

Critical Illness Cover

When a serious illness strikes, Critical Illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses such as a heart attack, cancer, stroke, a total of 25 listed illnesses.

25 Critical Illnesses

- Cancer of specific severity- **Details shared in next slide**
- Myocardial Infarction (First Heart Attack - of Specific Severity)
- Open Chest CABG,
- Open Heart Replacement or Repair of Heart Valves
- Kidney Failure Requiring Regular Dialysis
- Stroke Resulting in Permanent Symptoms
- Permanent Paralysis of Limbs
- Multiple Sclerosis with Persisting Symptoms
- Major Organ / Bone Marrow Transplant
- Muscular Dystrophy
- Major Head Trauma
- Coma of Specified Severity- **Details shared in next slide**
- Motor Neurone Disease with Permanent Symptoms
- Loss of Vision (Blindness)
- Parkinson's Disease,
- Benign Brain Tumor
- Alzheimer's Disease
- Aorta Graft Surgery
- Loss of Hearing (Deafness)
- Third Degree Burns
- Loss of Limb
- Loss of Speech
- End Stage Liver Failure
- End Stage Lung Failure
- Primary (Idiopathic) Pulmonary Hypertension

You receive upto the sum insured opted to cover out-of-pocket expenses for your treatment. Expenses on first time detection of the listed ailments.

Benefits are paid in addition to what your health insurance plan provides and are payable regardless of any other insurance plans you may have.

Employee can opt this cover for Employee only or Employee + Spouse / Partner. This cover is not applicable for Children and Parents/Parents in Law

Please Note:

- Pre-existing diseases are not covered for critical illness plan.
- A Waiting Period and Survival Period is applicable for this plan.
- **Waiting Period** - This is the time period for which you need to wait before getting the insurance benefits under critical illness plan. It begins with the date of policy commencement and for the first 15 days, you will not be able to avail this benefit.
- **Survival Period** - This is defined as the length of time one must survive after the diagnosis of critical illness. The survival period under this plan is 30 days.
- Maximum age allowed is 60 years.
- No change of sum insured allowed after commencement of the policy.
- The cover shall cease automatically for any member leaving the organization
- No medical tests or declaration will be required at the inception of the policy but at the time of claim, the employee will have to prove that the disease is detected during the policy period only. And a waiting period of 15 days will apply.
- If the employee exits the organization before policy expiry, he/she will get pro-rated refund in case of No claim under the plan.
- Reimbursement claim process will be applicable under Critical Illness cover. Please reach out to your Broker/TPA SPOCS.