

## Policy Wordings

### Section 1: Preamble

Rider can only be opted along with the base Policy and cannot be opted in isolation or as a separate product. The Riders are provided in lieu of additional premium and subject to the terms, conditions and exclusions as stated in the Rider wordings in addition to the Policy Terms, Conditions and Exclusions.

This Rider, if selected, shall be mentioned in the Policy Schedule and will be available up to the limit specified therein, for all Insured Person(s) covered under the underlying base Policy, unless stated otherwise.

Cover(s) provided under this Rider and their limits are only with respect to such and so many as indicated in the Policy Schedule.

The Rider shall offer coverage subject to below conditions:

- Terms and conditions of the Rider are to be read in conjunction with the terms and conditions of the Base Policy.
- The continuance of risk cover under the Base Policy is a necessary precondition for continuance of cover under Rider.
- Admission of liability under any cover in this Rider shall not have any bearing on admissibility of a claim under the Base Policy on any ground including non-disclosure of material fact or pre-existing disease.

### Section 2: General Definitions

All Standard and Specific Definitions as defined in the respective base Policy shall also apply for Riders, wherever applicable.

#### Additional Specific Definitions:

##### 1. Cancer of Specified Severity

'Cancer of Specified Severity' is defined as the following:

- I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
- II. The following are excluded –
  - i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or noninvasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN1, 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 Classification) or below;

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- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- 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.

### Section 3: Riders

#### R1. Cancer Benefit:

In consideration of additional premium paid if an insured person is diagnosed with "Cancer of Specified Severity" as defined herein during the Policy Period, then we will pay the sum insured specified in the policy schedule provided:

- i. "Cancer of Specified Severity" which the Insured Person is suffering from occurs or first manifest itself during the Policy Period, post initial waiting period of 30 days, as a first incidence.
- ii. The person survives for a period of at least 30 days from the diagnosis of the "Cancer of Specified Severity".
- iii. On our admission of claim under this section in respect of an Insured Person, the cover under this section terminates in respect to that Insured Person.
- iv. Our liability for a lifetime of an Insured Person under this cover will be limited to the Sum Insured specified against this cover in the Policy Schedule.
- v. Initial waiting period of 30 days shall also be applicable on the amount by which Sum Insured is increased in case of enhancement of Sum Insured at renewal.
- vi. Cancer arising due to Pre-Existing Disease shall not be covered under this Rider.

This benefit has a separate limit (over and above base Sum Insured).

#### R2. CanCare Booster:

In consideration of additional premium paid, if an insured person is diagnosed with "Cancer of Specified Severity" as defined herein during the Policy Period, then we will pay the Sum Insured applicable in the Policy Year. The Sum Insured under this cover will be increased by 10% every year subject to below conditions:

- i. CanCare Booster Sum Insured increase % will be applied on the CanCare Booster benefit Sum Insured opted for the first time under this rider. The maximum accrued increased Sum Insured shall not exceed 100% of the initial CanCare Booster Sum Insured opted, in any Policy Year.
- ii. "Cancer of Specified Severity" which the Insured Person is suffering from occurs or first manifest itself during the Policy Period, post initial waiting period of 30 days, as a first incidence.
- iii. The person survives for a period of at least 30 days from the diagnosis of the "Cancer of Specified Severity".
- iv. In case of Policies with a tenure of one year, the above mentioned increase in Sum Insured shall be applicable at renewal of the Policy along with this cover, without any break.
- v. In policies with a tenure of more than one year, the above mentioned increase in Sum Insured shall be applicable post completion of each Policy Year.
- vi. On our admission of claim under this cover in respect of an Insured Person, the cover will terminate in respect to that Insured Person.

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- vii. Cancer arising due to Pre-Existing Disease shall not be covered under this Rider.
- viii. This benefit has a separate limit (over and above base Sum Insured).
- ix. Revision in Sum Insured shall not be allowed any time post inception of the Policy including subsequent renewal of the Policy.

**Illustration:**

Policy Year	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year
CanCare Booster %	-	10%	10%	10%
Sum Insured under CanCare Booster	₹10,00,000 (Initial Sum Insured Opted)	₹11,00,000	₹12,00,000	₹13,00,000



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