

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number												
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Edelweiss Life – Critical Illness Rider UIN NO: 147B005V05	Part A												
2.	Policy Number	<< >>	Part A												
3.	Type of Insurance Policy	An Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance rider	Part A												
4.	Basic Policy details	<ul style="list-style-type: none">• Instalment Premium << >>• Mode of premium payment (e.g. Monthly, Quarterly, half yearly or Yearly) << >>• Sum Assured on death << >>• Sum Assured on Maturity << >>• Premium payment Term << >>• Policy Term << >>	Part A												
5.	Policy Coverage/benefits payable	<table><tr><th colspan="2">Benefits under the Rider:</th></tr><tr><td>Death Benefit</td><td>No amount is payable</td></tr><tr><td>Survival Benefit</td><td>No amount is payable</td></tr><tr><th colspan="2">Critical Illness Benefit</th></tr><tr><td>When payable</td><td>Size of such benefits</td></tr><tr><td>If the Insured is diagnosed to be suffering from a Critical Illness listed below when the Policy and this Rider are in force AND the Insured survives for at least 30 days following the confirmed date of diagnosis, We will pay:</td><td>The Rider Sum Assured in lumpsum</td></tr></table>	Benefits under the Rider:		Death Benefit	No amount is payable	Survival Benefit	No amount is payable	Critical Illness Benefit		When payable	Size of such benefits	If the Insured is diagnosed to be suffering from a Critical Illness listed below when the Policy and this Rider are in force AND the Insured survives for at least 30 days following the confirmed date of diagnosis, We will pay:	The Rider Sum Assured in lumpsum	Part C and Part D
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		On payment of the Rider Sum Assured, the Rider will automatically terminate but the benefits under the Base Policy will continue till the end of the Base Policy Term. You shall pay the Premiums in accordance with the Base Policy.	
		Critical Illness	Description & Conditions for applicability
(i)	Cancer of Specified Severity	<p>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. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded –</p> <ul style="list-style-type: none"> i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3. ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; iii. Malignant melanoma that has not caused invasion beyond the epidermis; iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0 v. All Thyroid cancers histologically classified as T1N0M0 (TNM 	

				<p>Classification) or below;</p> <p>vi. Chronic lymphocytic leukaemia less than RAI stage 3</p> <p>vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,</p> <p>viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;</p>	
		(ii)	Open Chest CABG	<p>The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.</p> <p>The following are excluded:</p> <p>i. Angioplasty and/or any other intra-arterial procedures.</p>	
		(iii)	Myocardial Infarction (First Heart Attack of specific severity)	<p>The first occurrence of heart attack or 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 Myocardial Infarction should be evidenced by all of the following criteria:</p> <p>i. a history of typical clinical symptoms consistent with the</p>	

				<p>diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)</p> <p>ii. new characteristic electrocardiogram changes</p> <p>iii. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.</p> <p>Exclusions: The following are excluded:</p> <p>i. Other acute Coronary Syndromes</p> <p>ii. Any type of angina pectoris.</p> <p>iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.</p>	
		(iv)	Open Heart Replacement OR Repair of Heart Valves	<p>The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.</p> <p>Exclusions: Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty are excluded.</p>	
		(v)	Kidney Failure Requiring Regular Dialysis	<p>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.</p>	

			(vi)	Third Degree Burns	There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.	
			(vii)	Major Organ / Bone Marrow Transplant	<p>The actual undergoing of a transplant of:</p> <ol style="list-style-type: none"> 1. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or 2. Human bone marrow using hematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. <p>Exclusions: The following are excluded:</p> <ol style="list-style-type: none"> i. Other stem-cell transplants ii. Where only islets of langerhans are transplanted 	
			(viii)	Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.	
			(ix)	Stroke Resulting in Permanent Symptoms	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.	

