SHRIRAM LIFE INSURANCE COMPANY LIMITED

SHRIRAM WAIVER OF PREMIUM RIDER UIN- 128B035V01

ENDORSEMENT /POLICY DOCUMENT

Shriram Life waiver of premium Rider is a Non-Linked, Non- Participating/Participating, Individual, Pure Risk Premium, Life / Health rider.

The rider offers waiver of all future premiums in case of happening of the any event as mentioned in below as per option chosen by the policyholder\Life insured:

The following gets waived off depending on the WoP rider being attached to the base policy or other subsisting rider(s):

For the base policy:
Waiver of all future premiums payable under the base policy including any underwriting extra premiums.

For the subsisting other rider(s):
Waiver of all future premiums payable under the applicable subsisting rider(s) (if any) including any underwriting extra premiums.

Option 1: Life
Policyholder & Life Insured are different:
Under this option waiver of premium will be applicable in the event of earlier of death or terminal illness.
A Life Assured named under the WoP rider shall be regarded as terminally ill only if he/she is diagnosed as suffering from a condition, which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months.
The Terminal Illness must be diagnosed and confirmed by registered medical practitioners.
For this option, the individual named as the Life Assured under the WoP rider must be different from the Life Assured covered under the base policy or any existing riders associated with this WoP rider.

Option 2: Health
Policyholder & Life Insured are same
The rider benefit will be applicable on the first occurrence of:
- Terminal illness to the Life assured named under the WoP rider.
- In the event of the Accidental Total Permanent Disability or Partial Permanent Disability of the Life assured named under the WoP rider.

• When the Life assured named in the WoP rider is diagnosed with any of the covered 24 critical illnesses

Option 3: Life and Health
Policyholder & Life Insured are different
The rider benefit will be applicable on the first occurrence of:

- The earlier of death or terminal illness of the Life Assured named under the WoP rider.
- In the event of the Accidental Total Permanent Disability or Partial Permanent Disability of the Life assured named under the WoP rider.
- When the Life Assured named in the WoP rider is diagnosed with any of the covered 24 critical illnesses

Rider premium:
The minimum/maximum premium will correspond to the minimum /maximum sum assured and not exceeding 100% of premium under the base policy.
If any rider is added during the policy term or if the instalment premiums payable are changed under the policy on account of underwriting, the WoP rider premiums payable from the date of change shall be revised based on age and outstanding PPT at the effective date of change.

Other Rider conditions: In case the WOP rider is attached to cover multiple subsisting riders, the rider benefit will be applicable for each of those riders individually.
The rider can be attached to an applicable base policy or rider(s) at the inception of such policy / rider(s) or at any subsequent policy anniversary.
In case the rider is attached at any subsequent policy anniversary of the base policy, the base policy / rider(s) should be in-force and premium paying as on the date of attachment.
If there is an overlapping benefit between the base policy / other subsisting rider(s) and the benefit option of the WoP rider, that benefit option shall not be offered.
The cover will cease for critical illness and disability on reaching the age of 70 years and rider cover will continue for remaining risks if any e.g. death and terminal illness depending on the option chosen by the proposer/life assured

Additional WoP will be attached if other subsisting rider(s) are being attached at renewal

Definitions of 24 critical illnesses covered and applicable respective disease specific exclusions:

I. **Cancer of Specified Severity**
    I. A malignant tumour characterized by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.
    II. The following are excluded –
        a. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not

limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.

b. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
c. Malignant melanoma that has not caused invasion beyond the epidermis;
d. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
e. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
f. Chronic lymphocytic leukaemia less than RAI stage 3
g. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
h. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

II. Myocardial Infarction (First Heart Attack of specific severity)

I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:
   a. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
   b. new characteristic electrocardiogram changes
   c. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

II. The following are excluded:
   a. Other acute Coronary Syndromes
   b. Any type of angina pectoris
   c. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure

III. Stroke resulting in Permanent Symptoms

a. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.
b. The following are excluded:
   a. Transient ischemic attacks (TIA)
   b. Traumatic injury of the brain

        c. Vascular disease affecting only the eye or optic nerve or vestibular functions.

