

Har Kal Ki Taiyari Aaj Se!



with



**INL
NISHCHIT
PENSION
PRO**

IndusInd Nippon Life Nishchit Pension Pro

A Non-Linked, Non-Participating, Individual, Deferred Annuity, Single Premium Plan



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A fulfilling retirement depends on the ability to meet every day needs without depending on others or worrying about future expenses. As active income comes to an end, a steady and reliable replacement becomes essential to sustain your lifestyle and preserve financial independence.

Introducing IndusInd Nippon Life Nishchit Pension Pro (UIN - 121N184V01)

A plan designed for individuals who prefer a one-time premium payment and seek guaranteed lifelong income during retirement years. This plan offers a simple and convenient way to convert a lump-sum investment into assured lifelong income allowing you to start receiving your retirement income when it best aligns with your requirement needs.

With INL Nishchit Pension Pro, you can now be financially prepared for the golden years of your life with ease.

Key benefits of IndusInd Nippon Life Nishchit Pension Pro



Get Guaranteed Income for Life for Single Life or Joint Life¹ with one-time premium payment.



Lock your annuity rates today and ensure regular flow of income ahead of time.



Multiple Annuity options to choose from as per your needs.



Lock guaranteed annuity for a certain period of 10 or 15 years, irrespective of survival.



Flexibility to start your retirement income as per your convenience.



Option to avail liquidity in case of critical illness/disability²

1. Joint Life Annuities may be opted with Spouse/Children/Parents/Parents in Law/Sibling
2. Details of Critical Illness & Disability is provided in Annexure A

Simple Steps to Prepare for Your Retirement



Choose the annuity option that best suits your retirement needs.



Decide the annuity amount you wish to receive during your Golden Years.



Select your deferment period – when you want your retirement income to start.



Based on these choices, determine the lump sum investment amount that you need to invest.



Choose the frequency of your income payouts (Monthly/Quarterly/Half yearly/Yearly)



You'll start receiving your retirement income from the end of the deferment period.

Annuity Options

The available six annuity options are as specified below.

Option 1 - Single Life Annuity

Option 2 - Single Life Annuity with Return of Premium plus CI/TPD Benefit

Option 3 - Single Life Annuity with Certain Period of 10 years

Option 4 – Single Life Annuity with Certain Period of 15 years

Option 5 - Joint Life Annuity

Option 6 - Joint Life Annuity with Return of Premium plus CI/TPD Benefit

Option 1- Single Life Annuity:

This annuity option provides you with the highest retirement income throughout your life and is suitable for individuals who are looking to enjoy the golden years of life to the fullest.

Let us understand through an example how this option works

Illustration 1 – Mr. Singh is a 53-year-old businessman. He pays a one-time premium of ₹50 lakhs & opts to start his annuity payouts at the age of 60, ensuring a fixed guaranteed lifelong income of ₹6,14,350 per annum.

