

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

CANCER

The disease  
that starts with  
'CAN', can be cured.

RELIANCE NIPPON LIFE



CANCER  
PROTECTION  
PLUS



Presenting **Reliance Nippon Life Cancer Protection Plus** (a Non-Linked, Non-Participating, Fixed Benefit Health Insurance Plan) that offers care at each stage of treatment. Cover your entire family,\* because Cancer Does not Discriminate.

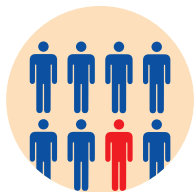
\*Separate policies will be issued for different Life Insureds.

# A Non-Linked, Non-Participating, Fixed Benefit Health Insurance Plan



India is likely to have over 17.3 lakh new cases of Cancer and over 8.8 lakh deaths due to Cancer by 2020<sup>1</sup>

Incidence of Cancer amongst Indian women is the third highest in the world after China and the US<sup>1</sup>. Approximately 2000 cases are detected per day among women in India<sup>2</sup>



One in every 8 men and one in every 9 women could be diagnosed with some form of Cancer during their lifetime of around 75 years<sup>2</sup>

The incidence of Cancer in India is rising at an alarming rate. Though one may never consider themselves at risk, Cancer could affect anybody without a knock at the door.

With the advancement in medical science, more patients are fighting against and recovering from this deadly disease. However, more often than not, the cost of treatment or procedures related to Cancer is very expensive. Cancer requires intensive treatment which continues even after surgery. Such treatments are financially draining and have the potential to put a huge financial burden on your family.

The key to receive prompt and quality treatment is to have adequate financial support. With the right support, you can go head to head with any life challenges - even Cancer can't hold you back. This has made a comprehensive Cancer insurance plan the need of the hour.

Presenting **Reliance Nippon Life Cancer Protection Plus**, a holistic Cancer Insurance Plan to ease your financial burden from the onset of Cancer so that you would not have to give-up on your dreams and aspirations.

<sup>1</sup>As per National Institute of Cancer Prevention and Research-Indian Council of Medical Research (NICPR-ICMR) in 2016

<sup>2</sup><https://economictimes.indiatimes.com/magazines/panache/breast-Cancer-rates-are-on-the-rise-among-young-women-and-heres-how-you-can-prevent-it/articleshow/62803645.cms>

## Key benefits



**Comprehensive Cancer Insurance Plan that covers both Early & Major Stages of Cancer**



**Supplement your existing health insurance Policy with a Cancer insurance of up to 40 Lakhs!**



**Fixed Benefit payouts on diagnosis of Cancer irrespective of actual treatment expenses**



**Cancer Insurance for minors aged 5 and above<sup>3</sup>**



**Two claims allowed for Early Stage Cancer or Carcinoma-in-situ (CIS)<sup>4</sup>**



**Unique feature of additional cover against relapse of Early Stage Cancer or CIS<sup>5</sup>**



**Future Premiums waived<sup>6</sup> for three years on valid claim of Early Stage Cancer or CIS or Relapse of Cancer**



**Full Sum Insured paid out on diagnosis of Major Stage Cancer, irrespective of any claims made under Early Stage Cancer or CIS or Relapse of Cancer**



**Monthly income payouts on diagnosis of Major Stage Cancer to support you and your family during recovery period<sup>5</sup>**



**Stay ahead of rising medical costs with Increased Sum Insured Benefit<sup>7</sup>**



**Hassle Free issuance with Short Medical Questionnaire**



**Tax benefits as per applicable income tax laws<sup>8</sup>**

<sup>3</sup>Cancer Insurance for Minor lives is available only under Little Star option. <sup>4</sup>Maximum of two Early Stage Cancer/ Carcinoma-in-situ claims from two different organs are allowed under this plan during the entire Policy term subject to a cooling off period of 1 year. <sup>5</sup>Applicable under Silver and Gold Options. For Little Star option, this benefit is available from Policy anniversary after Life Insured has attained 18 years of age. <sup>6</sup>Future Premiums shall be waived off for next three years or up to the remaining Policy term, whichever is earlier, in case of valid Early Stage Cancer or CIS or Relapse of Cancer claim, effective from the next Premium due date immediately following the date of diagnosis. <sup>7</sup>Applicable only under Gold Option. <sup>8</sup>Tax Benefits under Section 80D of the Income Tax Act, 1961 as per the prevailing tax laws and amendments from time to time.

# Reliance Nippon Life Cancer Protection Plus at a glance

Eligibility Criteria		Minimum	Maximum
Age at Entry (years)	Little Star Option	5	17
	Silver/Gold Option	18	65
Age at Maturity (years)	Little Star Option	15	42
	Silver/Gold Option	28	75
Policy Term (years)		10	25
Premium Payment Term		Regular Pay (Equal to Policy term)	
Basic Sum Insured (₹)	Little Star Option	10,00,000	
	Silver/Gold Option	10,00,000	40,00,000
Premium Payment Frequency		Yearly, half-yearly, quarterly and monthly	

Note: All the references to age are based on age last birthday. Basic Sum Insured options available under this plan are in multiples of ₹1 Lakh.