IV. **Kidney failure requiring Regular Dialysis**
   a. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

V. **Major Organ/Bone marrow transplant**
   a. The actual undergoing of a transplant of:
      a. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
      b. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.
   b. The following are excluded:
      a. Other stem-cell transplants
      b. Where only islets of langerhans are transplanted

VI. **Open Chest CABG**
   a. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via asternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a Cardiologist. .
   b. The following are excluded:
      a. Angioplasty and/or any other intra-arterial procedures

VII. **Permanent Paralysis of Limbs**
   a. Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months

VIII. **Open Heart replacement or Repair of Heart valves**
   a. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

IX. **Coma of Specified Severity**

a. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
   a. no response to external stimuli continuously for at least 96 hours;
   b. life support measures are necessary to sustain life; and
   c. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

b. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded

X. **Multiple sclerosis with persisting symptoms**

a. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
   a. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
   b. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.
b. Neurological damage due to SLE is excluded.

XI. **Benign Brain Tumour**

a. Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.
b. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.
   a. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
   b. Undergone surgical resection or radiation therapy to treat the brain tumor.
c. The following conditions are excluded:
a. Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

XII. **Blindness**

a. Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.
b. the Blindness is evidenced by:
   a. corrected visual acuity being 3/60 or less in both eyes or ;
   b. The field of vision being less than 10 degrees in both eyes.

c. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure

XIII. Third Degree Burns

a. There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area

XIV. Alzheimer's disease

a. Disorders - Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured. This diagnosis must be supported by the clinical confirmation of an appropriate Registered Medical practitioner who is also supported by the Company's appointed doctor.
b. The following are excluded:
    a. Non-organic disease such as neurosis and psychiatric illnesses; and
    b. Alcohol-related brain damage

XV. End Stage Lung Failure

a. End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
    a. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
    b. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
    c. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less ($PaO_2 < 55mmHg$); and
    d. Dyspnea at rest.

XVI. End Stage Liver Failure

a. Permanent and irreversible failure of liver function that has resulted in all three of the following:
    a. Permanent jaundice; and
    b. Ascites; and
    c. Hepatic encephalopathy.
b. Liver failure secondary to drug or alcohol abuse is excluded.

XVII. Surgery of Aorta (Aorta Graft Surgery)

a. The actual undergoing of surgery (including key-hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches. Minimally invasive grafting is excluded.

XVIII. Motor neuron disease with permanent symptoms

a. Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

XIX. Major Head trauma

a. Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.
b. The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word “permanent” shall mean beyond the scope of recovery with current medical knowledge and technology.
c. The Activities of Daily Living are:
    a. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
    b. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
    c. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
    d. Mobility: the ability to move indoors from room to room on level surfaces;
    e. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
    f. Feeding: the ability to feed oneself once food has been prepared and made available.
d. The following are excluded:

   a. Spinal cord injury;

XX. Primary (Idiopathic) Pulmonary Hypertension

a. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Cauterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
b. The NYHA Classification of Cardiac Impairment are as follows:
   a. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
   b. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
c. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.

XXI. Apallic Syndrome

Universal necrosis of the brain cortex with the brainstem remaining intact. Diagnosis must be confirmed by a neurologist acceptable to the Company and the condition must be documented for at least one month.

XXII. Deafness

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means “the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing” in both ears.

XXIII. Loss of Limbs

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

XXIV. Parkinson’s Disease

a. The unequivocal diagnosis of idiopathic Parkinson’s Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:
   a. The disease cannot be controlled with medication; and
   b. There are objective signs of progressive deterioration; and

c. There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following five (5) "Activities of Daily Living" for a continuous period of at least 6 months:

b. Activities of Daily Living are defined as:
   a. Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
   b. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
   c. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
   d. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
   e. Feeding - the ability to feed oneself once food has been prepared and made available.
c. Drug-induced or toxic causes of Parkinsonism are excluded.
d. Coverage for this impairment will cease at age sixty-five (65) or on maturity data/expiry date, whichever is earlier

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license

Waiting Period: Waiting period is a period of first 90 days from the date of acceptance of risk. During this period the TI and CI benefit is not payable.
The Critical Illness benefit will be payable only if the incidence of any of the covered critical illness condition after policy issuance is the first incidence of that covered critical illness in the lifetime of the policyholder.
No waiting period applies for critical illness arising solely due to accident.

Survival Period: 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

Terminal Illness: Terminal Illness is defined as an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent Medical Practitioners specializing in treatment of such illness, has greater than 50% chance of death of the Life Assured within six months of the date of diagnosis of illness.

Accidental Total and Permanent Disability or Partial and Permanent Disability (TPD): Disability means disability of a member as a result of an accident where accident is sudden, unforeseen and involuntary event caused by external, visible and violent means occurring independently of any other causes and within 180 days of such trauma, subject to conditions for Partial/Total and Permanent Disability being met the Company shall pay to the Life assured the rider benefits.

