

SHRIRAM LIFE INSURANCE COMPANY LIMITED

Product Rider

Shriram Life Critical Illness Plus Rider

Non-linked Non-Participating Health Individual Pure Risk Premium Rider

UIN - 128B016V01

Shriram Life Critical Illness Plus Rider

Key Features

Policy pays for the treatment of 24 critical illnesses

Critical Illness



Lump-sum payment is made by the insurer

The policyholder needs to survive for 30 days post-diagnosis



Shriram Life Critical Illness Plus Rider

WIIFM?



**Financial Security
for your loved ones**

*With Critical Illness rider,
high sum assured will be
received which takes care of
illness when diagnosed*



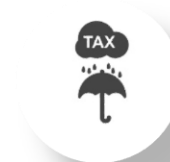
100% pay out

*On diagnosis of the critical
illness the company pays the
entire sum assured of the
policy*



**Second Opinion of
the Doctor**

*Second opinion from the
company's panel doctors
always gives a better review
on the diagnosed illness*



Tax Benefit

*Tax Benefit gets covered u/s
80d*



**More than 20
Illnesses Covered**

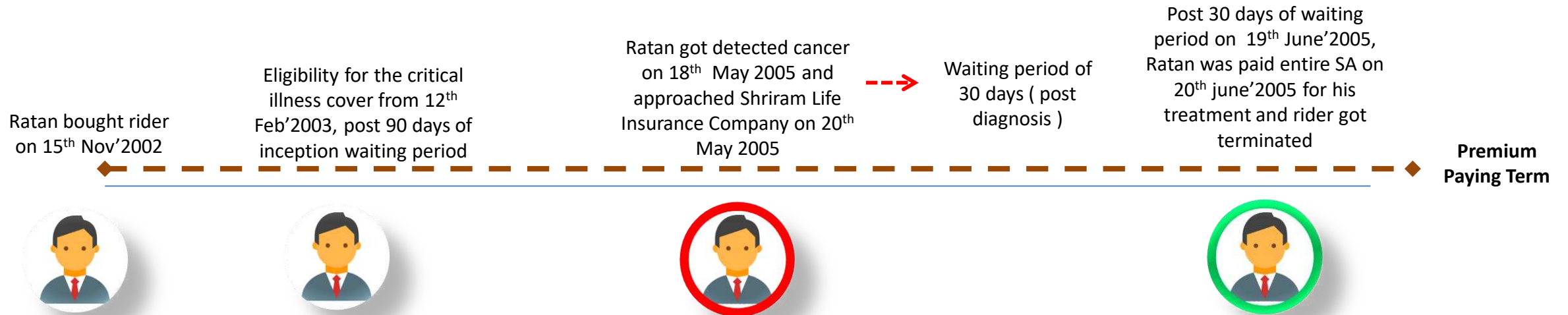
*24 Illnesses are covered
under this rider*



Shriram Life Critical Illness Plus Rider

How does it work?

Ratan, a 35 year old bought a Critical Illness Plus rider along with the base plan on 15th November 2002 for a term of 15 years



* Above rider benefit will be received only if the base policy is in force and on payment of premium until then

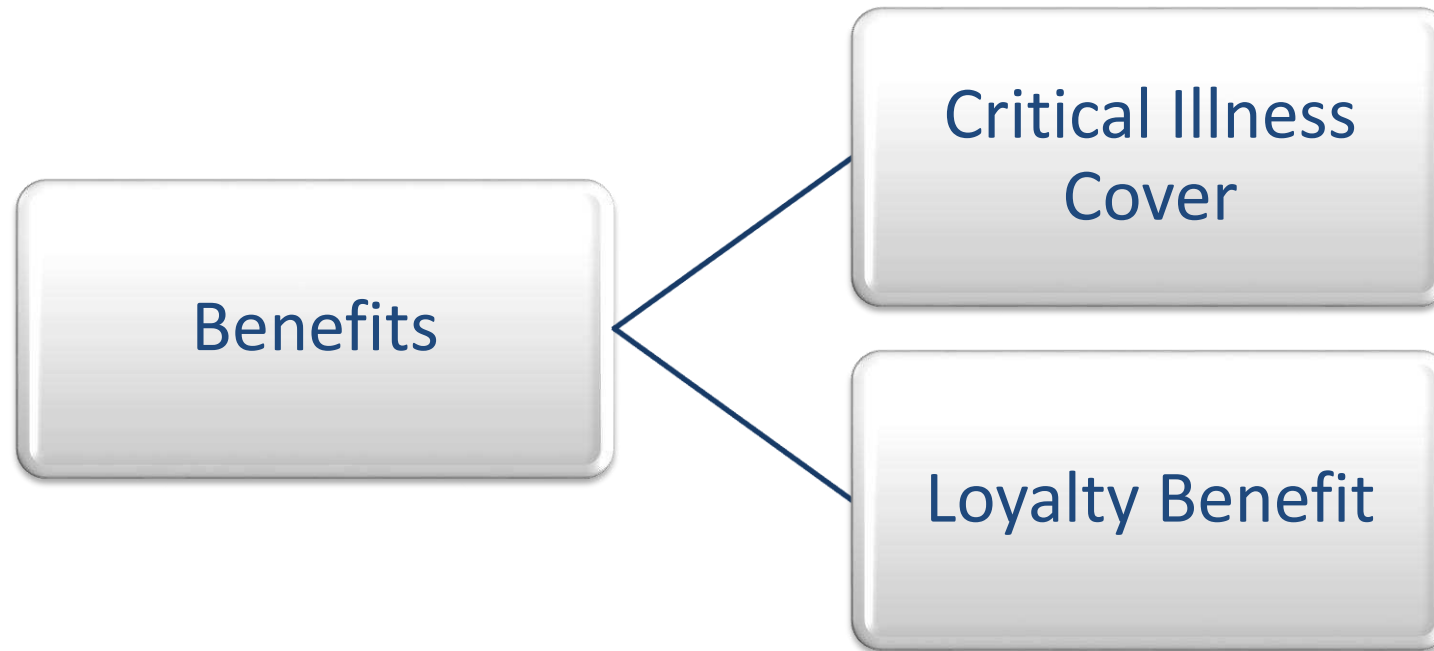
Shriram Life Critical Illness Plus Rider

