

Reliance Major Surgical Benefit Rider

RELIANCE Life Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance Major Surgical Benefit Rider

No one likes to think about getting affected by diseases. A lengthy, chronic health-care issue can affect so many parts of your life; from placing care-giving burdens on your family and potential asset depletion, to fulfilling your desire to live independently. Reliance Major Surgical Benefit Rider will work with you and those closest to you, to develop a financial strategy to address these concerns.

Key Features

- Lump sum amount to cover surgical expenses
- Covers a list of 33 surgeries
- Provision for multiple claims
- Tax benefit u/s 80 D and 10 (10D)

How does this Rider work?

You need to pay regular premiums for the entire term. In the event of the Insured under this Rider undergoing any specified surgery in a hospital due to Accidental Bodily Injury or Sickness first occurring or manifesting itself after the Date of Cover Commencement and during the Cover Period then the Benefit Amount, as a percentage of the Sum Assured will be paid as a lump sum to the policyholder. The Rider cover will terminate once the maximum benefit payment as stated above is reached and the Rider premium will be discontinued. The remaining benefits under the base plan will remain intact.

Benefits

Surgery Cover Benefit: In the event any insured undergoing any surgery specified in the list, a percentage of the Sum Assured will be paid as a lump sum

Maturity Benefit: There is no maturity benefit payable under this policy

Who can buy this Rider?

Reliance Major Surgical Benefit Rider		
Minimum Limits	Maximum Limits	
Age at Entry	18 years last birthday	55 years last birthday
Age at Maturity	-	65 years last birthday or age at maturity under the base plan, whichever is lower
Sum Assured	Rs.10,000	Base plan Sum Assured OR 180 times of Hospital Cash Benefit# in a ward other than ICU (as applicable) However, the Sum Assured under Reliance Major Surgical Benefit Rider across all policies held by the life assured with Reliance Life should not exceed Rs.5 lakhs. #Refer base plan sales literature for details on Hospital Cash Benefit (in case of health plan only)
Total benefit during the entire policy term	-	3 times the Sum Assured (subject to a maximum of 100% of Sum Assured per year)
Rider Term	5 years	25 years

What are the Premium Payment Modes?

As applicable for the base plan - the Rider will terminate on termination of the base plan.

What is there in this Rider?

Benefit structure

For each surgery performed the covered person(s) is granted a lump sum, which is expressed as a percentage of the Reliance Major Surgical Benefit Sum Assured in the surgery list given below. The lump sum is only granted for any surgery included in the surgery list and is subject to the medical need for the surgery being established.

1. Maximum benefit per policy year shall be 100% of surgical Sum Assured.
2. During the full policy term benefit shall be three times the Reliance Major Surgical Benefit Sum Assured.
3. The Reliance Major Surgical cover will not be terminated after the first claim, however will only terminate if the total benefit during the policy term is exhausted.

The premium rates, once applied on any policy, will be guaranteed for the first three years of the policy. After three years period, the Company may change the premium rates, with three months prior notice to the policy holder subject to the IRDA approval. Such revised rates would be effective on all in-force policies and new policies sold.

Maximum benefit payable per year shall be 100% of Reliance Major Surgical Benefit Sum Assured. That is, multiple claims (except for surgeries claimed earlier) are allowed in a year, up to a total payment of 100% of the Reliance Major Surgical Benefit Sum Assured, but also subject to the limit during the full policy term.

The maximum benefit payable during the full policy term is three times the Reliance Major Surgical Benefit Rider Sum Assured. That is, multiple claims (except for surgeries claimed earlier) are allowed during the full policy term, up to a total payment of 300% of the Major Surgical Benefit Sum Assured and subject to the annual limit.

