

ZK - 24-25/v1

Health Protect Rider Policy Wording

Preamble

This Rider/ Add-on Cover forms part of contract of insurance between You and Us which is subject to the receipt of the premium in full and the terms, conditions and exclusions of the Policy. This Rider/ Add-on Cover has been issued on the basis of the Disclosure to Information Norm, including the information provided by You in respect of the Insured Persons in the Proposal Form. Please inform Us immediately of any change in the address, state of health or any other changes affecting You or any Insured Person.

It is agreed and understood that the following Rider/ Add-on Cover can only be bought with the Base Product either on Policy Issuance or on Renewal and cannot be bought in isolation or as a separate product or mid of the policy tenure. The Rider/ Add-on Cover will be payable subject to the terms and conditions stated below and also the Policy terms, conditions, exclusions and applicable endorsements to the Base Product and subject to the availability of the Sum Insured and any sub-limits specified in respect of that Rider/ Add-on Cover and any limits applicable under the Base Product in force for the Insured Person as specified in the Schedule.

1. Definitions

For the purposes of this Rider/ Add-on Cover, the terms specified shall have the meaning as set forth in the Base Policy or related Extensions/Endorsements unless otherwise specifically mentioned under the Rider/ Add-on Cover.

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

2. Benefits

The Benefits available under this Rider/ Add-on Cover are described below. You may opt for any one or more of the Benefits. Benefit shall be available and payable only if it is specifically mentioned in the Base Product's Policy Schedule.

• **Benefit 1 - Claim Protect**

If a claim has been accepted under the Base Policy, then the items which are not payable under the Base Policy as per Annexure I - Optional items (List of non-medical items) related to the particular claim will become payable. The maximum claim payout under this benefit shall be limited to applicable Sum Insured under Base Policy.

• **Benefit 2 - Inflation Protect**

The Inflation Protect Rider/ Add-on is designed to protect Your Sum Insured against rising inflation by linking the Base Sum Insured under the Base Policy to the Consumer Price index (CPI).

The Base Sum Insured will be increased on cumulative basis at each renewal on the basis of inflation rate in previous year. Inflation rate would be computed as the average CPI of the entire calendar year published by the Central Statistical Organisation (CSO). (Ministry of Statistics and Programme Implementation, Government of India) and is available on the website <https://www.mospi.gov.in/>

The % increase will be applicable only on Base Sum Insured under the Policy and not on the Cumulative Bonus or any other benefit which leads to increase in Sum Insured.

Illustration:

Consider an Insured Person is having a Base plan of Rs.5 Lakhs and along with Base plan he/she purchases this rider.

Policy Year	Year 1	Year 2	Year 3	Year 4
Base Sum Insured (in Rs.)	500,000	500,000	500,000	500,000
CPI Linked inflation Rate (%)	6%	5%	5%	-
Total Sum Insured (in Rs., at beginning of the year)	500,000	500,000 + (6% X 500,000) = 530,000	530,000 + (5% X 530,000) = 556,500	556,500 + (5% X 556,500) = 584,325

In case of sum Insured enhancement or reduction at the time of renewal, any accumulated sum Insured due to Inflation Protect will be added to the enhanced or reduced Sum Insured opted by Insured at the time of renewal.

Referring to above illustration,

	Consider Insured opts to increase the Sum Insured to Rs. 10 Lakhs at the time of renewal in Year 4	Consider Insured opts to decrease the Sum Insured to Rs. 3 Lakhs at the time of renewal in Year 4
Basic Sum insured (in Rs.)	1,000,000	300,000
Accumulated Inflation Protect Benefit (in Rs.)	84,325 (584,325 – 500,000)	84,325 (584,325 – 500,000)
Total Sum Insured (in Rs., at beginning of Year 5)	1,084,325	384,325

*Accumulated Inflation Protect Benefit = Total Sum Insured at beginning of Year 4 - Total Sum Insured at beginning of Year 1

Please Note that all the accumulated Inflation Protect benefit will lapse and your Sum Insured under Base Policy will roll back to the Base Sum Insured opted under the Base Policy if this Add-on is not renewed.

Illustration for calculation of Inflation rate based on CPI figures:

Month	2021	2020
Jan	156.3	150.2
Feb	156.6	149.1
Mar	156.8	148.7
Apr	157.8	151.4
May	160.4	150.9
Jun	161.3	151.8
Jul	162.5	153.9
Aug	162.9	154.7
Sep	163.2	156.4
Oct	165.5	158.4
Nov	166.7	158.9
Dec	166.1	157.3
Average	161.3	153.5
CPI inflation rate for the calendar year 2021	5.08% (Average CPI for 2021 – Average CPI for 2020)/ Average CPI for 2020	

Based on the above table, the CPI inflation rate for the calendar year 2021 (5%) (Rounded off) will be applicable for all policies starting from 1st April 2022 to 31st March 2023. Similarly, the above process for calculation of inflation rate will be continued for subsequent years.

In case inflation rate of previous year is not available at renewal, then the inflation rate available for penultimate calendar year shall be considered.

Key terms pertaining to the Rider/ Add-on Cover:

What is Consumer Price Index (CPI)?

