

**I.SBI Life – Group Rider – Accelerated Extended Critical Illness (UIN:111B008V01)**

**1. Definition of Accelerated Extended Critical Illness.**

1.1. SBI Life – Group Rider – Accelerated Extended Critical Illness benefit is paid if the Insured Member is diagnosed with one of following Critical illness mentioned below.

- 1.1.1. Major Cancer,
- 1.1.2. Coronary Artery Bypass Surgery,
- 1.1.3. Heart Attack,
- 1.1.4. Kidney Failure,
- 1.1.5. Stroke,
- 1.1.6. Major Organ Transplant
- 1.1.7. Aorta Surgery
- 1.1.8. Major Burns
- 1.1.9. Paralysis
- 1.1.10. Heart Valve Surgery

The definitions of the conditions are as follows:

**1.1.11. Major Cancer,**

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis must be histologically confirmed. The term cancer includes leukaemia but the following cancers are excluded:

- 1.1.11.1. All tumours which are histologically described as pre-malignant, non-invasive or carcinoma in situ;
- 1.1.11.2. All forms of lymphoma in the presence of any Human Immunodeficiency Virus;
- 1.1.11.3. Kaposi's Sarcoma in the presence of any Human Immunodeficiency Virus;
- 1.1.11.4. Any skin cancer other than invasive malignant melanoma; and
- 1.1.11.5. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.

1.1.11.6. T1N0M0 Papillary micro-carcinoma of the Thyroid less than 1 cm in diameter..

**1.1.12. Coronary Artery Bypass Surgery**

1.1.12.1. The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts

1.1.12.2. Angiographic evidence to support the necessity of the surgery will be required. Balloon angioplasty, laser or any catheter-based procedures are not covered.

**1.1.13. Heart Attack,**

Unequivocal diagnosis of the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. All of the following criteria must be satisfied:

1.1.13.1. Typical central chest pain suggestive of Heart Attack

1.1.13.2. Diagnostic increase of specific cardiac markers typical for Heart Attack

1.1.13.3. New ECG changes of infarction

1.1.13.4. Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesia, akinesia, or wall motion abnormalities due to Heart Attack

**1.1.14. Kidney Failure**

1.1.14.1. End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is undertaken

**1.1.15. Stroke**

Defined as a cerebrovascular accident or incident producing neurological sequelae of a permanent nature, having lasted not less than three months. Infarction of brain tissue, hemorrhage and embolisation from an extra-cranial source are included. The diagnosis must be supported by all of the following conditions

1.1.15.1. Evidence of permanent neurological damage confirmed at least by a neurologist at least 3 months after the event;

1.1.15.2. Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging technique consistent with the diagnosis of a new stroke

1.1.15.3. Specifically excluded are cerebral symptoms due to transient ischaemic attacks, any reversible ischaemic neurological deficit, vertebrobasilar ischaemia, cerebral symptoms due to migraine, cerebral injury resulting from trauma or hypoxia and vascular disease affecting the eye or optic nerve or vestibular functions

#### **1.1.16. Major Organ Transplant**

The receipt of a transplant of

1.1.16.1. Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation;

Or

One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ.

1.1.16.2. Other stem cell transplants are excluded. The transplantation of any other organs, parts of organs, tissues or cells is excluded.

#### **1.1.17. Aorta Surgery**

1.1.17.1. Means the actual undergoing of surgery via thoracotomy or laparotomy to repair or correct an aortic aneurysm, an obstruction of the aorta, a coarctation of the aorta or a traumatic rupture of the aorta. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches.

1.1.17.2. There must have been excision and replacement of a portion of diseased aorta with a graft.

#### **1.1.18. Major Burns**

1.1.18.1. Third degree (full thickness of the skin) burns covering at least 20% of the body surface area as measured by "The Rule of 9" of the Lund and Browder Body Surface Chart."

#### **1.1.19. Paralysis**

1.1.19.1. Paralysis means the permanent and total loss of function of two or more limbs as a result of injury to, or disease of the spinal cord. Limb is defined as the complete arm or the complete leg.

1.1.19.2. This condition must be confirmed by a Consultant Neurologist.

#### **1.1.20. Heart Valve Surgery**

1.1.20.1. The actual undergoing of open-heart surgery to replace or repair heart valve abnormalities.

1.1.20.2. The diagnosis of heart valve abnormality must be supported by cardiac catheterization or echocardiogram and the procedure must be considered medically necessary by a consultant cardiologist

## **2. Eligibility**

2.1.1. Eligibility criteria applicable shall be as per details mentioned in the rider policy schedule.

2.1.2. Other Eligibility conditions as mentioned in 'Eligibility' section of base policy document of SBI life - Sampoon Suraksha are applicable for this rider.

2.1.2.1. Cover may be extended to employees who are temporarily absent from their employment, if agreed by the Company, in writing. Such employee is still regarded as scheme member and should remain on the master policyholder's payroll and the employment contract should not be terminated by either party.