## Plan Options

There are 3 plan options available under this product. The plan option selected at Policy inception (as per the above age limits) cannot be changed later during the Policy term.

1. **Silver Option**
2. **Gold Option**
3. **Little Star Option**

The benefits offered under Silver and Gold plan options are as follows:

Plan Benefits	Silver Option	Gold Option
Lumpsum payout on diagnosis of Early Stage Cancer or Carcinoma-in-situ (CIS)	✓	✓
Lumpsum payout on diagnosis of Major Stage Cancer	✓	✓
Relapse of Cancer Benefit	✓	✓
Waiver of future Premiums for three years <sup>9</sup> on diagnosis of Early Stage Cancer or CIS or Relapse of Cancer	✓	✓
Income Benefit for five years on diagnosis of Major Stage Cancer	✓	✓
Increased Sum Insured Benefit	✗	✓

Under the **Little Star Option**, benefits will depend on the Attained Age of the Life Insured during the Policy term:

1. **From Policy Inception till Policy anniversary after attaining 18 years of age:**
  - On diagnosis of Major Stage Cancer of the Life Insured, a fixed lumpsum benefit of ₹10 Lakhs is paid and the Policy shall terminate on payment of this benefit
2. **From Policy anniversary after attaining 18 years of age till the remaining Policy Term:**
  - Provided no prior claims have been paid under the Policy, all benefits as applicable under **Silver Option** shall be applicable with a fixed Sum Insured of ₹10 Lakhs

<sup>9</sup>Future Premiums shall be waived off for next three years or up to the remaining Policy term, whichever is earlier, in case of valid Early Stage Cancer or CIS or Relapse of Cancer claim, effective from the next Premium due date immediately following the date of diagnosis.

# Benefits in Detail

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## Silver Option

This option is available for Life Insured with age 18 years or above. Under this option, the basic sum insured selected by you shall remain the same during the Policy term.

### 1. Benefits payable on diagnosis of Early Stage Cancer or CIS

#### a. Lumpsum Benefit

- On diagnosis of Early Stage Cancer or CIS during the Policy term, a lumpsum benefit of 25% of Basic Sum Insured shall be payable
- A maximum of **two claims** of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of ₹10 Lakhs per claim
- There shall be a cooling off period<sup>T&C2</sup> of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

#### Relapse of Cancer Benefit

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the Policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of the Basic Sum Insured shall be payable
- This benefit shall be paid only once during the Policy term and shall be subject to a maximum limit of ₹10 Lakhs
- The Relapse of Cancer Benefit shall be paid only if the second diagnosis is done after a complete remission period of 5 years of treatment for earlier claim of Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

#### b. Waiver of Premium Benefit (WOP)

- Future Premiums shall be waived off for next three years or up to the remaining Policy term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next Premium due date immediately following the date of diagnosis
- You shall have to resume payment of Premiums if the outstanding Policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

### 2. Benefits payable on diagnosis of Major Stage Cancer

#### a. Lumpsum Benefit

- On diagnosis of Major Stage Cancer during the Policy term, a lumpsum benefit of 100% of Basic Sum Insured shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the Policy

#### b. Income Benefit

- Income benefit of 1% of Basic Sum Insured per month, shall be payable for

a fixed period of five years starting from the next monthly Policy anniversary immediately following the date of diagnosis

- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant<sup>T&C7</sup>
- The Claimant<sup>T&C7</sup> shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the Policy will terminate.**

### Illustrative Example #1 –



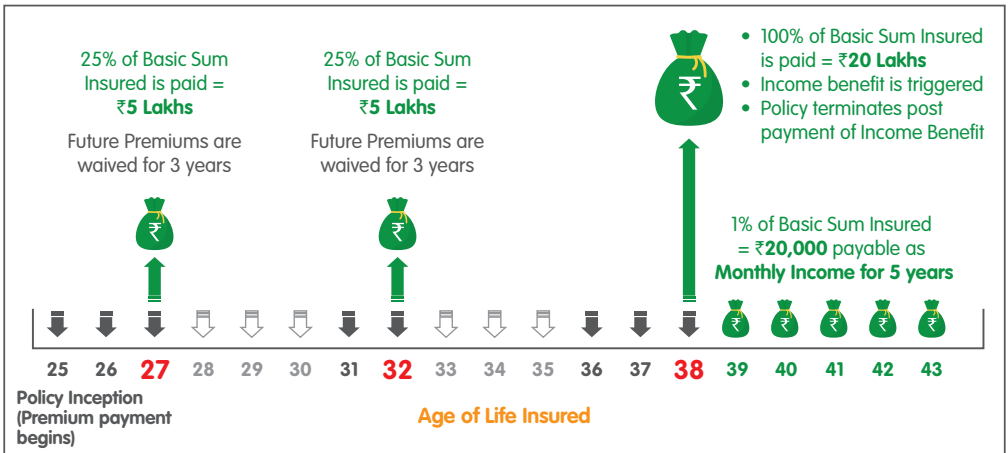
**Mrs Aggarwal, aged 25 years, purchases Reliance Nippon Life Cancer Protection Plus.** She opts for the following parameters under her Policy: Plan Option - **Silver Option**, Basic Sum Insured - **₹20 Lakhs**, Policy Term - **20 years**, Premium Payment Frequency - **Yearly**