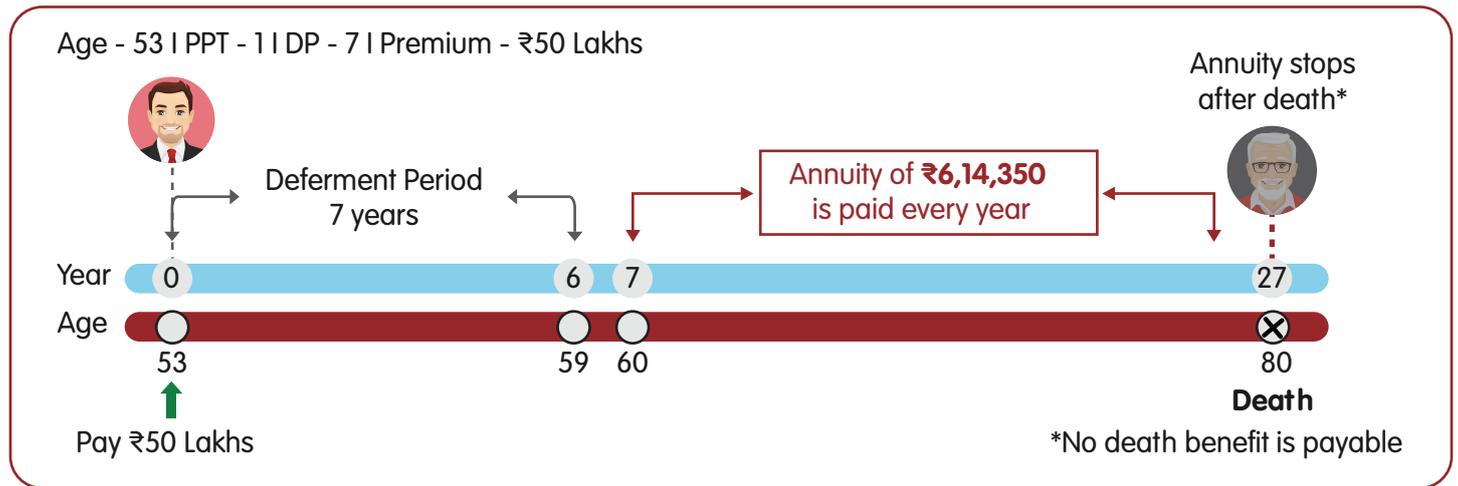
Total Premiums Paid: ₹50 Lakhs

Deferment Period: 7 years

Premium Payment Term: Single

Scenario I:

In case of death at the age of 80, his income will cease, and the policy shall terminate.



Scenario II:

If Mr. Singh passes away during the deferral period, higher of 110% of Total Premiums Paid or Surrender Value as on the date of death shall be payable and policy will terminate. No Death Benefit is payable after the completion of deferral period.

Option 2 : Single Life Annuity with Return of Premium plus CI/TPD Benefit:

We understand you would want to lock your retirement income and create a legacy. This option helps you with a steady income during your retirement and also helps to pass on a legacy to your loved ones in your absence.

With growing age you may suffer from serious illness. In the event of diagnosis of any one of the covered Critical Illnesses (CI) or occurrence of Total Permanent Disability (TPD) before attaining age 80, this option provides you the flexibility to liquidate the policy by taking CI/TPD Benefit.

During Deferral Period, the CI/TPD Benefit payable shall be higher of Total Premiums Paid or Surrender Value, as applicable on the date of diagnosis of Critical Illness/date of occurrence of TPD for any of the annuitant(s).

After the Deferral Period, the CI/TPD shall be equal to the Total Premiums Paid.

Let us understand through an example how this option works

Illustration 2 - Mr. Karan is a 55-year-old businessman. He pays a one-time premium of ₹50 lakhs & chooses to start his annuity payouts at the age of 60 ensuring a fixed guaranteed lifelong income of ₹4,60,000 per year when he turns 60.

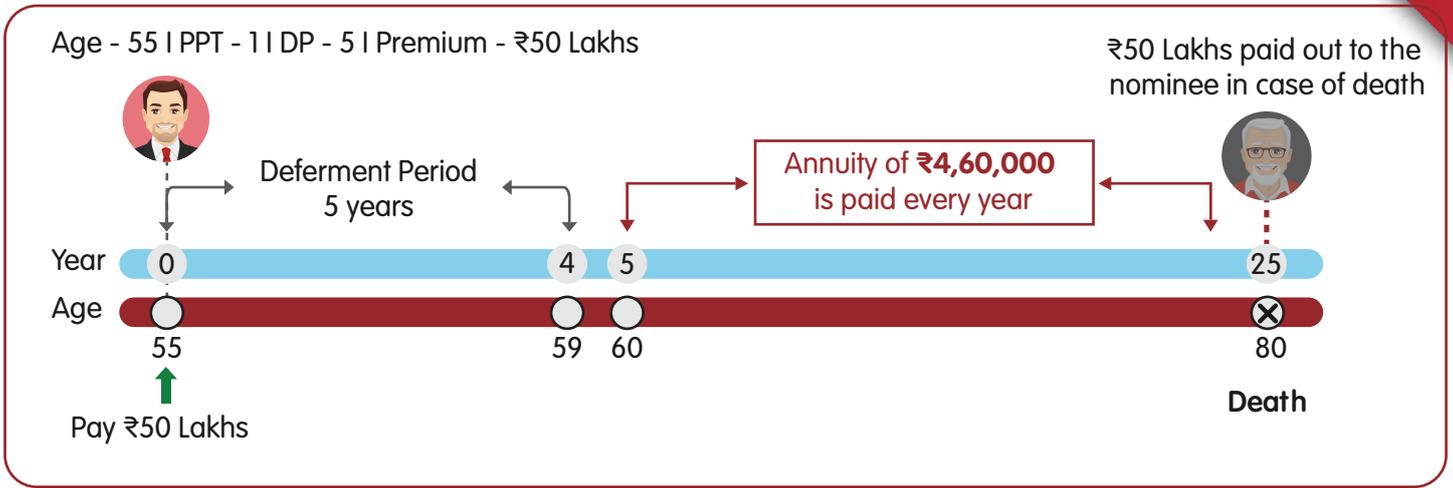
Premium Payment Term: Single

Deferment Period: 5 years

Total Premiums Paid: ₹50 Lakhs

Scenario I:

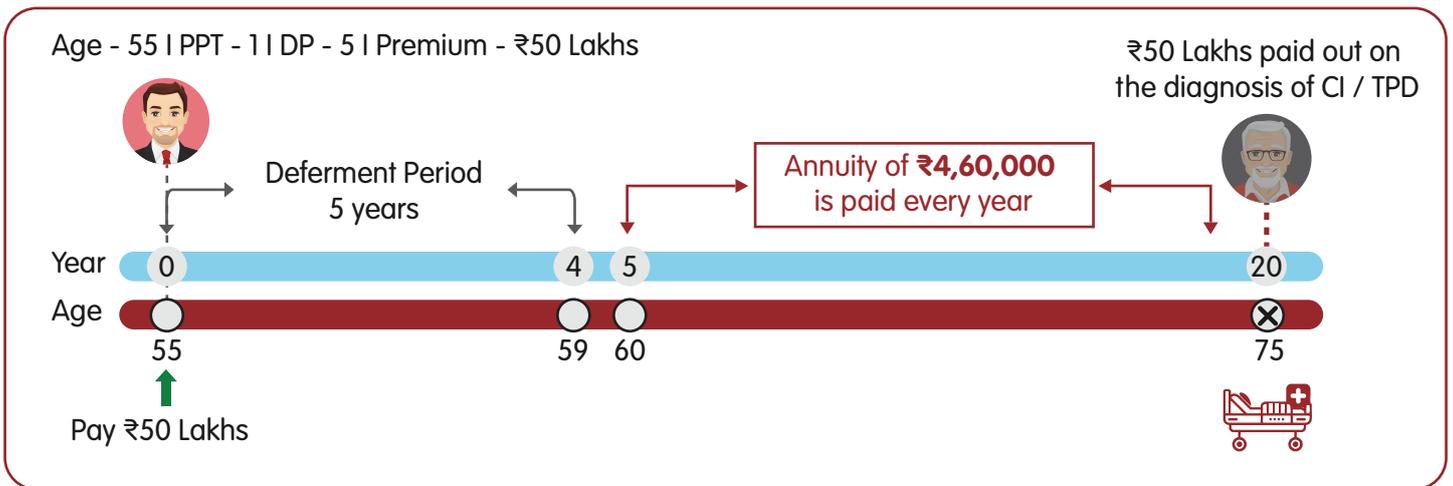
In case of death at the age of 80, his nominee(s) will receive ₹50 Lakhs and the policy will terminate.



Total Premiums Paid	Total Income Received	Death Benefit Received
₹ 50 Lakhs	₹ 92 Lakhs	₹ 50 Lakhs

Scenario II:

In the event of heart attack at the age of 75 years, he opts for CI/TPD Benefit of ₹ 50 Lakhs and terminates his policy.



A comprehensive list of definitions of each Critical Illness (CI) and Total Permanent Disability (TPD) covered under the plan is mentioned in Annexure A.

Option 3 : Single Life Annuity with Certain Period of 10 years:

This is a specially curated solution for you where you can enjoy steady income as long as you live. In the unfortunate event of your demise within the certain period of 10 years, the income will continue to be paid to your nominee for the remaining duration of the Certain Period. After completion of Certain Period, the annuity will cease. This option ensures that your family continues to receive income for a guaranteed minimum period of 10 years, even in case of an unfortunate early demise.

Let us understand through an example how this option works

Illustration 3 - Mr. Ganesh is a 50-year-old doctor. He pays a one-time premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹5,80,050 per year, when he turns 57.

