

1. Definition of Additional Extended 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 111B010V02.
- 1.2. The cover would be applicable to those members whose 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 – Additional Extended 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
 - 1.3.7. Aorta Surgery
 - 1.3.8. Major Burns
 - 1.3.9. Paralysis
 - 1.3.10. Heart Valve Surgery

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.

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 functions.

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

1.10. Aorta Surgery

- 1.10.1. 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.
- 1.10.2. There must have been excision and replacement of a portion of diseased aorta with a graft.

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- 1.11. **Major Burns**
 - 1.11.1. 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."
- 1.12. **Paralysis**
 - 1.12.1. 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.
- 1.13. **Heart Valve Surgery**
 - 1.13.1. 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.
 - 1.13.2. Catheter based techniques including but not limited to, balloon valvotomy / valvuloplasty are excluded.
- 2. **Additional Extended Critical Illness.**
 - 2.1. Additional Extended Critical Illness Benefits are payable in addition to the base benefit under the master policy.
 - 2.2. If an Insured Member is diagnosed with any of the extended critical illness as mentioned above, Sum Assured shall be payable to the Insured Member in lump sum as per and subject to all of the following:
 - 2.2.1. Base cover and rider for the Insured Member are in-force force at the time of occurrence of events mentioned above.
 - 2.3. Once the benefit under this rider is claimed and admitted, the coverage of the Member under this rider shall cease. There is no death benefit under this rider cover.
 - 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 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 extended critical illness during the waiting period, no benefits are payable. If a Member is diagnosed with critical illness as defined above and death of a Insured Member occurs within 30 days, then extended critical illness benefits are not be payable
- 3. **Exclusions:** The Insured Member will not be entitled to any benefits under this rider, if a covered extended critical illness results directly or indirectly from any one of the following:
 - 3.1. Unreasonable failure to seek or follow medical advice.
 - 3.2. 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.
 - 3.3. War or hostilities (whether war be declared or not).
 - 3.4. Civil war, rebellion, revolution, civil unrest or riot.
 - 3.5. Participation in any armed force or peace keeping activities.
 - 3.6. 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.
 - 3.7. An intentional or self-inflicted act.
 - 3.8. Shall 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.

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- 3.9. Drug-taking other than under the direction of a qualified medical practitioner, abuse of alcohol or the taking of poison.
- 3.10. Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- 3.11. Deliberate participation of the Life assured in an illegal or criminal act.
- 3.12. 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.>>