rider?**
   1. New India Mediclaim Policy
   2. New India Floater Mediclaim Policy
   3. Young India Digi Health Policy
   4. Arogya Sanjeevani Policy
   5. New India Asha Kiran Policy

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

5. **What is the minimum age to buy this Rider?**
   18 Years

6. **Are there any restrictions for person proposing for this Rider?**
   No

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

8. **How is cancellation done for this Rider?**
   All Cancellation shall be done as per the Terms and Conditions of base policy.

9. **Is there any waiting period to claim under this Rider?**
   Yes. A waiting period of 36 months is applicable from the date of opting this rider. However, waiting period may be relaxed only in case of miscarriage or abortion induced by accident or other medical emergency.

10. **What are the Exclusion applicable for this Rider?**
    All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

11. **How is the Premium Charged for this Rider?**
A premium equal to 1% of the Sum insured has been proposed as an annual premium for this rider.

12. **What is the coverage amount available under this rider?**
Our liability for claims admitted under this rider shall not exceed 10% of the average Sum Insured of the Insured Person in the preceding three years.

Illustration:

Policy year	**1st year**	**2nd Year**	**3rd Year**	**Average Sum Insured**
Sum Insured of Base policy(In INR)	**5,00,000**	**8,00,000**	**8,00,000**	**2100000/3=700000**
Maximum Eligible amount under This Rider(In INR)	**10% of 7,00,000/- =70,000/-**			