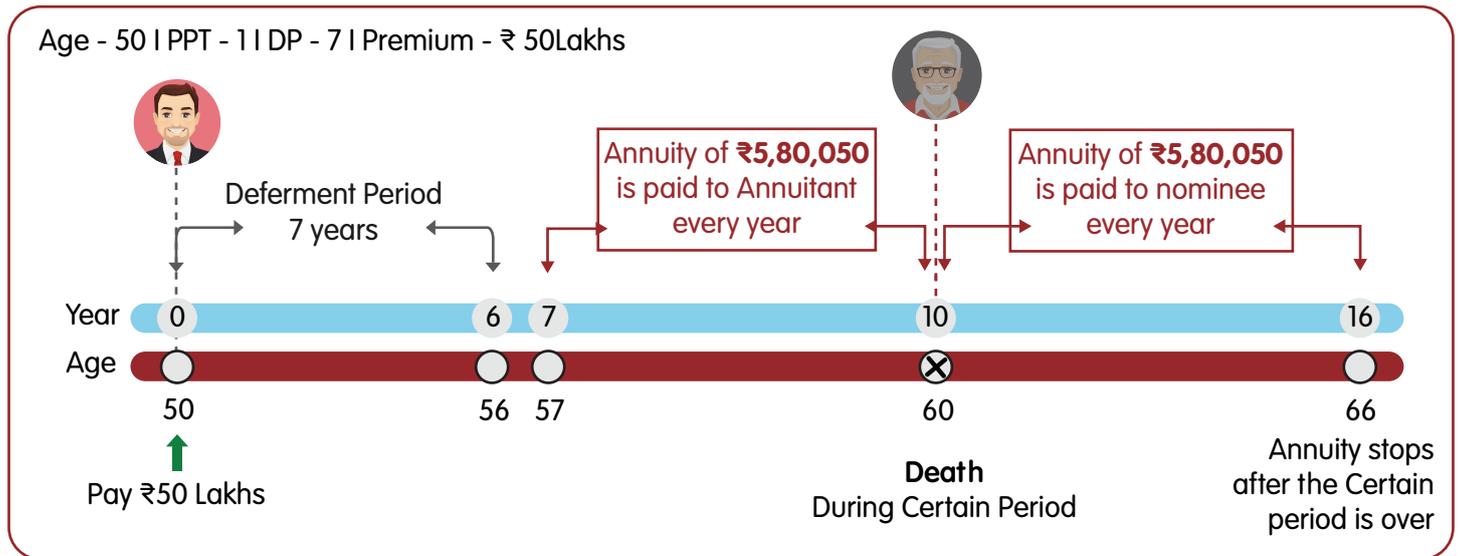
Premium Payment Term: Single

Deferment Period: 7 years

Total Premiums Paid: ₹50 Lakhs

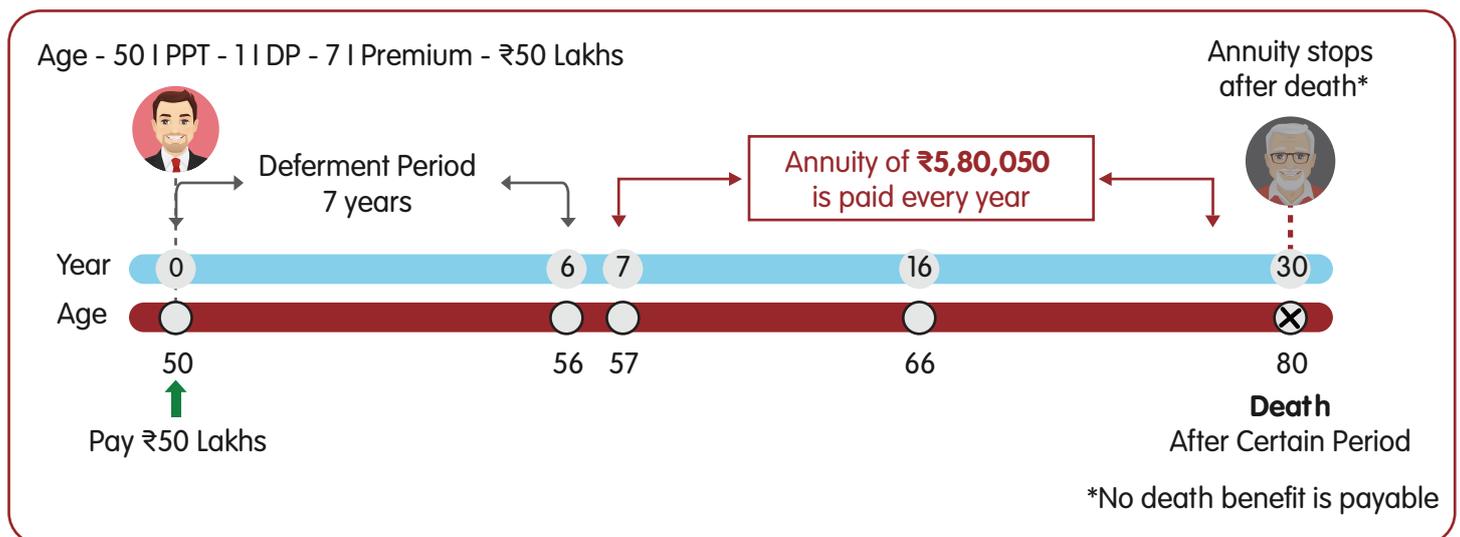
Scenario I:

In case of unfortunate demise of Mr. Ganesh within the first 10 years after the deferment period, the income will continue to be paid to the nominee(s) / legal heirs for the remaining duration of the 10 year certain period. After completion of certain period, the annuity will cease.