Reliance Major Surgical Benefit - List of surgeries

The following surgeries are covered by the Reliance Major Surgical Benefit:

Surgery No.	Location	Surgery description	% of Sum Assured
1	Abdominal Cavity	Major repair of multiple ruptures due to trauma	50%
2	Aorta	Excision and insertion of graft for Aortic Aneurysm	100%
3	Artery - Carotid	Carotid Endarterectomy	75%
4	Artery Pulmonary	Pulmonary Embolectomy using Cardiopulmonary Bypass	75%
5	Bone	Marrow transplant (as recipient)	50%
6	Bone	Radical excision of malignant tumour	50%
7	Eye	Cornea transplant due to trauma	25%
8	Brain	Clipping of Aneurysm / Arterio-venous Malformation	50%
9	Brain	Decompression/removal via Craniotomy for intra- and extra-cerebral tumour	50%
10	Duodenum	Pancreatico-Duodenectomy for malignant tumour	50%
11	Duodenum	Partial Gastrectomy	50%
12	Oesophagus	Total Esophagectomy for malignant tumour	75%
13	Face	Open reduction and internal fixation of fractures (more than 2) due to trauma	25%
14	Heart	Coronary Artery Bypass graft for Coronary Artery disease	75%
15	Heart	Open Heart surgery for valvular disease	75%
16	Head-Face	Craniofacial resection with/without reconstruction for malignant tumour	50%

17	Hip	Core decompression (with grafting) or Avascular Necrosis	50%
18	Kidney	Kidney transplant for complete renal failure	75%
19	Larynx	Laryngectomy with radical neck dissection/block dissection for malignant tumour	75%
20	Liver	Major repair/transplant due to trauma	50%
21	Liver	Surgery for malignant tumour	50%
22	Lower and upper limb	Traumatic amputation	50%
23	Mouth	Wide excision and major reconstruction of malignant tumour	25%
24	Mandible	Open reduction and fixation of compound fracture	25%
25	Lung	Transplant of lungs/combine heart-lung transplant	100%
26	Oro-Maxillofacial	Major reconstructive surgery due to trauma or burns	50%
27	Pancreas	Anastomosis of pancreatic duct to bowel due to non-alcoholic chronic pancreatitis	50%
28	Pharynx	Total Pharyngectomy for malignant tumour	50%
29	Skull	Operation for compound fracture with dural penetration	50%
30	Skull	Osteoplastic Craniotomy/extensive Craniectomy for intracranial hemorrhage	50%
31	Stomach	Total/proximal gastrectomy with/without splenectomy	50%
32	Uterus	Total pelvic exenteration for malignant conditions	50%
33	Vein-portal	Bypass for portal hypertension	50%

Suicide Claim Provision

Reliance Major Surgical Benefit claims which result from self afflicted injuries or conditions (attempted suicide) are excluded.

Exclusions under Reliance Major Surgical Benefit cover

No benefits are available hereunder and no payment will be made by the Company for any claim for Reliance Major Surgical Benefit under this policy directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Surgeries not listed in the Reliance Surgical Benefit List;
2. "Pre-existing condition"- any medical condition or any related condition (e.g. illnesses, symptoms, treatments, surgery, pains) that have arisen at some point prior to the commencement of this coverage, irrespective of whether any medical treatment or advice was sought. Any such condition or related condition about which the PI or insured dependant know, knew or could reasonably have been assumed to have known, will be deemed to be pre-existing. The following conditions will also be deemed to be "pre-existing":
 - a. Conditions arising between signing the application form and confirmation of acceptance by the Company;
 - b. Any sickness, illness, complication or ailment arising out of or connected to the pre-existing illness.
3. Surgery triggered by health related causes (and not by accident) within the first 90 days from the commencement date or 90 days from the date of revival if reinstated after discontinuance of the cover;
4. Any surgery for which claim has already been made and paid by the Company;
5. Any treatment not performed by a Physician;
6. Any treatment including surgery that is performed un-conventionally

under experimental conditions and purely experimental in nature;

7. Pre and post hospitalization expenses including any other incidental expenses associated with the surgery, any routine or prescribed medical check up or examination associated with the surgery, medical expenses relating to any hospitalization or Surgery performed primarily for diagnostic purpose, X-ray or laboratory examinations associated with the surgery, expenses or consequences arising out of complications during a surgery or unexpected out-come of a surgery;
8. Any sickness that has been classified as an epidemic by the Central or State Government;
9. Circumcision, cosmetic or aesthetic treatments of any description, change of life surgery or treatment, treatment (including surgery) for obesity, plastic surgery (unless necessary for the treatment of illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same);
10. Surgery for donation of an organ;
11. Removal or correction or replacement of any material that was implanted in a former surgery before Date of Cover commencement;
12. Surgery for correction of birth defects or congenital anomalies;
13. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol;
14. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human Immuno Deficiency (HIV) Virus or any syndrome or condition of a similar kind commonly referred to as AIDS;
15. Any diagnosis or treatment or surgery arising from or traceable to pregnancy (whether uterine or extra uterine);
16. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith;
17. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like;
18. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard);
19. Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering;
20. Participation in any criminal or illegal activities;
21. Radioactive contamination;
22. Non-allopathic methods of surgery and treatment;

