

BECAUSE
EVERYTHING IN
LIFE COUNTS
FOR **SOMETHING**



Sahara Critical Illness Rider

(UIN – 127B002V01)

diagnosed to suffer from any of the above specified illness and he /she survives a period of 90 days after the date of the claim the rider Sum Assured would become payable. The rider comes to an end once the benefit is paid but the basic policy continues for the full Sum Assured.

5. The critical benefit will expire on attaining the age of 65;
6. The Rider benefit will be payable only after the Company is satisfied on the basis of available medical evidence including findings of its appointed Medical Examiner or a Panel of Medical Examiners about the existence of the specified illness/condition;
7. This Rider will cease and become inapplicable once the benefit thereunder is paid but the base policy shall continue for the full sum assured;
8. Notwithstanding release of benefit under this Rider, premiums under the base policy shall be payable regularly in terms of the policy conditions so as to keep the base policy in force;
9. Within 90 days of the occurrence of the illness/condition as aforesaid, intimation thereof must be given in writing to the Company together with the then address of the life assured. Satisfactory proof to the Company shall be furnished in the manner required and any Medical Examiner or Panel of Medical Examiners allowed to examine the life assured as aforesaid;
10. Premium rates for this Rider are subject to revision, after three years from the date on which the risk under the policy has commenced depending on the experience with regard to the Rider, at the discretion of the Company subject to approval of I.R.D.A.

Exclusions

No benefits under this rider will be payable if critical illness occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, one of the following:

1. By attempted suicide or self inflicted injury while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor, or
2. By engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger carrying commercial aircraft (being a multi- engined aircraft) operating on a regular scheduled route: or
3. By the Life Assured committing any breach of law; or
4. Due to war, whether declared or not or civil commotion; or
5. By engaging in hazardous sports/pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, under water diving, yacht, or any race, trial or timed motor sport.

Statutory warning

(1) Every proposal for an insurance product shall carry the following stipulation, as prescribed in section 41 of the Insurance Act, 1938 (4 of 1938):— "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 prospectus or tables of the insurer."

(2) If any person fails to comply with sub regulation (1) above, he shall be liable to payment of a fine which may extend to rupees five hundred.

Section 45 of Insurance Act, 1938: No policy of life insurance shall, after the expiry of two years from the date on which it was effected, be called in question by the insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or it suppressed facts which it was material to disclose.

Contact addresses / Telephone numbers - Our Toll free number - 1800-180-9000 (BSNL/MTNL)

Local Corporate Offices and their telephone numbers are as under :

Agra-9411846485, Ahmedabad-9998020310, Allahabad-9839750651, Ajmer-9829018573, Ballia-9936537427, Bangalore-9845234738, Bareilly-9412485488, Baroda-9998020301, Bokaro-9470332604, Bhagalpur-9204767670 Bhopal-9431396882, Bhubaneswar-9861048534, Chandigarh-9216322898, Chennai-9940098809, Dehradun-9336424792, Delhi-9711311363, Deoria-9415213748, Darbhanga-9304159252, Faizabad-9935169130, Faridabad-9899805972, Gorakhpur-9336410556, Guwahati-9435549347, Hazaribagh-9431102765, Hyderabad-9885279596, Indore-9302780283, Jabalpur- 9303327343, Jaipur - 9414079454, Jamshedpur - 9431133892, Jodhpur-9829687827, Kanpur-9415075151, Kolkatta-9831822774, Kota-9460981763, Lucknow-9415719886, Ludhiana-9988373652, Mumbai-9324702769, Muzaffarpur-9431813425, Nalanda-9955328893, Patna-9334112902, Raipur-9893650799, Ranchi-9431274714, Samastipur-9430586304, Silliguri-9233472893, Siwan-9334417334, Sultanpur-9794490235, Udaipur-9828142452, Varanasi-9838128327, Vishakhapatnam-9848565786.

Insurance is the subject matter of solicitation

Sahara India Life Insurance Company Limited
Corporate Office : Sahara India Centre, 2, Kapoorthala Complex,
Lucknow-226 024. Ph. : 0522-2337777, Fax : 0522-2332683
Website : www.saharalife.com



IRDA Registration No. : 127

Sahara Pariwar

Sahara India Pariwar's success story began in 1978. Starting on a modest scale the company has traversed a long way to become a frontrunner in Indian entrepreneurship. Today Sahara India Pariwar is a major entity on the corporate scene with diversified business interests in: Finance, Infrastructure & Housing, Media & Entertainment, Consumer Products, Manufacturing, Services & Trading.

The Company

The Sahara India Life Insurance Company is the FIRST WHOLLY INDIAN Life Insurance Company in the Private Sector. The main objective of the Company is to reach out across the country to all segments of society especially the under privileged and less cared for - our brethren in the rural areas - who need the protection of life insurance.