Scenario II:

In case of unfortunate demise of Mr. Ganesh after the completion of the 10-year certain period, the annuity payments will cease immediately upon his death, and no further benefits will be payable to the nominee(s) / legal heirs under the policy.



Scenario	Age at Death	Total Income Received
Death during Certain Period	60	₹ 58 Lakhs
Death after Certain Period	80	₹ 1.39 Crores

Option 4 : Single Life Annuity with Certain Period of 15 years

Building on the previous option, this variant offers an extended guaranteed period of 15 years. You will continue to enjoy steady income as long as you live. In the unfortunate event of your demise within the Certain Period of 15 years, the income will continue to be paid to your nominee for the remaining duration of the 15-year certain period. After completion of the certain period, the annuity will cease.

Let us understand through an example how this option works

Illustration 4 – Mr. Ganesh is a 50-year-old doctor. He pays a one-time premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹5,73,000 per year, when he turns 57.

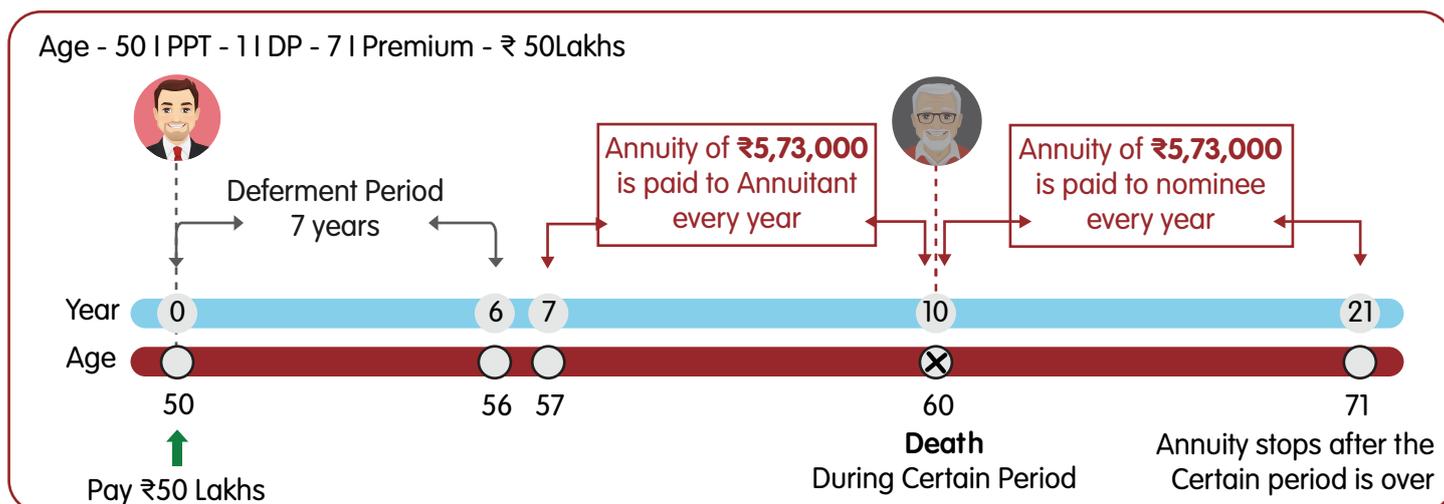
Premium Payment Term: Single

Deferment Period: 7 years

Total Premiums Paid: ₹50 Lakhs

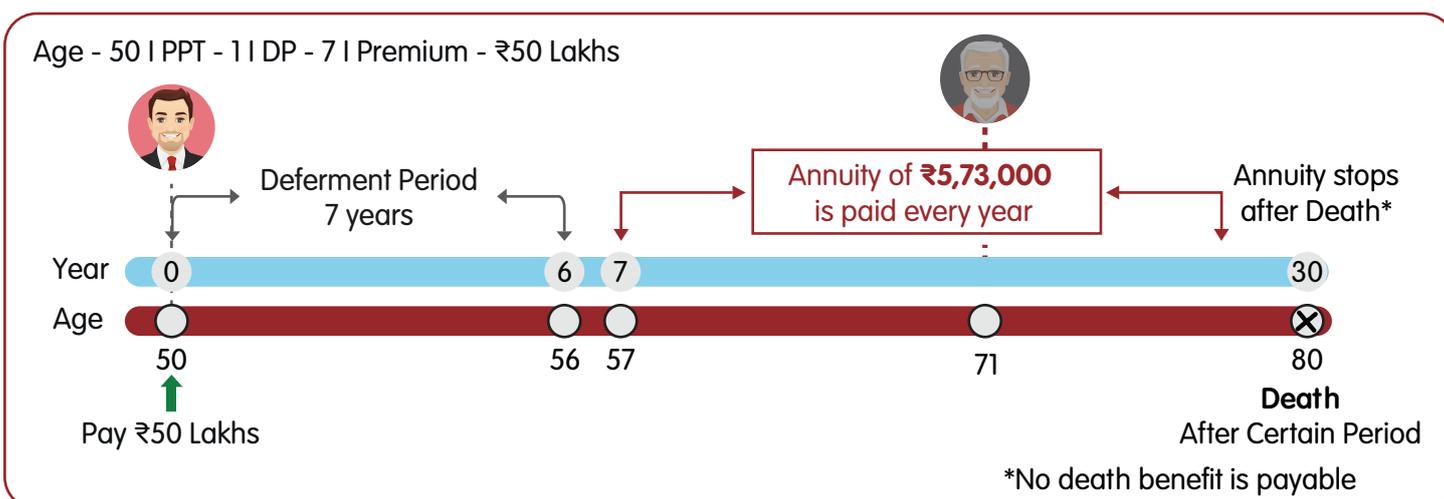
Scenario I:

