RESTORATION OF SUM INSURED 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:

If the Base Sum Insured +Cumulative Bonus (if any) + Restored Sum Insured (if any) are exhausted due to claims made and admitted during the Policy Year, we will restore 100% of the Sum Insured immediately upon such exhaustion for subsequent hospitalisation.

Limited Frequency: For **Sum Insured Rs 5 Lakhs to Rs.15 Lakhs,** restoration of Sum Insured for different or same illnesses only once during the policy period for subsequent hospitalisation.

Unlimited Frequency: The rider will enable to restore 100% of the Sum Insured immediately upon exhaustion of Base Sum Insured +Cumulative Bonus (if any) + Restored Sum Insured (if any) for unlimited number of times for subsequent hospitalisation during the Policy Year in respect of different or same illnesses for **Sum Insured Rs.25 lakhs and above.**

Applicability: The Restoration of Sum Insured applies to any subsequent hospitalization for the same or a different illness.

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.

Sequence of Use: Any claim will first be adjusted against the Base Sum Insured, followed by the Cumulative Bonus (if any) + Restored Sum insured (if any). Restoration will trigger only after these amounts are fully depleted and for any subsequent hospitalisation only.

Lapse: Any unutilized restored Sum Insured will not be carried forward to the subsequent Policy Renewals.

Exclusions

• The restoration of Sum Insured for the same Hospitalization is excluded.
• All exclusions, terms and conditions as applicable in the Base Policy unless otherwise stated and covered in this Rider.
• The restored Sum Insured can be used for all claims for a subsequent hospitalisation.
• The maximum payment for any single claim under Restoration Benefit shall not exceed the Sum Insured of the Base Policy.

Note: This rider if opted will supersede any reinstatement provision if provided in the primary policy.

Cancellation

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 (Basic & Uplift Plan)
- New India Floater Mediclaim Policy (Basic & Uplift Plan)