DAY 1 PROTECTION RIDER

Terms and Conditions

Preamble: The Rider is granted by Us under Base Policy based on the information provided by the Proposer / Policyholder in their proposal, and is subject to the definitions, terms and conditions, exclusions, and endorsements of the Base policy. The accuracy and completeness of the information provided by the policyholder is crucial in determining the Rider's terms and conditions. The meanings assigned to the terms defined below apply to their usage throughout the Rider and as applicable.

Conditions

- This Rider can only be bought along with the Base Policy. It is not available as a standalone insurance product.
- The Rider is governed by the terms, conditions, definitions, and exclusions of the Base Policy including all applicable endorsements.
- This rider overrides the exclusion mentioned in point 4.2(e)(i) of the base policy.

Coverage Period:

- The coverage period for this Rider will be same as the Policy Period of the Base Policy.

Coverage:

Upon opting, this Rider waives off the waiting period of 90 days (as mentioned in the Base Policy) for the following conditions:

- Hypertension
- Diabetes
- Cardiac Conditions

This Rider will enable these aforesaid conditions to be covered from Day 1 of the Policy period.

Age Criteria

- Entry Age (New Policies): **up to 50 years**

- Pre Medical Acceptance Reports are mandatory for opting this Rider for the ages from 45 to 50 years.

Cancellation and Refund:

All procedures regarding cancellation and the calculation of premium refunds shall be governed by the terms and conditions specified in the Base Policy.

NOTE:

- This rider is applicable only for Fresh policies (1^{st} Year).
- This rider is not applicable for ported or migrated policies.
- In case of fresh long term policy, only first-year premium will be charged.
- This rider is not available for insured suffering from any Pre Existing Disease or having any recurring illness.

Exclusions

- Any Planned Surgery related to the above mentioned ailments is excluded under this Rider.
- All Exclusions (other than clause 4.2(e)(i)), terms and conditions as mentioned in the Base Policy unless otherwise stated shall apply to this Rider.

Applicable to the following Products:

- New India Mediclaim Policy (Uplift Plan).
- New India Floater Mediclaim Policy (Uplift Plan).

Note:

- For Floater Sum Insured policies, Pro-rata premium is chargeable for mid-term additions of newly wedded spouse and New Born Babies if this Rider was originally opted by the existing members.

- For Individual Sum Insured policies, mid-term additions of newly wedded spouse and New Born Babies may opt the rider by paying the pro-rata premium.