

## Critical Illness Policy

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### *Salient Feature*

Critical Illness Policy is an exclusive benefit policy for individuals in the age group 20-65 years covering The following critical ailments :-

- Coronary Artery Surgery.
- Cancer
- Renal Failure ie. Failure of both Kidneys.
- Stroke
- Multiple Sclerosis
- Major organ transplants like kidney, lung, pancreas or bone marrow.

### *Scope of Cover*

The Sum Insured under the policy will have four levels:

- Level I - Rs. 5 Lacs
- Level II - Rs. 10 Lacs

Level III - Rs. 20 Lacs

Level IV - Rs. 25 Lacs

The amount chosen will be available in lumpsum to the individual to take care of medical expenses incurred in case of the above illness. Compensation for Coronary Artery Surgery shall be limited to 20% of the limit of indemnity.

### ***Provisions***

- In the event of a claim, the critical illness have to be diagnosed by a registered medical practitioner, supported by radiological, histological and laboratory evidence accepted to the company and to be reconfirmed by a Registered Medical Practitioner appointed by the company.
  
- The company shall compensate the insured only once in respect of any particular critical illness.
  
- Cover under this policy shall cease upon payment of the compensation on the happening of a critical illness and no further payment will be made for any consequent disease or any dependent disease.

### ***Survival Period***

The insured person needs to survive for 30 successive days after the diagnosis of the critical illness in order to make his claim.

### ***Waiting Period***

If the critical illness incepts or manifests during the first 90 days of the inception of the policy no claim can be made.