2.1.2.2. Under such conditions, the company can provide continuation of cover subject to following:

2.1.2.2.1. Limited period of temporary absence upto 180 days

2.1.2.2.2. Temporary absence cover should apply to all scheme members

### **3. General Conditions.**

3.1. The terms and conditions specified in this rider document are applicable only if the base product policy schedule shows that this rider is opted

#### **3.2. Benefits**

3.2.1. The rider sum assured shall be payable as per scheme rules and subject to all of the following:

3.2.1.1. Base Policy and the rider is in force.

3.2.1.2. The insured member is diagnosed with an accelerated extended critical illness as defined in point no 1.

3.2.1.3. Once the benefit due to accelerated extended critical illness is paid, the sum assured under the base policy shall reduce accordingly. If the rider sum assured paid and base sum assured are equal, then coverage for the member would cease for that policy term and will recommence post renewal of the policy as per scheme rules

3.2.1.4. Base premium for the member would decrease in proportion with reduced sum assured as applicable.

3.2.1.5. Renewals for the member would be done on basic sum assured as per scheme rules.

3.2.1.6. Such accelerated extended critical illness claims should be proved to the satisfaction of the company.

3.2.1.7. Company appointed medical practitioner shall examine the insured member in connection with the disability. Based on the evidence provided and medical examination carried out, the medical practitioner shall consider the claim for acceptance.

- 3.2.2. Member can claim only once under this rider during the policy term.
- 3.2.3. The rider shall terminate on acceptance of the first claim for the member.
- 3.2.4. Once the member has claimed under this rider during the policy term then
  - 3.2.4.1. Member cannot opt for any critical illness riders mentioned below during the future renewals of the policy.
    - 3.2.4.1.1. Group Rider – Accelerated Core critical illness
    - 3.2.4.1.2. Group rider – Accelerated extended critical illness
    - 3.2.4.1.3. Group Rider – Additional core critical illness
    - 3.2.4.1.4. Group Rider - Additional extended critical illness.

3.3. **Waiting Period:** To avail accelerated extended critical illness benefits, there is waiting period of 90 days from the date of commencement of policy or the member's entry to the scheme whichever is later. If member is diagnosed with accelerated extended critical illness during the waiting period, no benefits are payable.

#### 3.4. **Termination of Rider.**

- 3.4.1. The date on which base policy is terminated
- 3.4.2. Premium towards the base policy is paid but rider premium is unpaid.
- 3.4.3. The date on which a member attains maximum cover ceasing age as per scheme rules. or the date on which member is no longer an Eligible Member for the rider..
- 3.4.4. The end of the Policy Year during which the Insured Member attains the cover ceasing age or such other age as may be agreed by the Company and the Master Policyholder in writing as per scheme rules.
- 3.4.5. The date on which claim is received for the rider.
- 3.4.6. The Policy may be terminated on Annual Renewal Date by either the Master Policyholder or the Company by giving a thirty days advance written notice to the other party, before the Annual Renewal Date on which such termination shall be effective. Termination shall be without prejudice to any claim originating prior to the effective date of termination.
- 3.4.7. Additionally, termination conditions as mentioned in the base policy document shall apply.

#### 3.5. **Exclusions**

The Insured member will not be entitled to any benefits under this rider, if a covered accelerated extended critical illness results directly or indirectly from any one of the following:

- 3.5.1. Unreasonable failure to seek or follow medical advice.
  - 3.5.2. Living abroad (living outside the territory for more than 13 consecutive weeks in any 12 months). This exclusion does not apply if the Life Insured is medically examined and/or has undergone tests in India after the occurrence of the event, and is available for medical examination or other reasonable tests in India to confirm the occurrence of an insured event.
  - 3.5.3. War or hostilities (whether war be declared or not).
  - 3.5.4. Civil war, rebellion, revolution, civil unrest or riot.
  - 3.5.5. Participation in any armed force or peace keeping activities.
  - 3.5.6. An act of any person acting on their own or on behalf of or in connection with any group or organization to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means.
  - 3.5.7. An intentional or self-inflicted act.
  - 3.5.8. Should any of the covered conditions ever be deemed to be generally curable on the basis of genetic manipulation, substitution, deletion, vaccination or any other treatment medical or otherwise, such condition will no longer be valid.
  - 3.5.9. Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of poison.
  - 3.5.10. HIV/AIDS.
  - 3.5.11. Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionising radiation.
  - 3.5.12. Deliberate participation of the Life assured in an illegal or criminal act.
  - 3.5.13. Injuries or diseases arising from professional sports, racing of any kind, scuba-diving, aerial flights (including bungee-jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member or as a fare-paying passenger on a licensed carrying commercial aircraft operating in a regular scheduled route or any hazardous activities or sports unless agreed by special endorsement.
- 3.6. **Suicide Claims:** No suicide claims are payable.
- 3.7. **Surrender** – No surrender benefits are payable.
- 3.8. **Revival/Re-instatement:** Conditions applicable are same as mentioned in base master policy document of Samporn Suraksha.
- 3.9. The provisions under General Terms, Complaints and Relevant statutes referred to the base master policy booklet of Samporn Suraksha will also be applicable for this rider.