Health Multiplier Rider

Prospectus

1. Suitability

- This Policy can be issued to an individual and/or family.
- All the other eligibility conditions, entry age limits, relationships covered under this Rider will be applicable as per the base Policy.

2. Benefit

This Rider is provided in consideration of additional premium and subject to the Terms, Conditions and Exclusions as stated in the Rider Wordings and to be read in conjunction with the Definitions, Terms, Conditions and Exclusions of the base Policy.

Coverage:

The total coverage amount will be available up to the enhanced Sum Insured limit equivalent to 'base Sum Insured provided under the Policy' multiplied by 'opted number of times (multiplier)' as specified in the Policy Schedule for claims admissible under below mentioned sections (if opted) for all Insured Person(s) on Individual or Floater Basis, as covered under the underlying base Policy:

i. In-Patient Treatment
ii. Pre-Hospitalisation Expenses
iii. Post-Hospitalisation Expenses
iv. Day Care Procedures
v. Organ Donor
vi. Domiciliary Treatment
vii. AYUSH Benefit
viii. Ambulance Cover
ix. Consumables Benefit

Special Conditions applicable to the Rider:

1. The additional amount shall be available for all claims, admissible under the covers that utilise the base Sum Insured under the base Policy.
2. This benefit shall be applied only once during each Policy Year on the base Sum Insured only.
3. Any unutilised additional Sum Insured amount post application of this Rider, shall not be carried forwarded to the subsequent Policy Year.
4. This benefit, if applicable, shall be utilised only after application of Deductible, base Sum Insured and Cumulative Bonus/Supercharge Bonus (as applicable).

5. The continuance of risk cover under the base Policy is a necessary precondition for continuance of cover under Rider.
6. The scope of coverage under this Rider is restricted to hospitalisation in India.

Illustration:

Sum Insured = ₹5 Lakh

Accumulated Cumulative Bonus = ₹2.5 Lakh

Health Multiplier Rider Benefit (opted) = 3X (i.e. Total Coverage of ₹15 Lakh)

Claim Number (In same Policy Year)	Claim Amount	Claim Status	Claim Paid	Utilised Covers	Balance
1	6 Lakh	Paid	6 Lakh	Base Sum Insured - 5 Lakh Cumulative Bonus - 1 Lakh	Base Sum Insured - Nil Cumulative Bonus - 1.5 Lakh
2	7 Lakh	Paid	7 Lakh	Cumulative Bonus - 1.5 Lakh Health Multiplier Benefit - 5.5 Lakh	Base Sum Insured – Nil Cumulative Bonus - Nil Health Multiplier Benefit – 4.5 Lakh
3	12 Lakh	Partially	9.5 Lakh	Health Multiplier Benefit - 4.5 Lakh Restored amount - 5 Lakh	Base Sum Insured - Nil Cumulative Bonus - Nil Health Multiplier Benefit – Nil Restored Amount - Nil

3. Terms and Conditions

All the General Terms and Conditions, Waiting Periods, Exclusions and Claim Procedure shall be applicable as per the base Policy.

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