In case of unfortunate demise of Mr. Ganesh within the first 15 years after the deferment period, the income will continue to be paid to the nominee(s) / legal heirs for the remaining duration of the 15-year certain period. After completion of certain period, the annuity will cease.



Scenario II:

In case of unfortunate demise of Mr. Ganesh after the completion of the 15-year certain period, the annuity payments will cease immediately upon his death, and no further benefits will be payable to the nominee(s) / legal heirs under the policy.



Scenario	Age at Death	Total Income Received
Death during Certain Period	60	₹ 85.95 Lakhs
Death after Certain Period	80	₹ 1.38 Crores

Option 5 : Joint Life Annuity

Ever wondered how would your spouse or a person financially dependent on you will manage his/her daily expenses when you are not around? Would they depend on others for the same?

This option is designed to ensure guaranteed income to the Joint Lives as long as they both live. You can now leave your worries behind because we shall pay regular income not only to you, but also to your spouse or a person financially dependent on you for his/her lifetime after your demise.

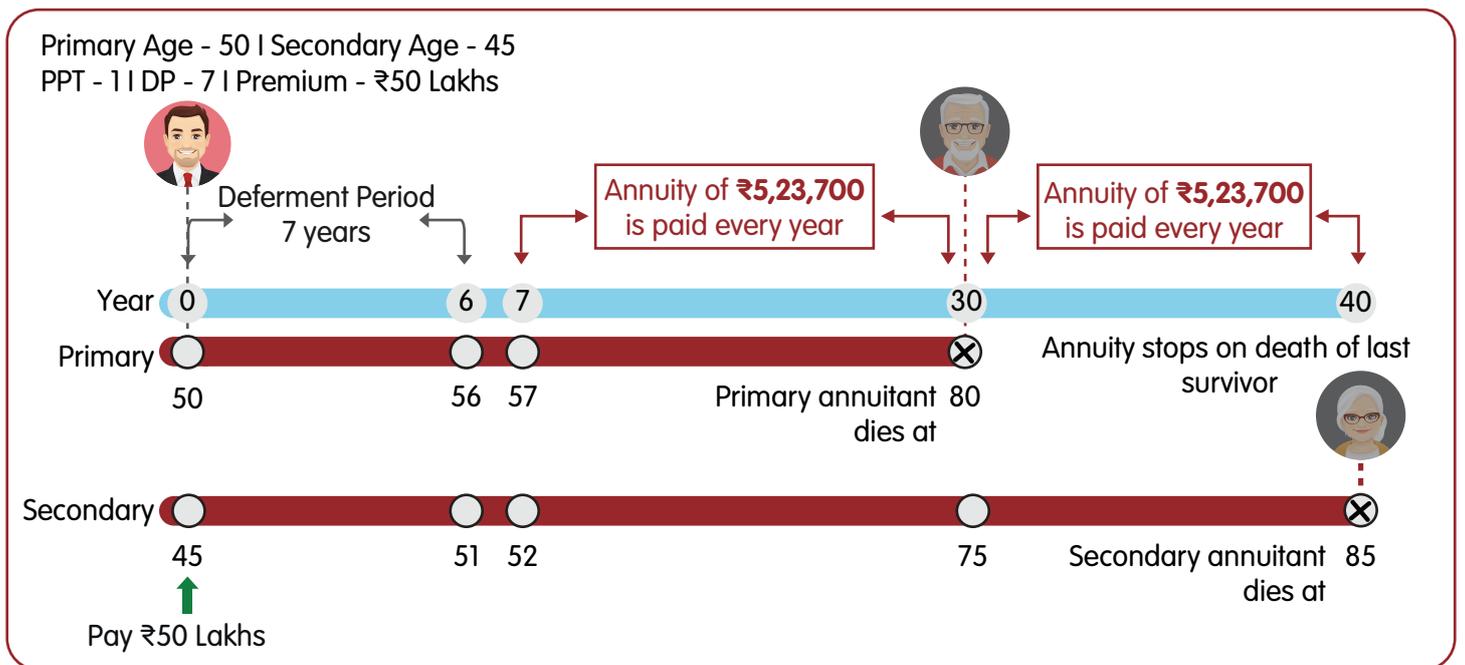
Let us understand through an example how this option works