In the event of accident during the currency of the policy results into partial/total disability after the next annual renewal date but before 180 days from the date of accident, the rider claim will be paid.

The rider claim will also be paid in case of accident occurring while the rider is in force but Partial/Total and Permanent Disability occurs while the rider is in lapsed condition but within 180 days from the date of accident.

The rider benefit will be applicable if the Life assured named under the rider has become permanently disabled as a result of accident within the rider term and satisfy at least one condition defined in the following two definitions of the disability.

1.Accidental Permanent Partial Disability is defined as an event that must result in any of the following

- i. Loss of one leg
- ii. Loss of one arm
- iii. Removal of jaw

2. Accidental Permanent Total Disability is defined as an event that must result in any of the following

- i) Loss of both eyes
- ii) Loss of both feet
- iii) Loss of both hands
- iv) Loss of one hand and one foot
- v) Loss of one eye and one hand
- vi) Loss of one eye and one foot

Loss of both eyes means total and permanent loss of vision in both eyes as certified by a medical practitioner.

Loss of hand means amputation/dismemberment above wrist

Loss of arm means amputation/dismemberment above elbow

Loss of feet means amputation/ dismemberment above ankle

Loss of leg means amputation/dismemberment above knee

Removal of jaw means removed through a surgical procedure due to an accident

Other conditions:

- •The rider is applicable for Non-linked plans, premiums payable under this rider has been enclosed separately in Annexure II.a, II.b, and II.c.
- •Benefits under the rider are payable only if the base plan is in force.

1.Rider can be opted at the time of proposal or at any policy anniversary during the policy term. If the Life Assured under the base policy is minor at the time of base policy inception, the rider can be chosen on attaining majority. The rider can be allowed only if the outstanding term of the policy is at least 5 years in the case of existing policies.
2.If CI occurs just before end of the term and survival period goes beyond the term, rider payment will be made at the end of survival period

The rider will be terminated depending on the option chosen in case of
1.Diagnosed with any of the covered 24 critical illnesses
2.The earlier of death or terminal illness of the Life Assured
3.In the event of the Accidental Total and Permanent Disability or total or partial disability of the Life assured Completion of policy or rider term as applicable
4.The base policy is lapsed, surrendered or made paid up
5.Cancellation through Free Look provision

Exclusions:

Applicable for Waiver of Premium on Death:
Suicide Exclusion: Suicide Exclusion In case of death due to suicide within 12 months from the Risk commencement date of under the Rider or from the date of revival of the Rider, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Rider Premiums Paid till the date of death, provided the Rider is in force.
Applicable for Waiver of Premium on Critical Illness:
No CI benefit will be payable in respect of any listed condition arising directly or indirectly from, though, in consequence of or aggravated by any of the following:
1.Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded.
Pre-Existing disease means any condition , ailment , injury or disease :
a) That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement or
b) for which medical advice or treatment was recommended by, or received from a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement.
2.Existence of any Sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV)
3.Self-inflicted injury, suicide, insanity, and deliberate participation of the life insured in an illegal or criminal act.
4.Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a qualified medical practitioner.
5.War – whether declared or not, civil commotion, breach of law with criminal intent, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
6.Aviation other than as a fare paying passenger or crew in a commercial licensed aircraft.
7.Taking part in any act of a criminal nature.

8.Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger.
9.Radioactive contamination due to nuclear accident.
10.Failure to seek or follow medical advice, the Life assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this policy.
11.Any treatment of a donor for the replacement of an organ.
12.Any critical illness or its signs or symptoms having occurred within 90 days of policy issue date or 90 days of reinstatement date.
13.A congenital condition of the insured.

Applicable for Waiver of Premium on Disability:
The life assured will not be entitled to any accidental death or disability benefits directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1.Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
2.Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded.
Pre-Existing disease means any condition , ailment , injury or disease :

a) That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement or
b) for which medical advice or treatment was recommended by, or received from a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement.

3.War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
4.Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
5.Engaging in or taking part in hazardous pursuits, including, diving or riding and racing; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping.
6.Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
7.Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
Disability due to psychiatric illness, post traumatic stress disorder, chronic fatigue, chronic pain and fibromyalgia.
At the point of sale if any condition is noticed which shall lead to exclusion, the rider shall not be offered.

Claim Procedure

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

- Accidental Death: FIR, panchanama and death certificate
- Total and Permanent Disability: FIR, Medical certificate by a medical practitioner authorized by the Company
- Rider Policy Document
- Claim Forms issued by the company

Free Look Period: Free look period applicable as per base plan.