



## SHRIRAM LIFE TRADITIONAL RIDERS

Accident Benefit Rider, Family Income Benefit Rider, Shriram Extra Insurance Cover Rider, Shriram Life Critical Illness Plus Rider, Shriram Life Critical Illness Woman Rider  
Non-Linked Non-Participating Riders

# Riders – Enhance Your Coverage with Flexibility



Riders provide you additional cover over the base plan for a nominal extra premium.

- Riders can be chosen by the policyholder along with the base plan either at inception of the policy or at policy anniversary, provided the rider(s) opted meets the eligibility conditions



*\* The premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the basic product, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product*

# BENEFITS UNDER THE PLAN

# Accident Benefit Rider

A Non-linked Non-Participating Rider  
UIN – 128B001V04

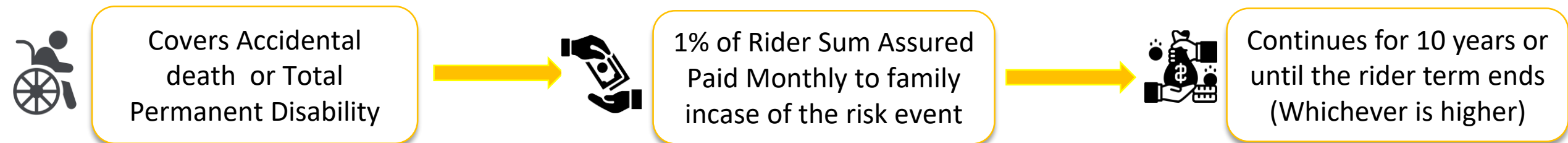
This rider provides **additional coverage** in case of accidental death or disability

Events	Rider Sum Assured Payable	Future Premiums Waived
On Accidental Death	✓	✗
On Total Permanent Disability	✓	✓
On Survival Till End of Rider Term	✗	✗

# Family Income Benefit Rider

A Non-linked Non-Participating Rider  
UIN – 128B001V04

This rider provides **additional cover in case of accidental death or total permanent disability**



## Notes:

If TPD benefit is granted, accidental death benefit gets cancelled automatically

On survival till the end of the rider term: No benefit is payable

# Shriram Extra Insurance Cover Rider

A Non-linked Non-Participating Rider  
UIN – 128B001V03

This rider provides **additional life cover** to provide for your financial commitments towards your family in your absence.

If Death Occurs During Rider Term



**Rider Sum Assured is paid** to the nominee.

If Life Assured Survives Till the End of Rider Term



**No benefit is payable** on survival.  
Rider terminates at the end of the term

Under Shriram Extra Insurance Cover Rider, a **rebate of 15% on premium** is applicable for Sum Assured of 1 lakh and above.

# Shriram Life Critical Illness Plus Rider

A Non-linked Non-Participating Rider  
UIN – 128B016V02

A comprehensive rider that safeguards you against 24 critical illnesses while enhancing your cover through Loyalty Benefit.

**On Critical Illness diagnosis**

**100% of rider sum assured  
+  
Loyalty benefit**

**Loyalty Benefit**

**Rider Sum assured increases by 15% after 3<sup>rd</sup> policy year.**

## **Notes:**

The cover continues until the end of the rider term. Rider terminates post CI benefit payout

On Survival up to the end of the rider term, no benefit is payable



# Waiting & Survival Period - Critical Illness Plus

Waiting period is a period of first 90 days from the date of acceptance of risk (policy inception/revival). During this period the Critical Illness benefit is not payable.

Survival period is a period of first 30 days from date of first confirmed Diagnosis.

Rider benefit can only be claimed if the critical illness is diagnosed at least 90 days after the date of commencement or the date of revival / reinstatement whichever is later and the life insured survives the specified illness for a period of at least 30 days from the date of first confirmed diagnosis.

# Critical Illnesses Covered under CI Plus Rider

S.no	List of illnesses covered:
1	Cancer of Specified Severity
2	Myocardial Infarction (First Heart Attack of Specific Severity)
3	Stroke Resulting In Permanent Symptoms
4	Kidney Failure Requiring Regular Dialysis
5	Major Organ /Bone Marrow Transplant
6	Open Chest CABG
7	Permanent Paralysis of Limbs
8	Open Heart Replacement or Repair Of Heart Valves
9	Coma of Specified Severity
10	Multiple Sclerosis with Persisting Symptoms
11	Benign Brain Tumor
12	Blindness
13	Third Degree Burns