Critical Illness Rider

- a) Minimum Sum Assured: Rs. 1,00,000/-
b) Maximum Sum Assured: The basic policy's sum assured or Rs. 6, 00,000/- including cover under all previous policies with the Company, whichever is lower.
c) Minimum Entry Age: 18 years.
d) Maximum Entry Age: 55 years
f) Minimum Policy Term: 10 years
h) Maximum Maturity Age: 65 years

Indicative Premium rates per 1000 S.A. for term 20 yrs.

Age	Rs.
20	2.4
25	2.8
30	3.9
35	6.1
40	9.7

Critical Illness Rider

The Critical Illness benefit purchased by the policyholders is payable on any of the following critical illnesses or happening of any of the following 12 critical illnesses irrespective of the expenses incurred in its treatment.

(Life-threatening) Cancer

Means the presence of one or more malignant tumours. The malignant tumour is to be characterized by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue for which major interventionist treatment or surgery (excluding endoscopic procedures alone) is considered medically necessary.

The following tumours are excluded:

- Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3 or which are histologically described as pre-malignant);
- All skin cancers, including hyperkeratoses, basal cell carcinomas, squamous cell carcinomas and

Melanomas of less than 1.5 mm maximum thickness as determined by histological examination using the Breslow method, unless there is evidence of metastases;

- All forms of lymphoma in the presence of any Human Immunodeficiency Virus;
- Kaposi's Sarcoma in the presence of any Human Immunodeficiency Virus;
- Non Life-threatening Cancers, such as Prostatic cancers which are histologically described as TNM Classification T1 or are of another equivalent or lesser classification, Papillary Micro-Carcinoma of the Thyroid or Bladder, Chronic Lymphocytic Leukaemia less than RAI Stage 3.

Coronary Artery By-Pass Surgery

Means the actual undergoing of Coronary Artery by-pass Surgery by way of thoracotomy to correct or treat Coronary Artery Disease but not including angioplasty, other intra-arterial, 'keyhole' or laser procedures.

First Ever Myocardial Infarction (Heart Attack)

Death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The diagnosis shall be supported if three or more of the following four criteria being consistent with a new heart attack, are present:

- A history of typical chest pain;
- New electrocardiogram (ECG) changes proving infarction;
- Diagnostic elevation of cardiac enzyme CK-MB
- Diagnostic elevation of Troponin (T or I) and left ventricular ejection fraction less than 50% measured 3 months or more after the event.

Aorta Surgery

Means the actual undergoing of surgery via a thoracotomy or laparotomy to repair or correct an aortic aneurysm, an obstruction of the aorta or a coarctation of the aorta. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Surgery performed using catheter techniques only are specifically excluded.

Heart Valve Replacement

Means the undergoing of open chest surgery to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities. Repair via valvotomy, catheter, 'keyhole' surgery or similar techniques are specifically excluded.

Loss of Limbs

Complete and permanent loss of function of two or more limbs or the complete severance of two or more limbs above the wrist or ankle through accident or disease.

Kidney Failure

End stage renal failure presenting chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplant is carried out.

Major Organ Transplant

Means the human to human organ transplant from a donor to the Life Insured of one or more of the following organs: kidney, liver, heart, lung or the transplantation of bone marrow. The transplantation of any other organs, parts of organs, tissues or cells is excluded.

Stroke

A cerebrovascular incident including infarction of brain tissue, cerebral and subarachnoid haemorrhage, cerebral embolism and cerebral thrombosis, where all of the following conditions are met:

- There is evidence of permanent neurological damage confirmed by a neurologist at least 6 weeks after the event;
- There are findings on Magnetic Resonance Imaging, Computerised Tomography or other reliable imaging techniques consistent with the diagnosis of a new stroke.

The following are excluded:

- Transient Ischaemic Attacks;
- Brain damage due to an accident or injury, infection, vasculitis and inflammatory disease;
- Vascular disease affecting the eye or optic nerve; and
- Ischaemic disorders of the vestibular system.

Paralysis

Paralysis means the permanent and total loss of function of two or more limbs as a result of injury to or disease of the spinal cord. Limb is defined as the complete arm or the complete leg.

Coma

A coma that persists for at least 96 hours where all the following conditions are met:

- There is no response to external stimuli for at least 96 hours;
- Life support measures are necessary to sustain life;
- There is brain damage that results in a permanent neurological deficit. The permanence of the neurological deficit must be assessed at least 30 days after the onset of the coma.
- Coma resulting directly from alcohol or drug abuse is excluded.

Major Burns

Means tissue injury caused by thermal, electrical or chemical agents causing third degree or full thickness burns to at least 20% of the body surface area as measured by The Rule of 9 of the Lund and Browder Body Surface Chart.

Terms and Conditions

1. Critical Illness benefit is payable at any time when the policy is in force for the full Sum Assured;
2. The benefit is payable for minimum sum assured of Rs. one lac and maximum of Rs six lacs.
3. No benefit is payable if signs and symptoms for any of the covered events/diseases before commencement or during the first 6 months after date of risk.
4. In the unfortunate event of the policyholder being