Illustration 5 - For a 50-year-old male Primary Annuitant & 45-year-old female Secondary Annuitant



Mr. Ganesh is a 50-year-old doctor. He pays a one-time premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹5,23,700 per year when he turns 57.

In case of unfortunate demise of Mr. Ganesh (primary annuitant), the income payouts shall continue & will be paid to Mrs. Ruchita (secondary annuitant) for her lifetime.



On death of the last surviving annuitant i.e. Mrs. Ruchita at the age of 85 years, no death benefit shall be payable and the policy will terminate.

Option 6 : Joint Life Annuity with Return of Premium plus CI/TPD Benefit:

This is a comprehensive option, that not only provides guaranteed lifetime income to the joint lives, but also leaves a legacy for the loved ones.

In the event of any of the joint lives being diagnosed with one of the covered Critical Illnesses (CI) or on occurrence of Total Permanent Disability (TPD) before attaining age 80, this option provides you the flexibility to liquidate the policy by taking CI/TPD Benefit.

During Deferment Period, the CI/TPD Benefit payable shall be higher of Total Premiums Paid or Surrender Value, as applicable on the date of diagnosis of Critical Illness/date of occurrence of TPD for any of the annuitant(s).

After the Deferment Period, the CI/TPD shall be equal to the Total Premiums Paid.

The policy shall terminate on payment of CI/TPD Benefit.

Let us understand through an example how this option works

Illustration 6 - Mr. Ganesh is a 50-year-old doctor. He pays a one-time Premium of ₹50 lakhs & chooses to receive his annuity payouts starting at the age of 57. This ensures him a fixed guaranteed lifelong income of ₹4,94,800 per year, when he turns 57.