CPI is a measure of inflation, changes in the CPI are used to assess price changes associated with the cost of living. It is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them.

The Central Statistics Office (CSO) is a government agency in India under the Ministry of Statistics and Programme Implementation responsible for co-ordination of statistical activities in India, and evolving and maintaining statistical standards.

• **Benefit 3 - Super NCB**

The Super NCB Rider/ Add-on Cover is an extension to Cumulative Bonus benefit under the Base Policy and all provisions stated under the Cumulative Bonus benefit will be applicable to Super NCB in addition to the below mentioned terms and conditions:

- If no Claim has been made in the expiring Policy Year and the Policy is renewed with the Company without any break, the Insured Person would receive a flat 50% increase in the Sum Insured on a cumulative basis as Super NCB for each completed and continuous Policy Year.
- Super NCB will be over and above the Sum Insured and Cumulative Bonus accrued under the Base Policy
- In any Policy Year, the accrued Super NCB shall not exceed 100% of the total of the Sum Insured available under the renewed Policy.
- In the event of a Claim occurring during any Policy Year, the accrued Super NCB will be reduced by 50% of the Sum Insured at the commencement of next Policy Year, but in no case shall the Total Sum Insured be reduced than the Sum Insured.
- All accumulated benefit under this Rider/ Add-on Cover will lapse if the Rider/ Add-on is not renewed.
- The restoration amount will not be considered while calculating Super NCB.
- In case no claim is made in the particular Policy Year, Super NCB would be credited automatically to the subsequent Policy year, even in case of multi-year Policies.

Illustration:

Consider an Insured Person is having a Base plan of Rs.5 Lakhs and along with Base plan he/she purchases this rider. It is assumed that Cumulative Bonus under Base plan increases by 10% upto a maximum of 100% (This is depending on the Base Plan/ Product opted).

Policy Year	Year 1	Year 2	Year 3	Year 4
Base Sum Insured (in Rs.)	500,000	500,000	500,000	500,000
Cumulative Bonus under Base Policy	NA	50,000	100,000 (50,000 + 50,000)	100,000 (*)
Super NCB	NA	250,000	500,000 (250,000 + 250,000)	250,000 (#)
Total Sum Insured available for the Policy Year	500,000	800,000	1,100,000	850,000
Claim	No	No	Yes	No

(*) It is assumed there is no reduction in Cumulative Bonus in case of a claim. (As per the Base Product opted, the Cumulative Bonus may reduce in case of a claim.)

(#) In case of claim in Year 3, Super NCB has been reduced by 50% for the next year.

Note: The utilisation of Sum Insured in the event of claim under Super NCB will be done as per below order:

- i) Base Sum Insured
- ii) Cumulative Bonus under Base Policy
- iii) Super NCB

• **Benefit 4 - Restoration Benefit Plus**

This Rider/ Add-on Cover will provide a 100% restoration of the Base Sum Insured amount once in a Policy Year if the Base Sum Insured and the Cumulative Bonus (if any) and Super NCB (if any) is insufficient as a result of previous Claims in that Policy Year, provided that:

- (a) The restored sum insured can be utilised in respect of any related Illness and its complications, if any (in addition to unrelated illness and its complications, if any covered under the Restoration Benefit under the Base Policy) except for claim under "Any one Illness" condition. Any one illness means "continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/ Nursing Home where treatment was taken"
- (b) The restoration of sum insured shall not apply to the first claim in that Policy Year unless related to an Injury due to Accident where the claim amount exceeds the Base Sum Insured.

Further,

- (a) No Cumulative Bonus/ Super NCB (if opted for) will apply on the restored sum insured;
- (b) The restored sum insured will apply to all Insured Persons on the same basis as the Base Sum Insured i.e. individual sum insured in case of Individual Policy and floater sum insured in case of Floater Policy;
- (c) Any restored sum insured which is not utilized in a Policy Year shall not be carried forward to any subsequent Policy Year;

Maximum amount payable under this Rider/ Add on Cover and Restoration Benefit under Base product will not exceed 100% of the Base Policy Sum Insured cumulatively.

• **Utilisation of Sum Insured**

The sequence of utilisation of Sum Insured in the event of claim will be done as per below order:

- i) Base Sum Insured (as per the Base Policy)
- ii) Cumulative Bonus under Base Policy (if available)
- iii) Super NCB (if opted)
- iv) Inflation Protect (if opted)
- v) Restoration Benefit (inbuilt)/ Restoration Benefit Plus (if opted) (maximum amount payable under both is 100% of SI)

3. Waiting Period/ Permanent Exclusions

- There are no waiting periods specifically applicable to this Rider/ Add-on Cover. However this Rider/ Add-on Cover shall follow waiting periods applicable to the Base Policy.
- This Add-on Cover shall follow exclusions as mentioned in the Base Policy.

4. Claims Procedure

Claims Procedure under this Rider/ Add-on Cover shall be the same as the Base Policy.

5. General Terms and Clauses

General Terms and Clauses under this Rider/ Add-on Cover shall be the same as the Base Policy.

Annexure 1 – Optional items (List of non-medical items)

SI No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES

SI No	Item
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	VASOFIX SAFETY