**Annualised Premium for her Policy is ₹2,469** (exclusive of GST)



#### Scenario:

- She gets diagnosed with **Early Stage Cancer at the age of 27**
- Unfortunately, she gets diagnosed with a **second Early Stage Cancer (of different organ) at the age of 32**
- Later in the Policy term, she gets diagnosed with a **Major Stage Cancer at the age of 38**



**Total Annualised Premiums paid under the Policy:**

$$(14 - 6) \times ₹2,469 = ₹19,752 \text{ (exclusive of GST)}$$

(No of Policy years till Major Stage Cancer Diagnosis = 14; No of years for which the Premiums have been waived = 6)

## Total Lumpsum & Income Benefit received under the Policy: ₹42 Lakhs

Attained Age of Life Insured	Condition	Plan Benefit
27	First Early Stage Cancer	<ul style="list-style-type: none"> <li>25% of ₹20 Lakhs = ₹5 Lakhs</li> <li>Waiver of future Premiums for 3 years – Policy Years 4<sup>th</sup>, 5<sup>th</sup> &amp; 6<sup>th</sup> = 3 x ₹2,469 = ₹7,407</li> </ul>
32	Second Early Stage Cancer	<ul style="list-style-type: none"> <li>25% of ₹20 Lakhs = ₹5 Lakhs</li> <li>Waiver of future Premiums for 3 years - Policy Years 9<sup>th</sup>, 10<sup>th</sup> &amp; 11<sup>th</sup> = 3 x ₹2,469 = ₹7,407</li> </ul>
38	Major Stage Cancer	<ul style="list-style-type: none"> <li>100% of ₹20 Lakhs = ₹20 Lakhs</li> <li>1% of ₹20 Lakhs as monthly income for 5 years = ₹20,000 x 12 x 5 = ₹12 Lakhs</li> <li>Policy Terminates post payment of above benefits</li> </ul>

## Gold Option

This option is available for Life Insured with age 18 years or above.

### Increased Sum Insured Benefit

- Under this option the Lumpsum & Relapse of Cancer Benefits are paid on Increased Sum Insured. Income Benefit is paid on Basic Sum Insured
- The Increased Sum Insured is determined by increasing Basic Sum Insured at a simple rate of 10% p.a. at each Policy anniversary for ten years or till the first diagnosis of Cancer to the Life Insured, whichever is earlier
- Once a claim is admitted under the Policy, the Increased Sum Insured Benefit will cease and the Increased Sum Insured at the date of diagnosis will remain constant for the remaining Policy term

### 1. Benefits payable on diagnosis of Early Stage Cancer or CIS

#### a. Lumpsum Benefit

- On diagnosis of Early Stage Cancer or CIS during the Policy term, a lumpsum benefit of 25% of Increased Sum Insured shall be payable
- A maximum of **two claims** of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of ₹10 Lakhs per claim
- There shall be a cooling off period<sup>T&C2</sup> of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

#### Relapse of Cancer Benefit

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the Policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of the Increased Sum Insured shall be payable
- This benefit shall be paid only once during the Policy term and shall be subject to a maximum limit of ₹10 Lakhs
- The Relapse of Cancer Benefit shall be paid only if the second diagnosis is done after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical,

histological, radiological or biochemical evidence of malignant activity in any part of the body

- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

#### b. Waiver of Premium Benefit (WOP)

- Future Premiums shall be waived off for next three years or up to the remaining Policy term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next Premium due date immediately following the date of diagnosis
- You shall have to resume payment of Premiums if the outstanding Policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## 2. Benefits payable on diagnosis of Major Stage Cancer

#### a. Lumpsum Benefit

- On diagnosis of Major Stage Cancer during the Policy term, a lumpsum benefit of 100% of Increased Sum Insured shall be payable
- This benefit shall be paid irrespective of any claim of Early Stage Cancer or CIS or Relapse of Cancer paid under the Policy

#### b. Income Benefit

- Income benefit of 1% of Basic Sum Insured per month, shall be payable for a fixed period of five years starting from the next monthly Policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant<sup>T&C7</sup>
- The Claimant<sup>T&C7</sup> shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

