CB Protect Rider

Prospectus and FAQs

1. **What are the Benefits covered under this Rider?**
   Up on opting this rider, in the event of claim under the policy during any subsequent policy year, the credited cumulative bonus will not be reduced. It will remain at the same level.

2. **Can this Rider be purchased as a Standalone product?**
   No. This Rider can only be bought along the Base policy.

3. **What are the Base policy applicable to this Rider?**
   Applicable to the following Products:
   New India Mediclaim Policy (Uplift Plan).
   New India Floater Mediclaim Policy (Uplift Plan).

4. **Who can opt for this Rider?**
   The eligible age for opting this rider is as per the eligibility of the base policy.

5. **What is the minimum Sum insured eligible for buying this Rider?**
   Insureds who are covered for Based Sum Insured of Rs.25 Lakhs and above under the base policy can opt for this Rider.

6. **Will this rider be applicable for any amount of claim?**
   If the total amount of claims for the year (excluding Free Health Check-ups and Critical Care Benefits) are 10% or less of the Base Sum Insured, Cumulative Bonus will stay at the same level. It will neither increase or decrease for that year.

7. What **will happen in case of Enhancement of Base Sum Insured?**
   If case of enhancement of the Base Sum Insured on renewal, if the insured had a claim during the previous policy period, the existing Cumulative Bonus percentage carries over but applies only on expired policy sum insured. Any bonus on the additional (enhanced) portion of the Sum Insured will begin at zero and start accruing from the new policy year.
   If the insured had no claim during the previous policy period, the Cumulative Bonus percentage increases but applies only on expired policy sum insured. Any bonus on the additional (enhanced) portion of the Sum Insured will begin at zero and start accruing from the new policy year.

8. **Do I have to pay premium for midterm addition of members in the Base Policy?**
   For New India Floater Mediclaim Policy (Uplift Plan), if the Rider was originally opted by the existing members, Pro-rata premium is chargeable for mid-term additions of newly wedded spouse and New Born Babies.
   For New India Mediclaim Policy (Uplift Plan), the individual has the option to choose the rider on payment of Pro-rata premium for mid-term additions of newly wedded spouse and New Born Babies.

9. **How is cancellation done for this Rider?**

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.

10. **What are the Exclusion applicable for this Rider?**

All exclusions as mentioned in the Base Policy unless otherwise stated and covered in this Rider.

11. **How is the Premium Charged for this Rider?**

A premium of 2% of the base policy premium per year will be charged for this rider (floater and other discounts/loadings shall not be considered for base policy premium).