Day 1 Protection Rider

Prospectus and FAQs

1. **What are the Benefits covered under this Rider?**

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.

2. **Can this Rider be purchased as a Standalone product?**

No. This Rider can only be bought along with the Base policy.

3. **What are the Base policy applicable to this Rider?**

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

4. **Who can opt for this Rider?**

This rider can be opted by a person up to the age of 50 years with a base policy with Sum Insured of Rs. 25 Lakhs and above.
(Pre Medical Acceptance Reports are mandatory for opting this Rider for the ages from 45 to 50 years.)

5. **What is the minimum Sum insured eligible for buying this Rider?**

Insureds who are covered for Rs.25 Lakhs and above under the base policy can opt for this Rider.

6. **Do I have to pay premium for midterm addition of members in the Base Policy?**

- **If the Base Policy is a Floater Policy:**

The newly wedded spouse and new born baby **may opt** for the Day 1 Protection Rider by paying proportionate premium from the date of endorsement till the expiry of the policy.

- **If the Base Policy is an Individual Policy:**

The newly wedded spouse and new born baby **may opt** for the Day 1 Protection Rider by paying proportionate premium from the date of endorsement till the expiry of the policy.

7. How is cancellation done for this Rider?

The Rider cannot be cancelled independently. All procedures regarding cancellation and the calculation of premium refunds shall be governed by the terms and conditions specified in the Base Policy.

8. What are the Exclusions applicable for this Rider?

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.

9. How is the Premium Charged for this Rider?

A premium equal to 5% of the base policy premium per member (floater and other discounts/loadings shall not be considered for base policy premium) will be charged for this Rider.