S.no	List of illnesses covered:
14	Alzheimer's Disease / Irreversible Organic Degenerative Brain
15	End Stage Lung Failure
16	End Stage Liver Failure
17	Surgery of Aorta
18	Motor Neuron Disease with Permanent Symptoms
19	Major Head Trauma
20	Primary (Idiopathic) Pulmonary Hypertension
21	Appalic Syndrome
22	Deafness
23	Loss of Limbs
24	Parkinson's Disease

# Exclusions for CI Plus Rider

**HIV/AIDS** or related conditions

**Drug/alcohol abuse** (unless prescribed)

**Pre-existing conditions** not disclosed at policy start/revival

**Ignoring medical advice** or treatment

**Medical Practitioner Clause** Must be qualified, not related to or the life assured themselves

War, riots, rebellion, civil unrest

Military/naval/air force duty during peacetime

Flying (except as passenger on scheduled airline)

Criminal or unlawful acts

**Professional sports or hazardous activities** (e.g., diving, racing, martial arts, mountaineering, bungee jumping)

Nuclear contamination or accidents

# Shriram Life Critical Illness Woman Rider

A Non-linked Non-Participating Rider  
UIN – 128B032V01

This Rider covers women's wellness throughout her life stages —  
from critical care to maternity protection.



**Female-specific  
Critical Illnesses**



**Pregnancy  
Complications**

**Base Cover**



**Maternity  
wellness Cover  
(Add-on)**



**Other Critical  
Illnesses**



**Childbirth &  
Congenital  
Disorders**

On Survival up to the end of the rider term, nothing is payable.

# Contingencies Covered under Maternity Wellness

S.No	Pregnancy Complications
1	Disseminated Intravascular Coagulation
2	Ectopic Pregnancy
3	Molar Pregnancy
4	Eclampsia
5	On undergoing hysterectomy due to postpartum

S.No	Congenital Anomalies on childbirth
1	Down's Syndrome
2	Spina Bifida
3	Tetralogy of Fallot
4	Cleft Palate
5	Ventricular Septal Defect
6	Atrial Septal Defect
7	Patent Ductus Arteriosus
8	Surgical Separation of Conjoined Twins
9	Surgical Repair of Transposition of Great Vessels

# Critical Illnesses Covered under CI Woman Ride

S.no	List of illnesses covered:
1	Cancer of Specified Severity
2	Myocardial Infarction (First Heart Attack of Specific Severity)
3	Stroke Resulting In Permanent Symptoms
4	Kidney Failure Requiring Regular Dialysis
5	Major Organ /Bone Marrow Transplant
6	Open Chest CABG
7	Permanent Paralysis of Limbs
8	Open Heart Replacement or Repair Of Heart Valves
9	Coma of Specified Severity
10	Multiple Sclerosis with Persisting Symptoms
11	Benign Brain Tumor
12	Blindness
13	Third Degree Burns

S.no	List of illnesses covered:
14	Alzheimer's Disease / Irreversible Organic Degenerative Brain
15	End Stage Lung Failure
16	End Stage Liver Failure
17	Surgery of Aorta
18	Motor Neuron Disease with Permanent Symptoms
19	Major Head Trauma
20	Primary (Idiopathic) Pulmonary Hypertension
21	Appalic Syndrome
22	Deafness
23	Loss of Limbs
24	Parkinson's Disease

S.no	List of illnesses covered:
25	Angioplasty
26	Severe Rheumatoid Arthritis
27	Minor staged female specific cancer of Breast, Cervical, Cervix Uteri Corpus Uteri, Ovaries, Fallopian tubes, Vulva, Vagina
28	Severe Osteoporosis
29	Systemic Lupus Erythematosus (SLE)

# Base Cover

## Cover against Female Specific Critical Illnesses and other Critical illnesses

<b>Coverage</b>	<b>Female Specific &amp; Other Critical Illnesses</b>
<b>Can be added on</b>	Can be added on any policy anniversary.
<b>Benefit Payout</b>	Benefit on first occurrence of covered illness
<b>Minor CI Payment</b>	25% of Sum Assured; policy continues with remaining balance
<b>Repeat Claims</b>	No repeat claims for same organ/type; different minor CIs allowed
<b>Claim Limit</b>	Claims until 100% of CI Sum Assured is paid.
<b>Post-Payout</b>	CI cover ends after full payout; maternity wellness continues if not claimed.
<b>Premium</b>	Ongoing premium payments required to keep benefit active.

