

## Sales Literature – Reliance Major Surgical Benefit Rider

### A Non-Linked, Non-Participating, Protection Rider

Health issues can affect your life, putting burdens on your family, leading to loss of potential asset and savings due to healthcare expenses.

To fulfilling your desire to live peacefully, Reliance Major Surgical Benefit Rider covers 33 Major Surgeries.

Reliance Major Surgical Benefit Rider provides lump sum benefit of surgical expenses, in the event you undergo any listed major surgeries.

#### **With Reliance Major Surgical Benefit Rider**

1	2	3	4	5
Get protection against 33 Major Surgeries	Receive additional protection at a nominal cost	Get lump sum benefit for the Major Surgeries	Ease of enrolment	Receive tax benefits

#### **Key benefits**

##### ➤ **Protection**

- Get protection against 33 Major Surgeries - Kidney, Liver Transplant etc.

##### ➤ **Illness Coverage**

- A lump sum benefit amount is paid, specified for the surgery

##### ➤ **Flexibility**

- Rider can be opted on commencement of the Base Policy or at subsequent policy anniversaries

##### ➤ **Ease of enrollment**

- Economical way to protect your family against financial liabilities

##### ➤ **Tax benefits**

- Enjoy tax benefits on the premiums paid and benefits received, as per applicable income tax laws

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### How does the plan work?

#### Let's take an example:

Sudhir, aged 30 years, opts for a savings plan with Reliance Life Insurance and for the enhanced protection of his family, he opts for Reliance Major Surgical Benefit Rider and:

- Chooses rider term of 20 years and Sum Assured of Rs.5 Lakh (Equal to the Sum Assured of his Savings policy)
- Pays regular premium of an annual premium of Rs.2,790 p.a. (exclusive of taxes and assuming that he is in good health) for the entire term of the rider
- Sudhir is diagnosed with Malignant Tumour in his liver and he undergoes surgery for the removal of Malignant Tumor. A lump sum benefit of Rs. 2.5 Lakh is paid to him.

### Reliance Major Surgical Benefit Rider at a glance

Parameters	Minimum	Maximum
Age at entry (Yrs.)	18 (last birthday)	65 (last birthday)
Age at Renewal (Yrs.)	23	99 (last birthday)
Sum Assured	Rs.10,000	Less than or equal to the Base Policy Sum Assured subject to a maximum of Rs.5,00,000 <sup>T&amp;C5</sup>
Rider Term (Yrs.)	5	25 <sup>T&amp;C5</sup>
Premium Payment Term (Yrs.)	5	25 <sup>T&amp;C5</sup>
Premium Payment Modes	Yearly, half-yearly, quarterly and monthly	

### Benefits in detail

#### Key Benefits

- **Death**

No Death Benefit is payable.

- **Maturity Benefit**

No Maturity Benefit is payable.

- **Major Surgical Benefit**

The plan provides a lump sum benefit amount expressed as a percentage of rider Sum Assured Sum Assured, in the event the Life Insured undergoes any of the listed major surgeries as given below.

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Location	Surgery description	Percentage of Sum Assured
Abdominal Cavity	Major Repair of Multiples Ruptures due to Trauma	50%
Aorta	Excision and Insertion of Graft for Aortic Aneurysm	100%
Artery- Carotid	Carotid Endarterectomy	75%
Artery Pulmonary	Pulmonary Embolectomy using Cardiopulmonary Bypass	75%
Bone	Marrow Transplant(as recipient)	50%
Bone	Radical Excision of Malignant Tumour	50%
Eye	Cornea transplantation due to Trauma	25%
Brain	Clipping of Aneurysm / Arterio-venous Malformation	50%
Brain	Decompression / Removal via Craniotomy for Intra and Extra cerebral Tumour	50%
Duodenum	Pancreatico-Duodenectomy for Malignant Tumour	75%
Duodenum	Partial Gastrectomy	50%
Oesophagus	Total Esophagectomy for Malignant Tumour	75%
Face	Open Reduction and Internal Fixation of Fractures(more than 2) due to trauma	25%
Heart	Coronary Artery Bypass Graft for Coronary Artery disease	75%
Heart	Open Heart surgery for Valvular disease	75%
Head-Face	Craniofacial Resection with/without Reconstruction for Malignant Tumour	50%
Hip	Core Decompression (with Grafting) or Avascular Necrosis	50%
Kidney	Kidney Transplant for complete Renal failure	75%
Larynx	Laryngectomy with radical Neck Dissection/Block Dissection for Malignant Tumour	75%
Liver	Major Repair/Transplant due to Trauma	50%
Liver	Surgery for Malignant Tumour	50%
Lower and upper Limb	Traumatic Amputation	50%
Mouth	Wide Excision and Major Reconstruction of Malignant Tumour	25%
Mandible	Open Reduction and Fixation of Compound Fracture	25%
Lung	Transplant of Lungs/Combined Heart Lung Transplant	100%
Oro-Maxillofacial	Major reconstructive surgery due to Trauma or burns	50%
Pancreas	Anastomosis of Pancreatic Duct to Bowel due to Non-alcoholic Chronic Pancreatitis	50%
Pharynx	Total Pharyngectomy for Malignant Tumour	50%
Skull	Operation for Compound Fracture with Dural Penetration	50%
Skull	Osteoplastic Craniotomy / Extensive Craniectomy for Intracranial Haemorrhage	50%
Stomach	Total / Proximal Gastrectomy with / without Splenectomy	50%
Uterus	Total Pelvic Exenteration for Malignant Conditions	50%
Vein-Portal	Bypass for Portal Hypertension	50%