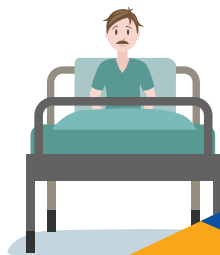
**On payment of benefits under Major Stage Cancer, the Policy will terminate.**

## Illustrative Example #2 –



**Mr Bajaj, aged 25 years, purchases Reliance Nippon Life Cancer Protection Plus.** He opts for the following parameters under his Policy: Plan Option - **Gold Option**, Basic Sum Insured - **₹25 Lakhs**, Policy Term - **20 years**, Premium Payment Frequency - **Yearly**

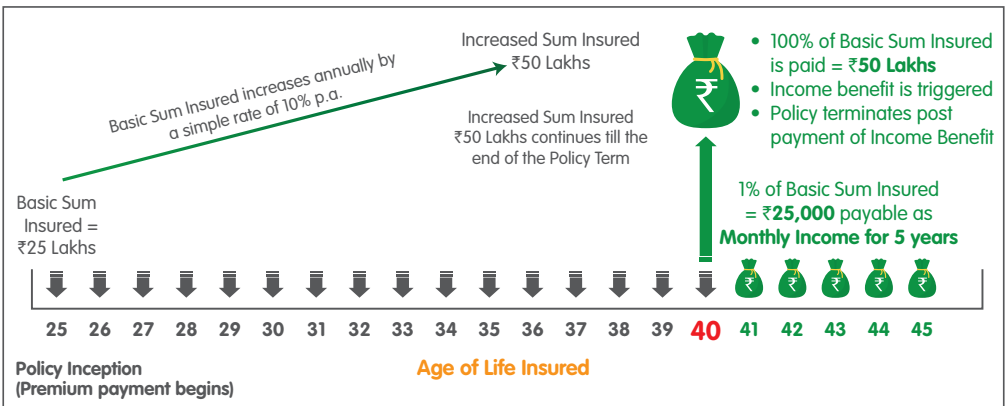
**Annualised Premium for his Policy is ₹2,539** (exclusive of GST)



### Scenario 1

He gets diagnosed with **Major Stage Cancer at the age of 40.**





### Total Annualised Premiums paid under the Policy:

16 x ₹2,539 = ₹40,624 (exclusive of GST)

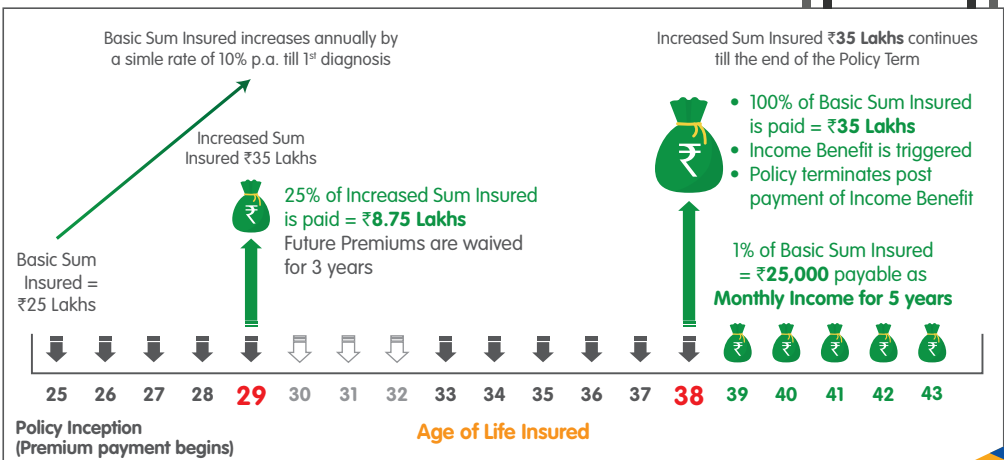
(No of Policy years till Major Stage Cancer Diagnosis = 16)

### Total Lumpsum & Income Benefit received under the Policy: ₹65 Lakhs

Attained Age of Life Insured	Condition	Plan Benefit
40	Major Stage Cancer	<ul style="list-style-type: none"> <li>100% of ₹50 Lakhs = ₹50 Lakhs</li> <li>1% of ₹25 Lakhs as monthly income for 5 years = ₹25,000 x 12 x 5 = ₹15 Lakhs</li> <li>Policy Terminates post payment of above benefits</li> </ul>

### Scenario 2

- He gets diagnosed with an **Early Stage Cancer at the age of 29**
- Later in the Policy term, he gets diagnosed with a **Major Stage Cancer at the age of 38**



## Total Annualised Premiums paid under the Policy:

$$(14-3) \times ₹2,539 = ₹27,929 \text{ (exclusive of GST)}$$

(No of Policy years till Major Stage Cancer Diagnosis = 14; No of years for which the Premiums have been waived = 3)

