



THE NEW INDIA ASSURANCE CO. LTD.

REGISTERED & HEAD OFFICE: 87, MAHATMA GANDHI ROAD, MUMBAI - 400 001.

Enhanced Cataract Limit Rider

Prospectus and FAQs

Q: What are the Benefits covered under this Rider?

A: It provides an additional amount for Cataract claims payable over and above the existing cataract limit in the base policy, not exceeding actual expenses incurred. For Sum Insured of Rs. 25 & 50 Lakhs, the enhanced limit is Rs. 1,75,000 (per eye). For Sum Insured of Rs. 1, 2, 3, and 5 Crores, the enhanced limit is Rs. 2,00,000 (per eye).

Q: Can this Rider be purchased as a Standalone product?

A: No, the Rider is granted under a Base Policy and cannot be purchased independently. Furthermore, it cannot be added in the mid-term of the policy.

Q: What are the Base policy applicable to this Rider?

A: The Rider is applicable to the New India Mediclaim policy (Uplift Plan) and the New India Floater Mediclaim Policy (Uplift Plan).

Q: Who can opt for this Rider?

A: The Proposer or Policyholder of the base policy (UPLIFT Plans of New India Mediclaim & New India Floater) can opt for this Rider. The age criteria is as per terms mentioned in the Base Policy.

Q: What is the minimum Sum insured eligible for buying this Rider?

A: This Rider is available for a sum insured of Rs. 25 lakhs and above.

Q: How is cancellation done for this Rider?

A: The Rider cannot be cancelled independently. It can only be opted in or out at the time of inception or renewal of the Base policy. All cancellation procedures and premium refunds are governed by the Base Policy terms.

Q: What are the Exclusion applicable for this Rider?

A: All exclusions, terms, and conditions applicable in the Base Policy apply to this Rider unless otherwise stated. There is a 12-month waiting period from the date of opting for this Rider.

Q: How is the Premium Charged for this Rider?

A: The premium charged is an amount equivalent to 10% of the opted Enhanced Cataract Limit.

Sum Insured	Enhanced Cataract Limit (per eye)	Premium
Rs. 25,00,000	Rs. 1,75,000	Rs. 17,500
Rs. 50,00,000		
Rs 1,00,00,000		
Rs 2,00,00,000	Rs. 2,00,000	Rs. 20,000
Rs 3,00,00,000		
Rs 5,00,00,000		