				<p>Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.</p> <p>Exclusions: The following are excluded:</p> <ul style="list-style-type: none"> i. Transient ischemic attacks (TIA) ii. Traumatic injury of the brain iii. Vascular disease affecting only the eye or optic nerve or vestibular functions. 	
			(x)	<p>Aorta Surgery</p> <p>Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches.</p> <p>Exclusion: Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.</p>	
			(xi)	<p>Coma of Specified Severity</p> <p>A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:</p> <ul style="list-style-type: none"> 1. no response to external stimuli continuously for at least 96 hours; 2. life support measures are necessary to sustain life; and 3. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. <p>The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.</p>	

			(xii)	Blindness	<p>Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.</p> <p>The Blindness is evidenced by:</p> <ul style="list-style-type: none"> i. corrected visual acuity being 3/60 or less in both eyes or ; ii. the field of vision being less than 10 degrees in both eyes. <p>The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.</p>		
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		Unexpired Risk Premium Benefits									
		<table><tr><th>Premium Payment Option</th><th>Size of such benefits</th></tr><tr><td>Regular Pay</td><td>NIL</td></tr><tr><td>Single Pay</td><td>Single Premium[#] X 70% X <u>number of remaining complete months of Rider Term</u> Total rider Term in months</td></tr><tr><td>Limited Pay</td><td>70% X [Total Premium Paid[#] less {Total Premium payable[#] X (Number of completed months of rider term +1)}] Total rider Term in months</td></tr></table>	Premium Payment Option	Size of such benefits	Regular Pay	NIL	Single Pay	Single Premium [#] X 70% X <u>number of remaining complete months of Rider Term</u> Total rider Term in months	Limited Pay	70% X [Total Premium Paid [#] less {Total Premium payable [#] X (Number of completed months of rider term +1)}] Total rider Term in months	
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6.	Options available (in case of Linked Insurance Products)	Not Applicable									
7.	Option available (in case of Annuity product)	Not Applicable									
8.	Riders opted, if any	Not Applicable									
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>We will not be liable to make any payment under this Rider if the Critical Illness of the Insured is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <ul style="list-style-type: none">Any Pre-Existing DiseaseAny disease occurring within 90 days of the start of coverage (i.e. during the waiting period);Any external congenital anomaly. Congenital anomaly which is in the visible and accessible parts of the body is referred to as External Congenital Anomaly. Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.Intentional self-inflicted injury, attempted suicide, while sane or insane.Alcohol or solvent abuse or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.Failure to seek or follow medical advice.	Part C								

		<ul style="list-style-type: none"> • War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. • Taking part in any naval, military or air force operation during peace time. • Participation by the Insured in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Participation by the Insured in a criminal or unlawful act. • Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping. • Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature 	
10.	Waiting /lien Period, if any	We will not be liable to make any payment under this Rider if the Critical Illness has occurred within 90 days from the commencement of the Rider Term or the revival of the Rider.	Part C
11.	Grace period	Grace period means the specified period of time immediately following the premium due date during which a premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received. If we do not receive the Premium in full by the premium due date under this Rider Policy, then We will allow a Grace Period which is same as that allowed under the Base Plan to which this Rider is appended to.	Part C
12.	Free Look Period	You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.	Part D

		To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.	
13.	Lapse, paid-up and revival of the Policy	<p>Revival :</p> <p>If You have discontinued paying the Premium under the Base Policy and the Rider, then the Rider will automatically lapse along with the Base Policy and it can be revived only in accordance with the terms of the Base Policy.</p> <p>If you have discontinued paying only the Rider Premium, the Rider will automatically lapse and the Rider cannot be revived in future. Any revival of rider will be considered along with the revival of the base policy, and not in isolation.</p>	Part D
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	Claim Procedure will be same as mentioned in the policy contract of Base Plan to which this Rider is appended to.	Part F
16.	Policy Servicing	<p>Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request:</p> <p>Click here to download the applicable forms and list of documents required for various policy servicing request.</p>	
17.	Grievances /Complaints	<p>Grievance Redressal Procedure:</p> <p>We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy.</p> <p>Click here to know the Grievance Redressal Procedure.</p>	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of Policyholder)

Date:

Note:

- **Click here** for the product related documents including the Customer Information sheet.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.