## Total Lumpsum & Income Benefit received under the Policy: ₹58.75 Lakhs

Attained Age of Life Insured	Condition	Plan Benefit
29	Early Stage Cancer	<ul style="list-style-type: none"><li>25% of ₹35 Lakhs = ₹8.75 Lakhs</li><li>Waiver of future Premiums for 3 years – Policy Years 6<sup>th</sup>, 7<sup>th</sup> &amp; 8<sup>th</sup> = 3x ₹2,539 = ₹7,617</li></ul>
38	Major Stage Cancer	<ul style="list-style-type: none"><li>100% of ₹35 Lakhs = ₹35 Lakhs</li><li>1% of ₹25 Lakhs as monthly income for 5 years = ₹25,000 x 12 x 5 = ₹15 Lakhs</li><li>Policy Terminates post payment of above benefits</li></ul>

## Little Star Option

This option is available for Life Insured with 5 to 17 years of age for a fixed Basic Sum Insured of ₹10 Lakhs. Under this option, the basic sum insured shall remain the same during the Policy term.

The benefits applicable under this option depend upon the Attained Age of the Life Insured during the Policy Term.

### A. From Policy Inception till Policy anniversary after attaining 18 years of age:

#### 1. Benefits payable on diagnosis of Early Stage Cancer or CIS

No Benefit is payable on diagnosis of Early Stage Cancer or CIS

#### 2. Benefits payable on diagnosis of Major Stage Cancer

On diagnosis of Major Stage Cancer, a fixed lumpsum benefit of ₹10 Lakhs shall be payable. On payment of benefits under Major Stage Cancer, the Policy will terminate.

### B. From Policy anniversary after attaining 18 years of age (provided no prior claim has been paid) till the remaining Policy term:

#### 1. Benefits payable on diagnosis of Early Stage Cancer or CIS

##### a. Lumpsum Benefit

- On diagnosis of Early Stage Cancer or CIS during the remaining Policy term, a lumpsum benefit of ₹2.5 Lakhs shall be payable
- A maximum of two claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan
- There shall be a cooling off period<sup>T&C2</sup> of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

##### Relapse of Cancer Benefit

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the Policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of ₹2.5 Lakhs shall be payable

- This benefit shall be paid only once during the Policy term
- The Relapse of Cancer Benefit shall be paid only if the second diagnosis is done after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

#### **b. Waiver of Premium Benefit (WOP)**

- Future Premiums shall be waived off for next three years or up to the remaining Policy term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next Premium due date immediately following the date of diagnosis
- You shall have to resume payment of Premiums if the outstanding Policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## **2. Benefits payable on diagnosis of Major Stage Cancer**

### **a. Lumpsum Benefit**

- On diagnosis of Major Stage Cancer during the Policy term, a lumpsum benefit of ₹10 Lakhs shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the Policy

### **b. Income Benefit**

- Income benefit of ₹10,000 per month, shall be payable for a fixed period of five years starting from the next monthly Policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant<sup>T&C7</sup>
- The Claimant<sup>T&C7</sup> shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the Policy will terminate.**

## **Illustrative Example #3 –**

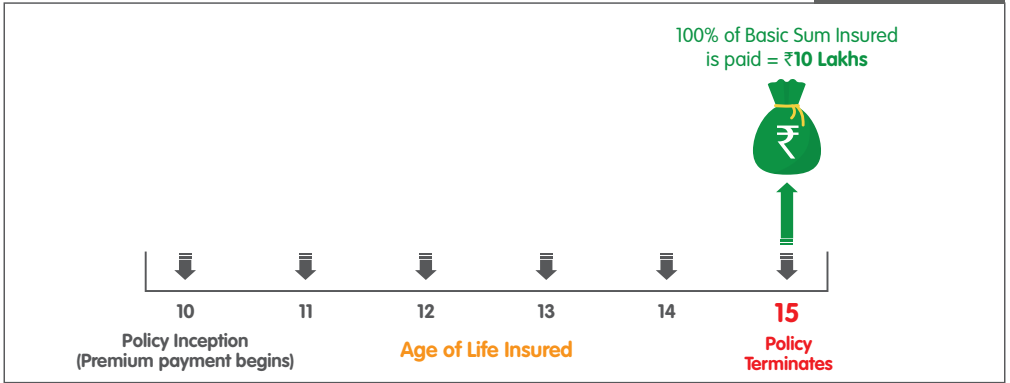
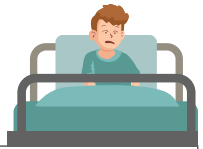


**Mr Kumar proposes a Reliance Nippon Life Cancer Protection Plus on behalf of his son Rahul, aged 10 years.** He opts for the following parameters under his Policy: Plan Option - **Little Star Option**, Basic Sum Insured - **₹10 Lakhs**, Policy Term - **20 years**, Premium Payment Frequency - **Yearly**