Sample Premium Rates:

The rates are per Rs.1000 Sum Assured

Age/Term(Yrs)	For Male				For Female			
	5	10	15	20	5	10	15	20
30	2.38	3.14	4.30	5.58	2.90	3.49	4.25	5.06
35	4.35	5.96	7.70	9.36	4.34	5.40	6.49	7.56
40	8.51	10.63	12.87	14.78	6.92	8.33	9.74	11.02
45	14.53	16.92	19.21	21.17	10.36	12.17	13.84	15.41

The premium rates, once applied on any policy, will be guaranteed for the first three years of the policy. After three years period, the Company may change the premium rates with three months prior notice subject to the IRDA approval. Such revised rates would be effective on all in-force policies and new policies sold.

Waiting Period:

There is a waiting period of 90 days, i.e. the surgical benefit can not be claimed if the surgery is triggered by health related clause (and not by accident) within 90 days after the date of adjustment of first premium or the date of revival/reinstatement whichever is later.

Is there any option available under the rider?

The rider benefit can be selected subject to underwriting condition on any policy anniversary of the base plan during a policy term of the base plan.

Are there any Non-forfeiture benefits?

There are no non-forfeiture benefits and the rider ceases if premiums are not paid within the days of grace.

There is a grace period of 30 days from the due date for payment of regular premiums. In case of monthly mode, the grace period is of 15 days.

What approach is to be used for revivals or reinstatements?

Generally reinstatement will be made by paying the arrears of premiums with interest and recommencing the payment of premiums at any time within 2 years (revival period) from the due date of first unpaid premium but before the maturity of the policy subject to satisfactory medical and financial evidence as stipulated by the Company from time to time. Current rate of interest for revival is 9.5%.

Can I take loan against my Rider?

No, loans cannot be taken against this rider.

Is Nomination allowed under this Rider?

As per sec 39 of the Insurance Act 1938 and as per company procedure.

Is Assignment allowed under the Rider?

Allowed only if allowed under the base plan to which this rider is attached.

Is there any Tax Benefit?

The benefits and premiums payable under this rider are subject to tax laws and other financial enactments as they may exist from time to time.

As per current tax rules premium paid under Reliance Major Surgical Benefit Rider are eligible for tax deduction under section 80D of the Income Tax Act, 1961 (the Act)

The benefits under this riders are tax exempt under section 10 (10D) of the Act subject to conditions.

Service tax and education cess will be charged as per applicable rates.

You are recommended to consult your tax advisor before purchasing this Rider.

About us

Reliance Life Insurance offers you products that fulfill your savings and protection needs. Our aim is to emerge as a transnational Life Insurer of global scale and standard.

Reliance Life Insurance Company Limited is an associate company of Reliance Capital Ltd., a part of Reliance - Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services companies and has interests in asset management and mutual funds, stock broking, life and general insurance, proprietary investments, private equity and other activities in financial services.

Reliance - Anil Dhirubhai Ambani Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

(1) 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:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of Premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

Section 45: Policy not to be called in question on ground of mis-statement after two years

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Note:

This Rider brochure gives only the salient features of the Rider. For further details on all the conditions, exclusions related to Reliance Major Surgical Benefit Rider please contact our Insurance Advisors.

RELIANCE Life Insurance

Anli Dhirubhai Ambani Group

Call us on 30338181

www.reliancelife.com

Reliance Life Insurance Company Limited (Reg. No. 121)

Registered Office H Block, 1st Floor, Dhirubhai Ambani Knowledge City,
Navi Mumbai, Maharashtra 400710, India.

Corporate Office: 1st Floor, Midas Wing, Sahar Plaza, Andheri-Kurla Road,
Andheri East, Mumbai, Maharashtra 400 059, India.

Insurance is the subject matter of the solicitation.

UEN for Reliance Major Surgical Benefit Rider: 121B011V01.

ISO 9001:2000

CERTIFIED COMPANY