# Add-on Benefit - Maternity Wellness (PC & BCCD )Coverage

<b>Coverage</b>	Pregnancy Complications & Congenital Disorders (PC & BCCD).
<b>When to Opt</b>	Only at policy inception with base rider.
<b>Addition during PPT</b>	Not allowed during rider term.
<b>Premium</b>	Extra, Over base rider premium.
<b>Sum Assured</b>	₹10,000–₹2,50,000 ( $\leq 20\%$ of rider SA).
<b>Term</b>	Must be $\leq$ base rider term.
<b>Benefit Payout</b>	One-time only; covers one childbirth.
<b>Ends on</b>	Claim, end of term, or age 45 (earliest).
<b>After Termination</b>	CI rider continues if balance SA remains.



## Waiting Period for CI Woman Rider

90 days for Base Cover

30 days – Survival period

1 year for Maternity Wellness(PC & BCCD)

### Conditions

**No Claim** allowed during the waiting period

**CI Benefit** Payable only if diagnosis occurs **after** waiting period

**First-Time Diagnosis Only** CI benefit paid only on **first-ever** occurrence of that illness in lifetime

# Birth of Child with Congenital Disorders /Surgeries

**The benefit will not be payable if**

Child born **before policy** or **within 1-year waiting period**

**Surrogacy** or **adoption** cases

**LA not the biological carrier** of the child

**Abortion** or elective termination (non-medical reasons)

**The claim is payable only if**

**Congenital illness diagnosed within 2 years** of delivery

Child **survives 30 days** post-birth with required medical/surgical treatment

# Premium Payment

The premiums can be paid along with the base policy. The premiums shall be determined separately for the base CI cover and the maternity wellness cover, if opted, based on the age, cover term and the premium rate applicable.

The premium payment for CI continue till the earliest of

- 100% CI Claim is paid
- End of Rider Term
- Reaching Exit Age

End of base policy term or termination of base policy by claim The premium payment for maternity wellness cover continues till the earliest of

- Maternity claim is paid
- End of an Maternity Cover
- Reaching exit age of 45 years

# Exclusions for CI Woman Rider

**HIV/AIDS** or related conditions

**Congenital/inherited disorders** of the life assured

**Drug/alcohol abuse** (unless prescribed)

**Pre-existing conditions** not disclosed at policy start/revival

**Intentional harm** to child by policyholder/life assured/beneficiary

**Ignoring medical advice** or treatment

**Medical Practitioner Clause** Must be qualified, not related to or the life assured themselves

War, riots, rebellion, civil unrest

Military/naval/air force duty during peacetime

Flying (except as passenger on scheduled airline)

Criminal or unlawful acts

**Professional sports or hazardous activities** (e.g., diving, racing, martial arts, mountaineering, bungee jumping)

Nuclear contamination or accidents

# Pregnancy Complications - Exclusions

Within 1-year waiting period

DIC in first 7 months of pregnancy

Complications from surrogacy or fertility treatments (incl. IVF)

# Additional Benefits Under all the Riders

## Auto Debit Booster

### **NACH Discount**

1% discount on premium for each payment via NACH

### **Effective Premium**

Pay 99% of annualized premium through NACH

### **Condition**

Discount not applicable if payment made through non-NACH mode, even after NACH registration

# ELIGIBILITY CRITERIA

# Rider Eligibility

Accident Benefit, Family Income Benefit, Extra Insurance Cover, Critical Illness Plus	
Eligibility Criteria	Limits
Age at Entry	<b>Minimum:</b> 18 years (age last birthday) <b>Maximum:</b> 65 years (age last birthday)
Age at Maturity	<b>Minimum:</b> 23 years (age last birthday) <b>Maximum:</b> 70 years (age last birthday)
Premium Payment Type	Regular, Limited, Single
Policy Term	<b>AB &amp; FIB</b>
	Regular & Limited Pay : 2 to 52 years Single Pay : 2 to 52 years
Premium Paying Term	<b>CI Plus, CI Woman &amp; EIC</b>
	5 to 52 years
	<b>AB &amp; FIB</b>
	Regular Pay : Same as Policy Term
Premium Paying Term	Limited Pay : 1 to 51 years
	Limited Pay : 5 to 51 years
Premium Paying Term	Single Pay
Premium Payment Mode	Single, Yearly, Half-Yearly, Quarterly, Monthly (Applicable as per base plan)
Minimum Sum Assured	₹ 50,000
Maximum Sum Assured	₹ <b>50,00,000</b> for Accident Benefit Rider and Family Income Benefit Rider ₹ <b>25,00,000</b> for Extra Insurance Cover Rider, Critical Illness Plus Rider (As per Board approved underwriting policy)