**Annualised Premium for his Policy is ₹653 (exclusive of GST)**

## Scenario 1

Rahul gets diagnosed with **Major Stage Cancer at the age of 15.**



**Total Annualised Premiums paid under the Policy:  $6 \times ₹653 = ₹3,918$  (exclusive of GST)**

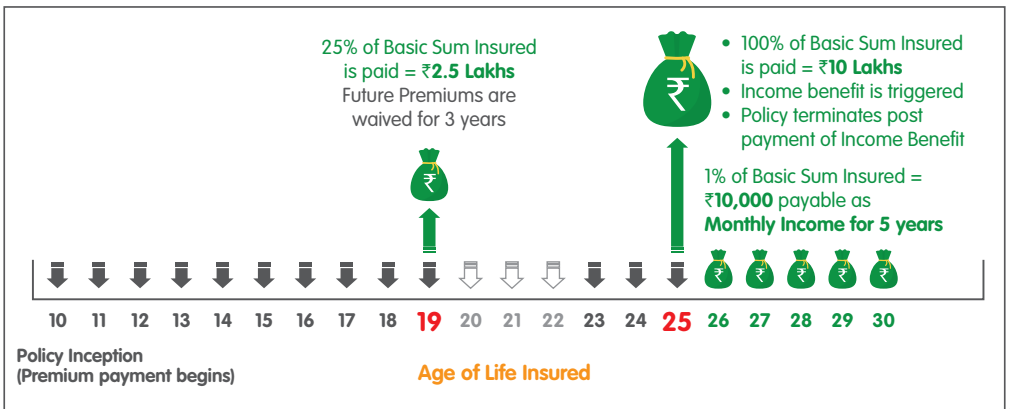
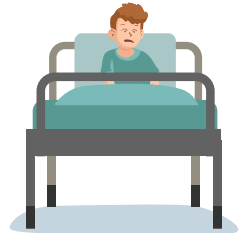
(No of Policy years till Major Stage Cancer Diagnosis = 6)

**Total Lumpsum & Income Benefit received under the Policy: ₹10 Lakhs**

Attained Age of Life Insured	Condition	Plan Benefit
15	Major Stage Cancer	<ul style="list-style-type: none"> <li>• ₹10 Lakhs</li> <li>• Policy Terminates post payment of above benefits</li> </ul>

## Scenario 2

- Rahul gets diagnosed with an **Early Stage Cancer at the age of 19**
- Later in the Policy term, he gets diagnosed with a **Major Stage Cancer at the age of 25**



## Total Annualised Premiums paid under the Policy: (16-3) x ₹653 = ₹8,489 (exclusive of GST)

(No of Policy years till Major Stage Cancer Diagnosis = 16; No of years for which the Premiums have been waived = 3)

## Total Lumpsum & Income Benefit received under the Policy: ₹18.5 Lakhs

Attained Age of Life Insured	Condition	Plan Benefit
19	Early Stage Cancer	<ul style="list-style-type: none"><li>• 25% of ₹10 Lakhs = ₹2.5 Lakhs</li><li>• Waiver of future Premiums for 3 years – Policy Years 11<sup>th</sup>, 12<sup>th</sup> &amp; 13<sup>th</sup> = 3 x ₹653 = ₹1,959</li></ul>
25	Major Stage Cancer	<ul style="list-style-type: none"><li>• 100% of ₹10 Lakhs = ₹10 Lakhs</li><li>• 1% of ₹25 Lakhs as monthly income for 5 years = ₹10,000 x 12 x 5 = ₹6 Lakhs</li><li>• Policy Terminates post payment of above benefits</li></ul>

### Death Benefit

There is no death benefit available under this plan.

### Maturity Benefit

There is no maturity benefit available under this plan.

### Flexible Premium Payment Frequency

You have an option to choose the Premium Payment Frequency – yearly, half-yearly, quarterly or monthly. For monthly frequency, first two months Premiums will be collected in advance at the time of issuance of the Policy.

Loading on Premium will be applicable as per the table below:

Mode	Yearly	Half-yearly	Quarterly	Monthly
Modal Loading as % of Annualized Premium	0%	1.50%	2.25%	3.00%

### Grace Period for payment of Premiums

If you are unable to pay your Premium by the due date, you will be given a grace period of 30 days (15 days for monthly frequency). Where the Premium is not paid on or before due date, benefit under this Policy shall not be available for the period beginning on Premium due date and ending on date of Premium payment. Coverage is not available for the period for which no Premium is received.

## Waiting Period

Waiting period is the time period within which no Policy claims are admissible. Waiting Period of 180 days will be applicable from the date of commencement of Risk and from the date of revival for every subsequent revival during the Policy term. No benefit shall be payable if signs or symptoms, or diagnosis of Early Stage Cancer or CIS, or Relapse of Cancer or Major Stage Cancer to the Life Insured occurs during this Waiting Period.

## Survival Period

There is no survival period applicable in respect of any of the benefit payments under this plan.

## Premium Guarantee

The Premium rates are guaranteed for a period of five years from the risk commencement date and the same can be reviewed subject to prior IRDAI approval.