The maximum benefit per year is 100% of the rider Sum Assured. Total benefit during the entire policy term shall be 3 times the rider Sum Assured, i.e. multiple claims are allowed during the full policy term, up to a total payment of 300% of the rider Sum Assured. The rider cover will

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terminate once the total benefit payment as stated above is reached and the rider premium will be discontinued. The remaining benefits under the base plan will remain intact.

There is a waiting period of 90 days. i.e. the surgical benefit cannot 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.

- **Premium Payment Mode**

Premiums can be paid yearly, half yearly, quarterly, or monthly. However, premium payment mode for this rider must be same as the premium payment mode for the Base Policy.

- **Sample Premium Rates**

The premium rates for Rs.1,000 sum assured under the rider are given below:

**For Male:**

Age/Term(Yrs)	5	10	15	20
30	2.38	3.14	4.30	5.58
35	4.35	5.96	7.70	9.36
40	8.51	10.63	12.87	14.78
45	14.53	16.92	19.21	21.17

**For Female:**

Age/Term(Yrs)	5	10	15	20
30	2.90	3.49	4.25	5.06
35	4.34	5.40	6.49	7.56
40	6.92	8.33	9.74	11.02
45	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.

### Other features

#### Grace period for payment of premiums

There is a grace period of 30 days applicable from the due date of payment of premiums if the payment is made in yearly, half-yearly or quarterly modes. In case the premiums are paid in monthly mode, then the grace period applicable is of 15 days.

#### Premium Discontinuance

If you discontinue payment of premiums, your rider cover will lapse as mentioned below:

- **Lapse**

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When the Base Policy is lapsed, surrendered or forfeited, the rider attached to the Base Policy will also terminate immediately.

The rider will lapse, if the due premiums under the Base Policy including the rider premium are not paid within the grace period and the Rider benefits will cease immediately.

If the lapsed Base Policy along with the rider is not revived within 2 years of the due date of the first unpaid premium then the rider will be terminated.

- **Surrender**

No Surrender value is payable under the Rider.

- **Revival**

Revival can be done by paying the arrears of premiums with interest and recommencing the payment of premiums at any time within a period of 2 years from the due date of first unpaid premium but before the maturity of the Base Policy and Rider subject to satisfactory medical and financial evidence as stipulated by the Company from time to time. Rider can be revived only if the discontinued Base Policy, to which the rider is attached, is revived, by paying the arrears of premiums with interest at the prevailing rate of interest. Current rate of interest for revival is 9%.

### **Terms and Conditions (T&C)**

#### **1. Loan**

Loan facility is not available under this Rider.

#### **2. Tax benefit**

Premium paid under Reliance Major Surgical Benefit Rider is eligible for tax deduction, subject to the applicable tax laws and conditions. Income tax benefits under the income tax laws are subject to amendments from time to time. Kindly consult a tax expert.

#### **3. Service tax**

The Service tax and education cess will be charged as per the applicable rates declared by the Government from time to time. The service tax on the base premiums will be collected over and above the base premiums, along with the base premiums.

#### **4. Taxes levied by the Government in future**

In future, the Company may decide to pass on any additional taxes levied by the Government or any statutory authority to the Policyholder. Whenever the company decides to pass on the additional taxes to the Policyholder, the method of collection of these taxes shall be informed to the Policyholder.

#### **5. Rider Condition**

- The Premium Paying Term is between 5 years and 25 years.
- For entry ages 56 and above only policy term of 5 years is allowed.

