Maternity Rider

Prospectus and FAQs

1. **What are the Benefits covered under this Rider?**
   By opting this rider, insured can claim for medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization). It also covers expenses towards lawful medical termination of pregnancy during the policy period.

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?**
   1. New India Mediclaim Policy
   2. New India Floater Mediclaim Policy
   3. Young India Digi Health Policy
   4. Arogya Sanjeevani Policy
   5. New India Asha Kiran Policy

4. **Who can opt for this Rider?**
   This Rider can be opted by the female insured person covered under any of the above base policy with a minimum Sum Insured of Rs. 5 Lakh.

5. **What is the minimum Sum insured eligible for buying this Rider?**
   Female Insured who are covered for Rs.5 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 Rider?**
   The newly wedded spouse (female) may opt for the Maternity rider by paying proportionate premium from the date of endorsement till the expiry of the policy.

7. **How is cancellation done for this Rider?**
   All Cancellation shall be done as per the Terms and Conditions of base policy.

8. **Is there any waiting period to claim under this Rider?**
   Yes. A waiting period of:
   - 36 months (if the rider is opted for the Base Sum Insured of up to Rs.15 Lakhs)
   - 12 months (if the rider is opted for the Base Sum Insured of Rs.25 Lakhs and above)

   is applicable from the date of opting this rider.
   However, waiting period may be relaxed only in case of miscarriage or abortion induced by accident or other medical emergency.

9.

10. **What are the Exclusions 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 equal to:
   - 1% of Base Policy Sum Insured for sum insured up to Rs.15 Lakhs.
   - 10% of Sub Limit for the Rider Coverage Amount for Sum Insured Rs.25 Lakhs and above

   will be charged for this rider.

Premium

- **1%** of Base Policy Sum Insured for sum insured up to Sum Insured Rs.15 Lakhs.
- **10%** of Sub Limit for the Rider Coverage Amount for Sum Insured Rs.25 Lakhs and above.

12. **What is the coverage amount available under this rider?**
Our liability for claims admitted under this rider:
   - Shall not exceed 10% of the average Sum Insured of the Insured Person in the preceding three years for Sum Insured up to Rs.15 lakhs.
   - A maximum of Rs. 2 Lakhs for Sum Insured of Rs. 25 Lakhs, 50 Lakhs, 1 Crore.
   - A maximum of Rs. 3 Lakhs for Sum Insured of Rs. 2Crore, 3 crore and Rs. 5 Crore.

Base Policy Sum Insured (in Rs.)	Maternity Rider Limit	Premium
5L to 15L	Up to 10% of average Sum Insured in preceding 3 years, maximum Up to Rs.1,50,000	1% of the Base policy sum insured
25L , 50L and 1 Cr	Rs. 2,00,000	Rs. 20,000
2Cr , 3Crand 5Cr	Rs 3,00,000	Rs. 30,000

Illustration of Coverage for up to Base Sum Insured of Rs.15 Lakhs:

Policy year	**1st year**	**2nd Year**	**3rd Year**	**Average Sum Insured**
Sum Insured of Base policy(In INR)	**5,00,000**	**8,00,000**	**8,00,000**	**2100000/3=700000**
Maximum Eligible amount under This Rider(In INR)	**10% of 7,00,000/- =70,000/-**			