Any revision in the Premium rates shall be notified to you at least three months prior to the date of such revision. If you are not willing to continue the Policy with the revised Premium rates, the Policy shall lapse and no benefits shall become payable thereafter.

## Premium Discontinuance

You are advised to pay the Premiums on or before the Premium due date to continue enjoying the benefits under this Policy. However, in case if you are unable to do so, you can pay the Premiums within the grace period post the Premium due date. If you do not pay the Premiums either on the Premium due date or within the grace period, your Policy will lapse and all benefits under the Policy will cease.

## Revival

You can revive your lapsed Policy within two years from the due date of the first unpaid Premium but before Policy maturity, by paying the arrears of Premiums along with the applicable revival interest subject to Board Approved Underwriting Policy. The revival interest rate applicable on Your Policy shall be set by us subject to IRDAI approval. The Company reserves the right to revise the applicable interest rate less frequent than annual subject to IRDAI approval.

The revival of the Policy will be subject to Company's Board approved underwriting Policy. If a lapsed Policy is not revived by end of the revival period, the Policy shall be terminated. If a Policy is revived the Premiums for revival shall be based on the Premium rate applicable when the Premiums were due.

Waiting Period of 180 days will be applicable from the date of revival for every revival during the Policy term. No benefit shall be payable if signs or symptoms, or diagnosis of Early Stage Cancer or CIS or Relapse of Cancer or Major Stage Cancer to the Life Insured occurs during this Waiting Period.

## Surrender

We encourage you to continue your Policy as planned; however, you have the option to surrender the same. The Policy can be surrendered on your written request to us from the subsequent Premium due date. No benefit shall be payable on surrender of your Policy.

## Terms and Conditions (T&C)

### 1. Plan Benefit

- » Under Little Star option, the proposer can be either of the parents. The ownership of the Policy shall vest on the Life Insured on attainment of age 18
- » If the Life Insured is diagnosed with more than one condition of Cancer under this Policy within a period of 48 hours, only one claim with the highest benefit pay-out will be admissible
- » Claim payment shall only be made with confirmatory diagnosis of the Early Stage Cancer or CIS (including relapse of Cancer) or Major Stage Cancer, while the insured is alive
- » A claim would not be admitted if the diagnosis is made post mortem

### 2. Cooling off Period

Cooling off period means the minimum time-bound exclusion period between two claims of Early Stage Cancer or CIS.

- » A cooling off period of 1 year applies between the date of diagnosis of first Early stage Cancer or CIS and the date of diagnosis of second Early stage Cancer or CIS (for different organs), to be eligible to receive second claim
- » There is no cooling off period applicable between a claim for Early Stage or CIS and Major Stage Cancer
- » For Relapse of Cancer Benefit, a complete remission period of five years, of treatment for earlier Early Stage Cancer or CIS, is applicable. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body

### 3. Alterations

The Basic Sum Insured, Policy Term, Premium Payment Term and Plan Option cannot be altered after commencement of the Policy. Premium payment frequency and Premium payment mode can be changed only on the Policy anniversary.

### 4. Tax benefit

Premiums paid under Reliance Nippon Life Cancer Protection Plus are eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time.

### 5. Taxes

The Goods and Services tax and cess, if any will be charged over and above the Premium as per the applicable rates declared by the Government from time to time.

In future, the Company shall pass on any additional taxes levied by the Government or any statutory authority to the Policyholder. The method of collection of these taxes

shall be informed to the Policyholders under such circumstances.

#### **6. Suicide exclusion** .....

No benefit will be payable under this plan in case of suicide.

#### **7. Claimant** .....

Claimant means either the Life Insured or the Policyholder or the nominee or the legal heir of the nominee / Policyholder as the case may be.

#### **8. Free look period** .....

In case you are not agreeable to any of the terms and conditions under this product, you shall have the option to return the Policy to us stating the reasons thereof, within 15 days from the date of receipt of the Policy. If you have purchased the Policy through the Distance Marketing mode, this period shall be 30 days. On receipt of the letter along with the original Policy document, we shall arrange to refund you the Premium amount paid subject to deduction of the expenses incurred by us on medical examination (if any) and stamp duty (if any). A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal shall have to be made for a new Policy.

\*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

#### **9. Nomination & Assignment** .....

Nomination under this plan will be as per Section 39 of the Insurance Act, 1938, as amended from time to time.

Assignment under this plan will be as per Section 38 of the Insurance Act, 1938, as amended from time to time.

#### **10. Section 41 of the Insurance Act, 1938, as amended from time to time** .....

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 liable for a penalty which may extend to ten lakh rupees.