Rider Eligibility

Eligibility Criteria	Limits
Age at Entry	Minimum: 18 years (age last birthday) Maximum: 65 years (age last birthday)
Maximum Age at Maturity	70 years (age last birthday)
Policy Term	Minimum: 5 years Maximum: 52 years
Premium Payment Term	Regular Pay: Same as Policy Term Limited Pay: 5 to 51 years Single Pay: Single
Premium Payment Mode	Single, Yearly, Half-Yearly, Quarterly and Monthly (Applicable as per Base Plan)
Sum Assured	Minimum: Rs. 50,000 Maximum: Rs. 25,00,000 (As per Board approved underwriting policy)

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

Shriram Life Critical Illness Plus Rider



*There is no Death or Maturity Benefit payable under this plan

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Critical Illness Cover

Pays 100% of the Critical Illness rider sum assured in the event of the life assured being first diagnosed with any of the covered 24 critical illnesses

Loyalty Benefit

At the end of third policy year, the sum assured under the rider will be increased by 15% of initial rider sum assured and the increased rider cover continues till the end of the rider term.

*Benefits under the rider are payable only if the base plan is in force. The rider benefit will cease immediately if the base plan is terminated or discontinued. The rider benefit will also cease when a claim is paid. Rates are reviewable on the third anniversary of the original policy's commencement and every three years thereafter. These changes are subject to IRDAI approval only.

*Loyalty benefit will be offered under the rider by way of increments in rider sum assured during the term of the rider provided all the premiums due at the time of loyalty addition are fully paid

