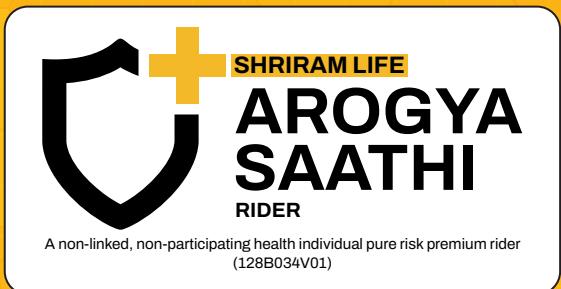


YOU CARE FOR YOUR LOVED ONES, WE CARE FOR YOU



KEY HIGHLIGHTS



Annual Health
Check-up



GP (General Physician)
teleconsultations



Affordable plans



One-year
renewable cover



Cashless OPD
benefit

ZAROORAT JAISI, **POLICY VAISI**

As life evolves, so should your protection against uncertainties. The **Shriram Life Arogya Saathi Rider** empowers you with access to essential outpatient and preventive health benefits that safeguard your well-being every step of the way. Designed to complement your life insurance plan, this rider provides affordable, cashless healthcare services and preventive wellness solutions, helping you stay healthy, live better, and enjoy peace of mind.



Rider Eligibility

Eligibility Criteria	Limits
Age at Entry	Minimum: 18 years (last birthday) Maximum: 80 years (last birthday)
Maturity Age	Minimum: 19 years (last birthday) Maximum: 81 years (last birthday)
Policy Term	1 year
Premium Paying Term	Single Pay

Benefits under the Rider

The Arogya Saathi Rider offers a comprehensive bouquet of outpatient and preventive health benefits to keep you and your family healthy and financially protected.

Details/Plan Options	Option 1	Option 2	Option 3
Member Details	1 or 2 adults	1 or 2 adults	1 or 2 adults
Duration	1 Year	1 Year	1 Year
Annual Health Check-up (AHC)	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation	1 AHC (33 Parameters) (Full body Checkup) + 1 Follow-up GP Tele-Consultation
No. of Additional GP Tele-consultations	1 Independent GP Tele-consultation	-	-
OPD* Health Benefits	Multi-Purpose Cashless Benefit -₹2000 (Usable across GP Consultation and Lab Benefits)	Multi-Purpose Cashless Benefit -₹750 (Usable across GP Consultation and Lab Benefits)	-
OPD Health Benefit Limits	₹500 per claim (1 claim per month per category)	₹250 per claim (1 claim per month per category)	-
Premium	₹ 650	₹ 350	₹ 250

* OPD – Out Patient Department

Annual Health Check-Up Parameters

Complete Blood Count (24)	
1	Haemoglobin (HB)
2	Total Leucocyte Count (TLC)
3	Hematocrit (PCV)
4	Red Blood Cell Count (RBC)
5	Mean Corp Volume (MCV)
6	Mean Corp Hb (MCH)
7	Mean Corp Hb Conc (MCHC)
8	RDW - CV
9	RDW - SD
10	Mentzer Index
11	RDWI
12	Green and king index

13	Neutrophils
14	Lymphocytes
15	Monocytes
16	Eosinophils
17	Basophils
18	Absolute Neutrophil Count
19	Absolute Lymphocyte Count
20	Absolute Monocyte Count
21	Absolute Eosinophil Count
22	Absolute Basophil Count
23	Platelet Count (PLT)
24	MPV

Annual Health Check-Up Parameters

Liver Function Test (5)	
25	SERUM BILIRUBIN (TOTAL)
26	SERUM BILIRUBIN DIRECT
27	SERUM BILIRUBIN INDIRECT
28	SGOT
29	SGPT

FBS - Fasting Blood Sugar (1)	
32	FBS

Renal Function Test (1)	
33	SERUM CREATININE

Lipid panel (2)	
30	TOTAL CHOLESTEROL
31	SERUM HDL CHOLESTEROL

Premium Payment

The premium for this rider shall be paid one time (i.e. single premium) providing coverage for the entire term of one year.

Renewal of policy

The policy shall be annually renewable except on grounds of fraud, misrepresentation by the Insured Person. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

Termination

The insurance under this rider shall expire immediately on the earlier of the following events.

- Upon the death of the Insured Person
- Upon exhaustion of the total OPD benefit or the maximum number of claims allowed during the rider term
- End of the rider term if not renewed

Free Look Period

As applicable to the base policy.

Surrender Benefit

Not applicable

Paid-up Benefit

Not applicable

Tax Benefits

Tax benefits may be available as per prevailing tax laws. These are subject to change. Please consult your tax advisor for more details.

Grievance Redressal

At Shriram Life, we value our customers and strive to provide exceptional service. For any grievances or support, you may contact us at:

Toll-Free: 1800-103-6116

Email: customercare@shriramlife.in

Grievance Redressal Officer: 040-23009400 | grievance.redressal@shriramlife.in

Visit:

<https://www.shriramlife.com/services/grievance-redressal>

Important Sections of the Insurance Act Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended from time to time –

No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses, or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Section 45 of the Insurance Act, 1938 as amended from time to time –

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud. Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

About the Company

With a pan-India presence and over 500+ offices, Shriram Life is your trusted partner for prosperity. At Shriram Life, we strive to provide our customers with elegant solutions tailored to individual needs.

Shriram Life Insurance Company Limited



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For further assistance you can contact us in the following ways:

- Visit your nearest branch office for details.
List of our branches is available on our website www.shriramlife.com
- Call our toll free number : 1800 103 6116
- Phone : +91 40 23009400 (Board)
- Mail us at customercare@shriramlife.in

- Write to Shriram Life Insurance Company Limited
Plot No. 31-32, 5th Floor, Ramky Selenium,
Financial District, Gachibowli, Hyderabad,
Telangana – 500032.
- Visit our website www.shriramlife.com
- Fax : +91 40 23009456

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For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

*Provided all the premiums are paid and the policy is in force

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