

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

# Reliance Nippon Life Cancer Protection Plus

a Non-Linked, Non-Participating, Fixed Benefit Health Insurance Plan

UIN: 121N119V01

# Key Features

- 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

# 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 these plan options are as follows:

Plan Benefits	Silver Option	Gold Option
Lump sum payout on diagnosis of Early Stage Cancer or Carcinoma-in-situ (CIS)	√	√
Lump sum 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 Rs. 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 Rs. 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

# Eligibility Table

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 (Rs.)	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 Rs.1 Lakh*

Note: All the references to age are based on age last birthday.

Risk commencement date will be the same as policy commencement date for all lives including minor lives. Refer to the Sales Brochure and Policy Document for further details

## **Death Benefit**

There is no death benefit available under this plan.

## **Maturity Benefit**

There is no maturity benefit available under this plan.

## **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 five 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.

Prohibition of rebate should be in accordance with provisions of 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.
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.

## Section 45 of the Insurance Act, 1938, as amended from time to time

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
5. 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.

This product presentation gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This product presentation should be read in conjunction with the sales brochure, benefit illustration and policy exclusions. For further details on all the conditions, charges, 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. 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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## Reliance Nippon Life Insurance Company Limited (IRDAI Registration No. 121)



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