ENHANCED CATARACT LIMIT 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.

Coverage Period:

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

Coverage:

This rider, if opted, will be in addition to the cataract limit specified in the policy clause.

On payment of additional Premium as mentioned in Schedule, it is declared and agreed that the following additional amount for Cataract claims shall become payable over and above the existing cataract limit in the base policy but not exceeding the actual expenses incurred: This Rider is available for sum insured of Rs.25 lakhs and above.

Sum Insured	Existing Cataract Limit in Base Policy (per eye)	Enhanced Cataract Limit (per eye)	Total Limit (per eye)
Rs. 25,00,000	Rs. 75,000	Rs. 1,75,000	Rs. 2,50,000
Rs. 50,00,000			
Rs 1,00,00,000			
Rs 2,00,00,000	Rs. 1,00,000	Rs. 2,00,000	Rs. 3,00,000
Rs 3,00,00,000			
Rs 5,00,00,000			

Age Criteria:

As per the entry age of the Base Policy.

Note:

- This Rider cannot be added in the mid-term of the policy.

Waiting Period:

- A waiting period of **twelve** (12) months is applicable, from the date of opting this Rider.

Exclusions

All exclusions, terms and conditions as applicable in the Base Policy unless otherwise stated and covered in this Rider.

Cancellation and Refund:

The Rider cannot be cancelled independently; The Rider can be opted in or out only at the time of inception or renewal of the Base policy.

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

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.