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Anju Kadam / Entrepreneur

PROTECTING your surgical expenses now with an extra cover

Aditya Birla Sun Life Insurance Surgical Care Rider

- Option to choose benefit from Rs 3,000 to Rs 30,000
- Lump sum benefit up to 50 times of chosen benefit in case of major surgery

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000



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We all hope to go through life without any health problems, but we all know the importance of planning for such eventualities. If and when that time comes, the high costs of hospitalisation and surgeries should be the least of your concerns. ABSLI Surgical Care Rider ensures the only thing your family has to think at that hour is about you.

Eligibility Criteria

Entry Age	18 – 65 years Maximum age at the end of rider term is 70 years
Rider Term	Same as that of the base plan or till the attained age of 70 years of the life insured, whichever is earlier (Minimum: 5 years & Maximum: 52 years)
Premium Paying Term	Same as base plan (Minimum: 5 years & Maximum: 52 years)
Pay Mode	Same as base plan
Rider Sum Assured	Minimum ₹1,50,000 Maximum ₹15,00,000 subject to maximum of 100% sum assured of the base plan

We will offer a discount of 5.00% in rider premium p.a. to customers who buy directly from our website.

You may opt for this rider only at the time of policy issue.

Key Benefits

If you are hospitalised for undergoing medically necessary surgery in India for a minimum period of 24 hours and actually undergo that surgery, a lump sum benefit will be paid. You can choose your benefit amount from ₹3,000 to ₹30,000. The rider sum assured will be 50 times this benefit amount.



Major Surgery

For a surgery that directly involves brain, heart (including coronary arteries), liver or lung the benefit amount will be five times the chosen benefit amount.

For any other valid surgical hospitalisation the benefit will be equal to the chosen benefit amount.



Other Surgery



Policy Limits

You can claim upto 10 times the chosen benefit amount in one policy year and upto 50 times the chosen benefit amount in the entire policy term.

Definitions

Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registrations and Regulations) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) or the said Act or, complies with all minimum criteria as under:

- Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
- Has qualified nursing staff under its employment round the clock;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped operation theatre of its own where surgical procedures are carried out; and
- Maintains daily records of patients and makes these accessible to the ABSLI's authorised personnel.

Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- Is required for the medical management of the illness or injury suffered by the insured;
- Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- Must have been prescribed by a medical practitioner;
- Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Hospitalisation means admission in hospital for minimum period of 24 In patient care consecutive hours except for procedures / treatments mentioned under exclusions.

Surgery / Surgical Procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.

Pre-existing condition means any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to the first policy issued by the insurer.

Supporting definitions

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

Medical Practitioner means a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The medical practitioner should not be the insured or a close relative of the insured.

Waiting Period

A waiting period of 90 days is applicable for all benefits payable under this rider from the policy effective date or the effective date the policy is revived, whichever is the later, during which time no benefit will be payable.

Specific waiting period of 2 years from policy issue date or revival date for conditions/procedures mentioned below will apply for all benefits.

- Hernia Repair
- Corrective procedure for gall stones
- Corrective procedure for kidney or urinary tract stones
- Discectomy, Laminectomy
- Hemi / Partial Thyroidectomy
- Corrective procedure for anal fistula or anal fissure
- Removal of uterus, fallopian tubes and/or ovaries, except for malignancy
- Corrective procedure for fibroids, uterine prolapse, or dysfunctional uterine bleeding
- Corrective procedures for Haemorrhoids
- Cataract & Joint replacement surgeries

Exclusions

The life insured will not be entitled to any benefits if the surgery is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Any pre-existing disease. Pre-existing Disease means any condition, ailment, injury or disease:
 - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its revival, whichever is later, or
 - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the rider or its latest revival date, whichever is later
- Any Sexually Transmitted Diseases
- Attempted suicide or self inflicted injury, irrespective of the mental condition
- Hazardous sports or activities included but not limited to bungee jumping, mountaineering, etc.
- Any flying activity other than as a bonafide passenger
- Under the influence of alcohol, drugs or any substance not prescribed by a Registered Medical Practitioner or as a result of abuse from any of these substances
- War, terrorism, riots, civil commotion, strikes, civil war or service in the military or paramilitary forces of a country at war
- Criminal, unlawful or illegal activity participation
- Exposure to radioactive or nuclear fuel
- Treatment taken outside India
- Circumcision, any cosmetic procedures or plastic surgery
- Pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility or sex change operation
- Organ donation (as a donor)
- Rehabilitation or convalescent care or length beyond customary length of stay
- Congenital conditions, genetic disorders or birth defects
- Dental treatment except if arising from an accident
- Non-Allopathic treatment
- Purely investigative procedure not resulting in any treatment or elective procedures or unreasonable failure to seek medical advice
- Study and treatment of sleep apnoea
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Any surgery performed within 90 days from the start of coverage or the revival date.

Terms And Conditions

Free Look, Grace Period & Reinstatement

As per the rules of the base plan.

Termination of Rider

You are not allowed to opt out of the rider once availed. However, the rider benefit will cease immediately if the base plan is terminated or when the total claims paid equals 100% of the rider sum assured. The rider benefit will also cease when the reinstatement period ends, no rider benefit shall be payable during reinstatement period for such policies.

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to our website.

www.adityabirlasunlifeinsurance.com

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to our website.

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Current Tax Benefits

As per extant tax laws, this plan offers tax benefits under section 80D of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the section prescribed therein. You are advised to consult your tax advisor for details

Good and Services tax (GST)

GST, as applicable, will be extra and levied as per the extant tax laws.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938;

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website. www.adityabirlasunlifeinsurance.com

Disclaimers

This rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. For further details please refer to the rider policy contract or call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

Public receiving such phone calls are requested to lodge a police complaint.

Life Insurance

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CAPITAL**

adityabirlacapital.com

Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

Protection
Plans

Health
Plans

Children's
Future

Retirement
Plans

Wealth Plans
with Protection

Savings Plans
with Protection

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