Shriram Life Critical Illness Plus Rider

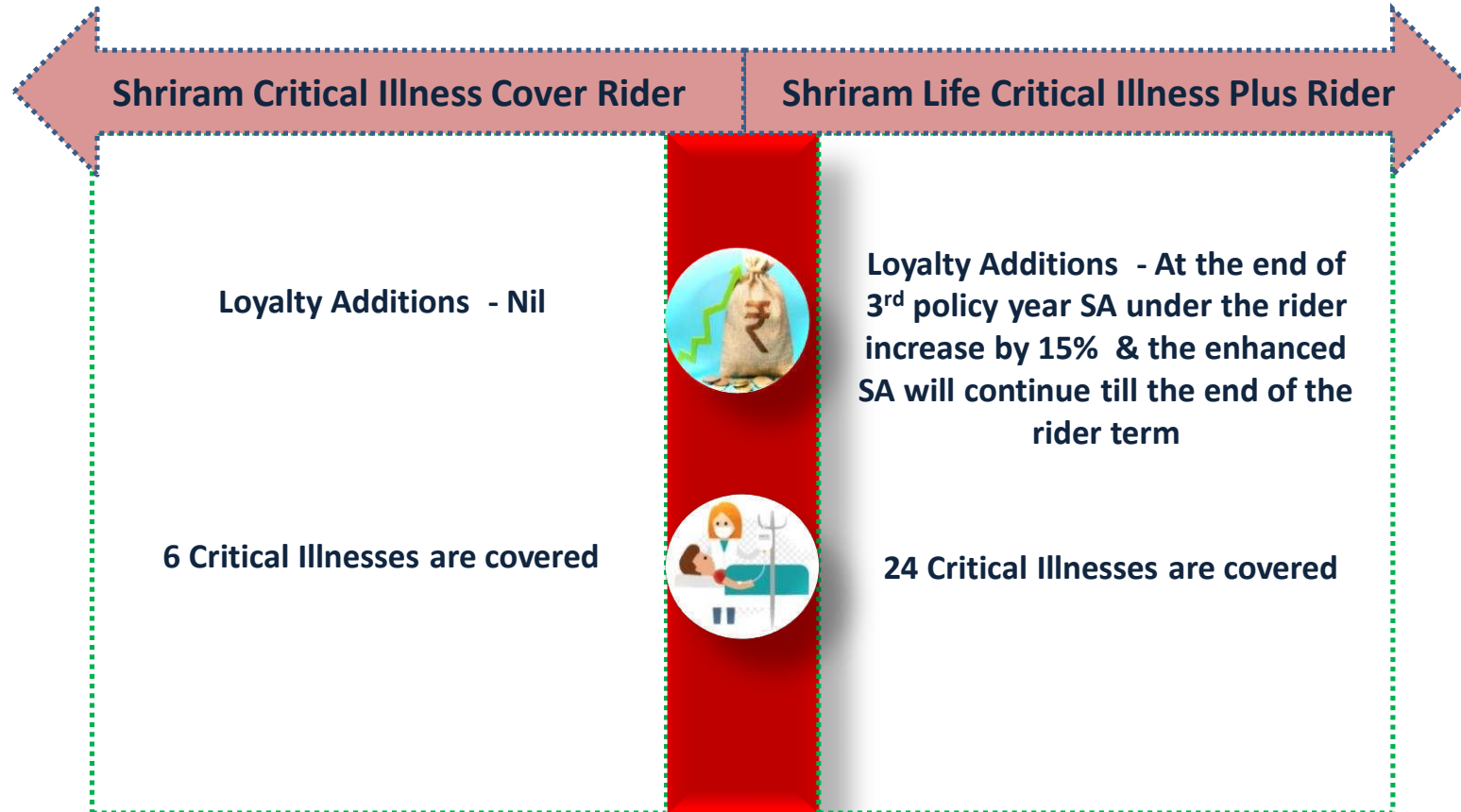
24 Critical Illnesses

Critical Illnesses covered under this Rider

CANCER OF SPECIFIED SEVERITY	MYOCARDIAL INFARCTION (First Heart Attack of specific severity)
STROKE RESULTING IN PERMANENT SYMPTOMS	KIDNEY FAILURE REQUIRING REGULAR DIALYSIS
MAJOR ORGAN /BONE MARROW TRANSPLANT	OPEN CHEST CABG
PERMANENT PARALYSIS OF LIMBS	OPEN HEART REPLACEMENT OR REPAIR OF HEART VALVES
COMA OF SPECIFIED SEVERITY	MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS
BENIGN BRAIN TUMOR	BLINDNESS
THIRD DEGREE BURNS	ALZHEIMER'S DISEASE / IRREVERSIBLE ORGANIC DEGENERATIVE BRAIN
END STAGE LUNG FAILURE	END STAGE LIVER FAILURE
SURGERY OF AORTA	MOTOR NEURON DISEASE WITH PERMANENT SYMPTOMS
MAJOR HEAD TRAUMA	PRIMARY (IDIOPATHIC) PULMONARY HYPERTENSION
APPALIC SYNDROME	DEAFNESS
LOSS OF LIMBS	PARKINSON'S DISEASE

* Please see the rider brochure for detail description on critical illnesses covered

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Grace Period

Grace period under the rider will be as per the Base Policy.

Paid up Value

Rider cannot be made paid up separately from Base Policy.

For Single Pay: The policy will be fully paid up on payment of single premium

For Regular Pay: The policy does not acquire any paid up value

For Limited Pay: If the premium due remains unpaid at the expiry of grace period after the first two years' premium have been paid, the policy will not lapse but will continue as a reduced paid up policy.

If the policy becomes paid up, the following benefits are payable - Paid up value = No. of premiums paid/ No. of premium payable multiplied by (rider sum assured inclusive of loyalty benefit)

Revival

Rider cannot be revived separately from base plan and revival procedure will be as per Base Policy. Loan

Loans

Loans are not available under the rider.

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Free Look Period

If you are not satisfied with the 'Terms and Conditions' of the policy, the policy can be returned to the Company for cancellation with reasons thereof within 15 days (30 days incase of distance marketing) from the date of receipt of the policy bond.

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

Taxes (GST)

Premiums are exclusive of taxes. All Premiums are subject to applicable taxes, cesses and levies which shall be paid by you along with the Premium. If any additional Taxes/Cesses/Levies are imposed by any statutory or administrative body of this country under this Policy, we reserve the right to claim the same from policyholder.



About the Company

With a pan India presence with over 400+ offices, Shriram Life is your trusted partner for prosperity. At Shriram Life we strive to provide our customers with elegant solutions tailored to individual needs.



SHRIRAM LIFE INSURANCE COMPANY LIMITED

IRDAI Reg No. 128

CIN: U66010TG2005PLC045616

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