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- For entry ages 55 years and below, the maximum policy term allowed shall be higher of (65 – Age at entry or 10 years)
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- The Sum Assured under rider will be less than or equal to Sum Assured under the base plan, subject to a maximum of Rs. 5,00,000 across all policies. The sum of all rider premiums under a Base Policy should not exceed 30% of the base premiums (15% of base premium for pension policy) under that policy.
- You can opt for the rider on commencement of the base plan or at subsequent policy anniversaries. If the rider is opted subsequently at any policy anniversary, the rider term will be less than or equal to the outstanding policy term of the base plan, subject to minimum of 5years.
- The premium payment term of the rider will also be less than or equal to the premium payment term of the base plan, if the rider is opted on commencement of the base plan, subject to rider premium paying term options available. The rider premium paying term will be less than or equal to the outstanding base premium paying term, if taken subsequently at the policy anniversary of the base plan, subject to the rider premium paying term options available.
- The surgical benefit cannot 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.

### **6. Suicide Claim Provision**

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

### **7. Exclusions**

Benefits shall not be paid in case of claims arising as a result of any of the following:

- i. Surgeries not listed in the Surgical Benefit List;
- ii. “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.
- iii. Any Surgery for which claim has already been made and paid by the company;
- iv. Any treatment not performed by a Physician
- v. Any treatment including Surgery that is performed un-conventionally under experimental conditions and purely experimental in nature;
- vi. 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,

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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;

- vii. Any Sickness that has been classified as an Epidemic by the Central or State Government;
- viii. 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);
- ix. Surgery for donation of an organ;
- x. Removal or correction or replacement of any material that was implanted in a former Surgery before Date of Cover commencement;
- xi. Surgery for correction of birth defects or congenital anomalies;
- xii. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol;
- xiii. 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;
- xiv. Any diagnosis or treatment or Surgery arising from or traceable to pregnancy (whether uterine or extra uterine);
- xv. 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;
- xvi. 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;
- xvii. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard);
- xviii. Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering;
- xix. Participation in any criminal or illegal activities;
- xx. Radioactive contamination;
- xxi. Non-allopathic methods of Surgery and treatment

### **8. Premium**

Rider premium is payable over and above the premium under the base plan and shall be paid along with the premium under the base plan. The mode of rider premium can be changed only on the base plan policy anniversary and only when the base plan premium frequency is changed. However, the mode of payment of premium under this rider will be the same as mode of payment of premium under the base plan. The premium rates under the rider are guaranteed throughout the rider term.

Substandard lives with medical conditions or other impairments will be charged appropriate additional premiums in accordance with the board approved underwriting norms of the company. For heavy smokers, company may charge appropriate additional premiums in accordance with the board approved underwriting norms of the company.

There will be loading on premium if premium is paid by a mode other than yearly. The loading for premium modes are mentioned below

<b>Mode of premium payment</b>	<b>Loading as a % of annual premium</b>
Half-Yearly	2%

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Quarterly	4%
Monthly	8.56%

There will not be any loading on premium if the premiums are paid through ECS.

#### **9. Free look period**

In the event you disagree with any of the terms and conditions of the rider, you may return the Policy Document to the Company within 15 days (applicable for all distribution channels, except for Distance Marketing\* channel, which will have 30 days) of its receipt for cancellation, stating your objections, in which case, you shall be entitled to a refund of the premiums paid, subject only to a deduction of the proportionate risk premium for the period on cover and the expenses incurred by the insurer on medical examination of the Life Assured and stamp duty charges.

\*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- (i) Voice mode, which includes telephone-calling
- (ii) Short Messaging Services (SMS)
- (iii) Electronic mode which includes e-mail, internet and interactive television (DTH)
- (iv) Physical mode, which includes direct postal mail and newspaper & magazine inserts and
- (v) Solicitation through any means of communication other than in person

#### **10. Nomination and Assignment**

Nomination, as defined under Section 39 of the Insurance Act 1938, will be allowed under this plan. Assignment, as defined under Section 38 of the Insurance Act 1938, will be allowed under this plan provided it is allowed under the Base Policy to which this rider is attached.

Assignment is allowed only for the life insurance component of the product in accordance with section 38 of the Insurance Act, 1938.

#### **11. Prohibition of Rebate (Section 41 of the Insurance Act, 1938)**

(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



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with fine which may extend to five hundred rupees.

### **12. Policy not to be called in question on ground of Mis-statement after two years (Section 45 of the Insurance Act, 1938)**

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 grounds that the 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 a statement was a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder 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**

Insurance is the subject matter of the solicitation. This Rider brochure gives only the salient features of the Rider and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the Rider exclusions, terms & conditions. For further details on all the conditions, exclusions related to Reliance Major Surgical Benefit Rider, please contact our insurance advisors.

Tax laws are subject to change, consulting a tax expert is advisable.

Reliance Life Insurance Company Ltd.

IRDA Registration No: 121

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

For more information or any grievance,

1. Call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181, or
2. Visit us at [www.reliancelife.com](http://www.reliancelife.com), or
3. Email us at: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com)

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