

NIA MODERN TREATMENT RIDER
Prospectus

1. 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 Modern Treatment Procedures and The limit stated for the same under the Base policy stands modified, as stated hereunder:

The following Modern Treatment or Procedures will be covered (wherever medically indicated) either as in patient or as part of day care treatment in a hospital up to 100% of Sum insured.

- a. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- b. Balloon Sinuplasty
- c. Deep Brain stimulation.
- d. Oral chemotherapy.
- e. Immunotherapy- Monoclonal Antibody to be given as injection
- f. Intravitreal injections.
- g. Robotic surgeries.
- h. Stereotactic radio surgeries.
- i. Bronchial Thermoplasty.
- j. Vaporisation of the prostate (Green laser treatment or holmium laser treatment).
- k. IONM - (Intra Operative Neuro Monitoring).
- l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

Our liability for all claims admitted during the Period of Insurance will be only up to Sum Insured for which the Insured Person is covered as mentioned in the Policy Schedule.

Provided that,

- a) The Rider can be purchased along with the **Base Policy** and cannot be purchased in isolation or as a separate product.
- b) Modern treatment procedure Rider can be purchased only at the time of inception or at renewal of the Base policy and cannot be opted in/out during the course of policy.
- c) In case of a payment of a claim under Modern Treatments, this Rider cannot be opted out at the time of Renewal.

- d) Modern treatment procedures are payable only once during a policy period (this is applicable only to surgical procedures i.e. except for Oral Chemotherapy, Intravitreal Injections and Immunotherapy- Monoclonal Antibody to be given as injection)
- e) A deductible of 10% is applicable on the admissible claim amount of every claim as follows. Example is given in Annexure for Illustration.
 - a. Deductible shall be applied on the claim amount that exceeds the sublimit stated under the Base Policy.
 - b. Deductible shall not be applicable up to the Sub-limits under the base policy.
- f) No pre and post hospitalization expenses are payable for claims under Oral Chemotherapy.

Terms and Conditions

- The Rider Cover shall be available only if the same is specifically mentioned in the Base Policy Schedule.
 - Any claim under this Rider Cover will be subject to an admissible claim under the Base Policy.
 - The Total Liability for Modern Treatments in any case shall not exceed the Sum Insured under the Base Policy.
 - The Entry Age for this Rider shall be up to the Entry Age of the respective Base Policy subject to the below conditions. However, This Rider is not available for persons suffering from or suffered in the past one or more of the following Illnesses/Conditions:
 - Cancer (even if treatment is completed)
 - Age related macular degeneration
 - Sickle cell anaemia
 - Thalassemia Major
 - All other terms, conditions and exclusions wherever and to the extent applicable shall be as per the Base policy.
2. In case of revision including premium or modification or withdrawal of the Rider a notice will be provided to Insured Person, 90 days before such revision or modification or withdrawal.

You can choose to migrate to any of our existing Policy, subject to Regulations of IRDAI (Protection of Policyholders' Interest) Regulations, 2017 and the Guidelines of IRDAI on Portability and Migration of Health Insurance Policies, as amended from time to time.

Please note that:

- i. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

- ii. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the Grace Period.
- v. No loading shall apply on renewals based on individual claims experience.

3. Cancellation shall be as per the Base Policy Terms and Conditions.

Premium:

Premium for the Rider is 15% of Base premium of the Respective Retail Policy.

Annexure:

Sum Insured: 5L		For example, Sub-limit for a Modern Treatment Upto 10% of Sum Insured subject to Maximum upto Rs. 1 Lakh i.e. 50,000 for a SI of 5 L without Rider Option, however with this Rider option the Claim payable amount under the Policy Period will be Rs. 5 L subject to the T&Cs and Deductible		
Claim	Claim Admissible Amount	Claim Payable Amount	Remarks	Balance Sublimit after payment of Claim
Claim 1	30,000	30,000	Deductible not applied as the claim admissible amount is within the sublimit of Rs. 50,000	20,000
Claim 2	15,000	15,000	Deductible not applied as the claim admissible amount is within the balance sublimit of the Rs. 20,000	5,000
Claim 3	40,000	Rs, 36,500 Bifurcation is as follows [5,000 - Balance Sublimit amount Plus 31,500 - (After Applying 10% Deductible on 35,000)]	Deductible applied on 35,000 as Rs. 5,000 was only available out of the Actual Sublimit of Rs. 50,000	0
Claim 4	60,000	54,000	Deductible applied on 60,000 as the amount exceeded the sublimit of 50,000)	0