

1. Definition of Accelerated Core Critical Illness.

- 1.1. The terms and conditions specified in this rider document are applicable only if Your schedule I shows that We have offered this rider to You. The UIN allotted by IRDAI for this rider is 111B011V02.
- 1.2. The cover would be applicable to those members in respect of whom the cover has been accepted by Us and mentioned in the policy schedule. For mid-joiners, the cover would take effect from the day on which We add them as eligible members for the rider.
- 1.3. SBI Life – Group – Accelerated – Core Critical Illness Rider benefit is paid if the Insured Member is diagnosed with one of following critical illness mentioned below:
 - 1.3.1. Major Cancer,
 - 1.3.2. Coronary Artery Bypass Surgery,
 - 1.3.3. Heart Attack,
 - 1.3.4. Kidney Failure,
 - 1.3.5. Stroke,
 - 1.3.6. Major Organ Transplant

The definitions of the conditions are as follows:

1.4. Major Cancer,

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 & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded

- 1.4.1. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- 1.4.2. Any skin cancer other than invasive malignant melanoma
- 1.4.3. 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.....
- 1.4.4. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- 1.4.5. Chronic lymphocytic leukaemia less than RAI stage 3
- 1.4.6. Microcarcinoma of the bladder
- 1.4.7. All tumours in the presence of HIV infection.

1.5. Coronary Artery Bypass Surgery

- 1.5.1. The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- 1.5.2. Angioplasty and/or any other intra-arterial procedures
- 1.5.3. any key-hole or laser surgery.

1.6. Heart Attack,

The first occurrence of 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 this will be evidenced by all of the following criteria:

- 1.6.1. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- 1.6.2. new characteristic electrocardiogram changes
- 1.6.3. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

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The following are excluded:

- 1.6.4. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T
- 1.6.5. Other acute Coronary Syndromes
- 1.6.6. Any type of angina pectoris.

1.7. Kidney Failure

- 1.7.1. 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 peritonealdialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

1.8. Stroke

- 1.8.1. 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. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced
The following are excluded:
- 1.8.2. Transient ischemic attacks (TIA)
- 1.8.3. Traumatic injury of the brain
- 1.8.4. Vascular disease affecting only the eye or optic nerve or vestibular function

1.9. Major Organ Transplant

The actual undergoing of a transplant of:

- 1.9.1. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- 1.9.2. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- 1.9.3. Other stem-cell transplants
- 1.9.4. Where only islets of langerhans are transplanted

2. Accelerated Core Critical Illness Benefit

- 2.1. If an Insured Member is diagnosed with any of the core critical illness as mentioned above the rider Sum Assured shall be payable to the Insured Member in lump sum as per and subject to all of the following:
 - 2.1.1. Base cover and rider for the Insured Member are in-force force at the time of occurrence of events mentioned above.
 - 2.1.2. Once the benefit due to core critical illness is paid, the Sum Assured under the base policy shall reduce to the extent of the benefit amount paid. If the rider Sum Assured paid and base Sum Assured are equal, then the total coverage for the Member would cease for that policy.
 - 2.1.3. Base premium payable after claim during a policy year for the Member would decrease in proportion with reduced Sum Assured as applicable in case of non-annual frequency.
 - 2.1.4. Renewals for the Member would be done on basic Sum Assured as accepted by SBI Life.
 - 2.1.5. Company's Authorised medical practitioner shall examine the Insured Member in connection with the core critical illness. Based on the evidence provided and medical examination carried out, the medical practitioner shall consider the claim either for acceptance or for rejection. The decision of the Company shall be final and binding.
- 2.2. Once the benefit under this rider is claimed, the coverage of the Member under this rider shall cease.
- 2.3. There is no death benefit under this rider cover.

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- 2.4. There is no maturity benefit under this rider cover.
- 2.5. There would be no benefits payable under a lapsed rider cover.
- 2.6. To avail core critical illness benefits, there is a 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 core critical illness during the waiting period, no benefits are payable.

3. Exclusions

- 3.1. The benefit under Accelerated Core Critical Illness rider shall not be payable in case of disease arising from or due to the consequences of or occurring during the events as specified below
 - 3.1.1. Unreasonable failure to seek or follow medical advice.
 - 3.1.2. 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.
 - 3.1.3. War or hostilities (whether war be declared or not).
 - 3.1.4. War and civil commotion: Civil war, rebellion, revolution, civil unrest or riot.
 - 3.1.5. Participation in any armed force or peace keeping activities.
 - 3.1.6. Violence: 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.
 - 3.1.7. Self- Inflicted injury: An intentional or self-inflicted act.
 - 3.1.8. 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.
 - 3.1.9. Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of Criminal Acts
 - 3.1.10. Nuclear Contamination: Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation
 - 3.1.11. Deliberate participation of the Life assured in an illegal or criminal act.
 - 3.1.12. 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.>>