## Definitions & Exclusions

The different stages of Cancer are defined as follows:

### » Carcinoma-In-Situ (CIS)

Carcinoma-in-situ shall mean first ever histologically proven, localized pre-invasion lesion where Cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:

1. Breast, where the tumour is classified as Tis according to the TNM Staging method;
2. Corpus uteri, vagina, vulva or fallopian tubes where the tumour is classified as Tis according to the TNM Staging method or FIGO (staging method of the Federation Internationale de Gynecologie et d'Obstetrique) Stage 0;
3. Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO Stage 0;
4. Ovary – includes borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aN0M0, T1bN0M0 (TMN Staging) or FIGO 1A, FIGO 1B
5. Colon and rectum; Penis; Testis; Lung; Liver; Stomach, Nasopharynx and Oesophagus;
6. Urinary tract, for the purpose of in-situ Cancers of the bladder, stage Ta of Papillary Carcinoma is included.

The diagnosis of the Carcinoma-In-Situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-In-Situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

### » Early Stage Cancers

Early Stage Cancers shall mean first ever presence of one of the following malignant conditions:

1. Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate Cancers described using another equivalent classification.
2. Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0.
3. Tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification).
4. Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI Stage 0 or lower is excluded.
5. Malignant melanoma that has not caused invasion beyond the epidermis.
6. Hodgkin's lymphoma Stage I by the Cotswolds classification staging system.
7. The Diagnosis must be based on histopathological features and confirmed by a Pathologist.

### » Major Stage Cancer

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term Cancer includes leukemia, lymphoma and sarcoma.

1. All tumors which are histologically described as Carcinoma-In-Situ, benign, premalignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma-In-Situ of breasts, Cervical dysplasia CIN-1, CIN-2 and CIN-3.
2. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;

3. Malignant melanoma that has not caused invasion beyond the epidermis;
4. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
5. All Thyroid Cancers histologically classified as T1N0M0 (TNM Classification) or below;
6. Chronic lymphocytic leukemia less than RAI stage 3
7. Non-invasive papillary Cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
8. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
9. All tumors in the presence of HIV infection.

### Relapse of Cancer:

#### » Carcinoma-In-Situ (CIS)

Carcinoma-in-situ shall mean second occurrence of histologically proven, localized pre-invasion lesion where Cancer cells have not yet penetrated the basement membrane or invaded (in the sense of infiltrating and / or actively destroying) the surrounding tissues or stroma in any one of the following covered organ groups, and subject to any classification stated:

1. Breast, where the tumour is classified as Tis according to the TNM Staging method;
2. Corpus uteri, vagina, vulva or fallopian tubes where the tumour is classified as Tis according to the TNM Staging method or FIGO (staging method of the Federation Internationale de Gynecologie et d'Obstetrique) Stage 0;
3. Cervix uteri, classified as cervical intraepithelial neoplasia grade III (CIN III) or as Tis according to the TNM Staging method or FIGO Stage 0;
4. Ovary – includes borderline ovarian tumours with intact capsule, no tumour on the ovarian surface, classified as T1aN0M0, T1bN0M0 (TMN Staging) or FIGO 1A, FIGO 1B
5. Colon and rectum; Penis; Testis; Lung; Liver; Stomach, Nasopharynx and Oesophagus;
6. Urinary tract, for the purpose of in-situ Cancers of the bladder, stage Ta of Papillary Carcinoma is included.

The diagnosis of the Carcinoma-In-Situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma-In-Situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

#### » Early Stage Cancers

Early Stage Cancers shall mean second occurrence of one of the following malignant conditions:

1. Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate Cancers described using another equivalent classification.
2. Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0.
3. Tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification).
4. Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI Stage 0 or lower is excluded.
5. Malignant melanoma that has not caused invasion beyond the epidermis.
6. Hodgkin's lymphoma Stage I by the Cotswolds classification staging system.
7. The Diagnosis must be based on histopathological features and confirmed by a Pathologist.

## Exclusions:

No benefit under this Policy will be payable in respect of any Cancer resulting directly or indirectly from or in respect of any of the following:

1. Pre-existing condition: Defined as a Cancer condition (primary or metastatic); preCancerous condition or related condition(s) for which the insured had signs or symptoms, and/or was diagnosed, and/or received medical advice/treatment within 48 months prior to the date on which the Policy was issued or reinstated whichever is later. Please note that pre-existing condition not related to Cancer will not be excluded.
2. Any condition directly or indirectly caused due to or associated with human T-cell Lymph tropic virus type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) and its variants or mutants, Acquired Immune Deficiency Syndrome (AIDS) whether or not arising out of HIV, AIDS related complex syndrome (ARCS) and all diseases/illness/injury caused by and/or related to HIV.
3. Any condition directly or indirectly caused by or associated with any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, whether or not arising out of conditions listed under exclusion 2 above.
4. Any condition arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen.
5. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner.
6. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.
7. Congenital external diseases, defects or Anomalies of the Insured.
8. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or Unproven/Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications.

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This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the Policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Cancer Protection Plus, please contact our insurance advisors. Tax laws are subject to change, consulting a tax expert is advisable. In the event of conflict, if any, between the terms and conditions contained in the brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

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