**Note:** The sum assured under the rider shall not exceed the sum assured under the base policy

Critical Illness Woman Rider	
Eligibility Criteria	Limits
Age at Entry#	<b>Minimum:</b> 18 years <b>Maximum:</b> <b>Base Cover</b> - 65 years <b>Maternity Wellness Coverage</b> - 40 years
Age at Maturity#	<b>Minimum:</b> 23 years <b>Maximum :</b> <b>Base Cover</b> - 80 years <b>Maternity Wellness Coverage</b> - 45 years
Policy Term	<b>Regular Pay:</b> 5 to 40 years <b>Limited Pay:</b> 6 to 40 years <b>Single Pay:</b> 5 to 40 years Maternity cover term shall not exceed the CI cover term
Premium Payment Term	<b>Regular Pay</b> - Same as Policy Term <b>Limited Pay</b> - 5 to (Maximum Policy term - 1) years <b>Single Pay</b>
Premium Payment Mode	Single, Yearly, Half-Yearly, Quarterly and Monthly
Sum Assured	<b>Minimum:</b> ₹ 50,000 <sup>§</sup> <b>Base Cover for CI –</b> ₹ 40,000 if maternity cover is opted ₹ 50,000 if maternity cover is not opted <b>Maternity Wellness Coverage – ₹ 10,000</b>  <b>Maximum:</b> ₹ 25,00,000, subject to Board approved underwriting policy <b>Base Cover for CI – ₹ 22,50,000</b> if maternity cover is opted ₹ 25,00,000 if maternity cover is not opted <b>Maternity Wellness Coverage – ₹ 2,50,000</b>

**Note:** <sup>§</sup>The sum assured under the rider (ie base cover for CI plus and maternity wellness coverage if opted) shall not exceed the sum assured under the base policy. The maternity cover shall not exceed 20% of the rider sum assured

#All references to age in the table are as on age as on last birthday

GST is applicable on premiums as per the prevailing Tax Laws. The tax laws are subject to amendments from time to time.

# Rider Premium & Sum Assured Conditions



Riders provide additional cover over the base plan for a nominal extra premium.



The premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the basic product.



The premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic product



The sum assured under the rider shall not exceed the sum assured under the base policy

# Rider Applicability

Products	Accident Benefit Rider	Family Income Benefit Rider	Shriram Life Critical Illness Plus Rider	Shriram Extra Insurance Cover Rider	Shriram Life Critical Illness Woman Rider
Shriram Life Assured Income Plan	Yes	Yes	Yes	Yes	Yes
Shriram Life Cash Back Term Plan	Yes	Yes	Yes	No	Yes
Shriram Life Early Cash Plan	Yes	Yes	Yes	Yes	Yes
Shriram Life Premier Assured Benefit	Yes	Yes	Yes	Yes	Yes
Shriram New Shri Life Plan	Yes	Yes	Yes	Yes	Yes
Shriram New Shri Vidya	Yes	No	Yes	Yes	Yes
Shriram Life Assured Savings Plan	Yes	Yes	Yes	Yes	Yes
Shriram Life Sunishchit Laabh	Yes	Yes	Yes	Yes	Yes
Shriram Life Super Income Plan	Yes	Yes	Yes	Yes	Yes
Shriram Life Smart Choice Plan	Yes	Yes	Yes	Yes	Yes

# Terms & Conditions

## Minor Lives

If the life assured is a minor at the time of base policy inception, the rider can be chosen on attaining majority.

## Tax Benefits

Tax benefits may be available as per prevailing tax laws. Tax benefits are subject to changes according to the tax laws from time to time; please consult your tax advisor for details.

# Surrender Value

Rider cannot be surrendered separately from Base Policy.

**For Regular Pay:** No surrender or paid up value shall be payable under the policy.

**For Limited Pay and Single Pay:** The policy acquires surrender value on payment of two years' premium/single premium.

The surrender value payable is as mentioned below

Surrender value = 70% of total premiums paid \* (no. of premiums paid / No. of premium payable - No. of months elapsed / Total cover term in months).

# Documents to be Submitted

**In case of the policy holder afflicted by defined Critical illness, the claimant should submit the following for consideration of the claims**

Certificate by a medical practitioner authorized by the company

Hospital treatment records

Medical Reports, Physician statement

Policy Document

Critical Illness claim form issued by the company duly filled and signed

Medical certificate from the attending registered/specialist medical practitioner confirming the diagnosis

Any other document depending on the cause of illness and nature of claim

# Important Sections of 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.

## **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

(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.

(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 misstatement 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.

# Disclaimer

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

**IRDAI Regn No. 128**

**CIN: U66010TG2005PLC045616**

## **BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS**

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