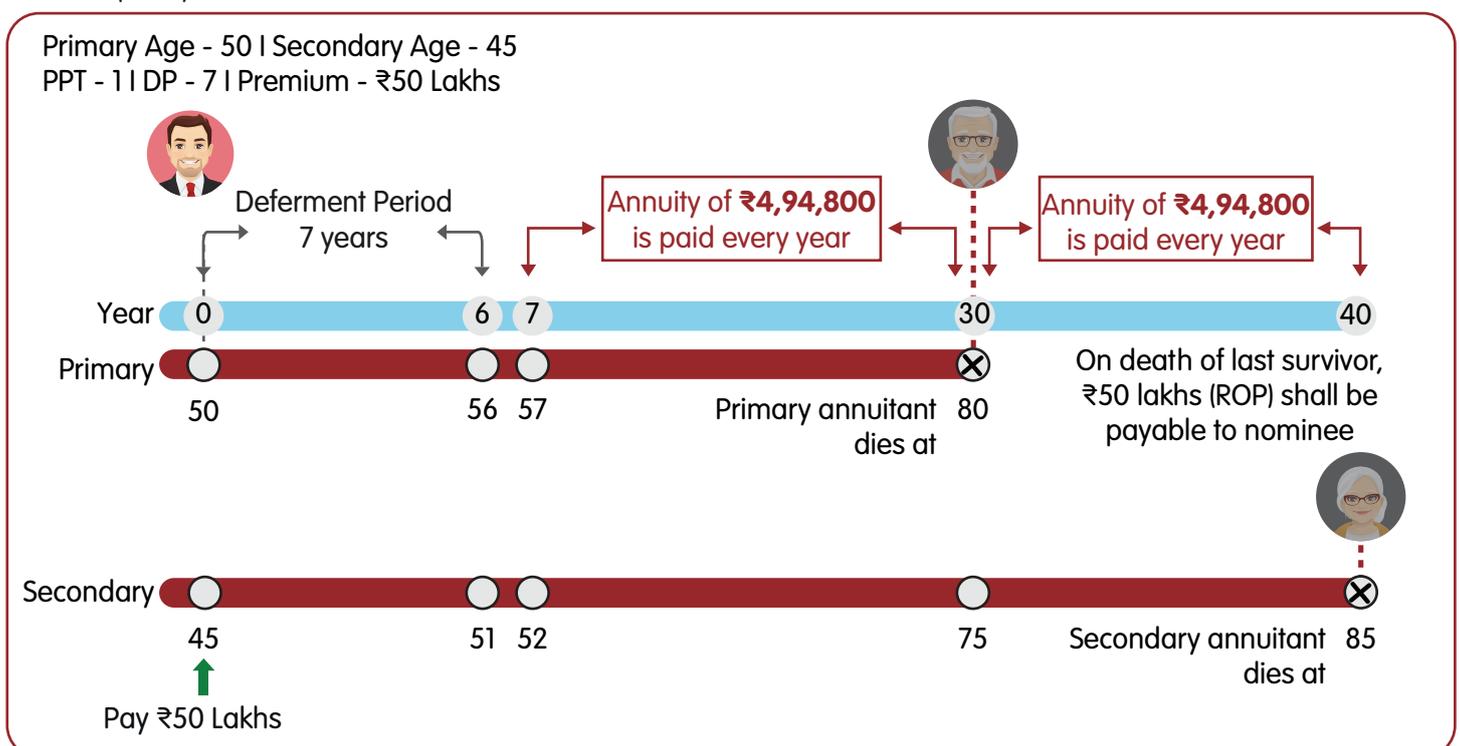
Premium Payment Term: Single

Deferment Period: 7 years

Total Premiums Paid: ₹50 Lakhs

In case of unfortunate demise of Mr. Ganesh at age 80, the income payouts shall continue & will be paid to Mrs. Ruchita (secondary annuitant) for her lifetime.

On death of the last surviving annuitant i.e. Mrs. Ruchita at age 85, the nominee / legal heir receives ₹50 Lakhs and the policy will terminate.



For all the above annuity options, income benefit/annuity payouts shall be payable post completion of the deferment period as per the annuity option chosen at inception and described above. The annuity option chosen at inception cannot be altered anytime later in this policy.

“Deferment Period” means the period, in years, which starts from the Date of Commencement of Policy and is more than or equal to the Premium Payment Term. Post the Deferment Period, the first income benefit becomes payable to the Annuitant(s).

“Certain Period” means a fixed period of 10 Policy Years or 15 Policy Years (depending on the annuity option chosen), immediately post completion of deferment period during which the Annuity is payable by the company, irrespective of whether the Annuitant is alive or not.

Under Joint life annuity option the annuitants are referred to as “Primary Annuitant” & “Secondary Annuitant”. Primary Annuitant means person entitled to receive the income payouts. Secondary Annuitant refers to the person entitled to receive the income benefits, in the event of death of the Primary Annuitant.

Eligibility Criteria

Parameter	Minimum	Parameter
Age at Entry	40	75
Vesting Age	41	80
Premium	₹ 2,00,000 /-	No Limit
Premium Paying Term	Single Premium	
Deferment Period	1 to 5 & 7	
Annuity Payout Frequency	Yearly, Half Yearly, Quarterly & Monthly	

All the references to age are based on age last birthday.
The product shall be available for both offline and online sale.

Benefits in details

Benefit	When is it payable	Payout
Survival Benefit	During Deferment Period	All Annuity Options: No Annuity payment shall be made during the deferment period
	After Deferment Period	Option 1 & 2: Annuity payment shall be made in arrears as per the chosen payment frequency as long as the annuitant is alive.
		Option 3 & 4: Annuity payment shall be made in arrears as per the chosen payment frequency and shall be payable till the death of the Annuitant or till the completion of the chosen Certain Period (10/15) whichever is later.
CI/TPD Benefit	During Deferment Period and After Deferment Period	<p>Option 2 & 6: In the event, any of the annuitant(s) is diagnosed with CI/TPD, the following CI/TPD Benefit is payable.</p> <p>During Deferment Period, the CI/TPD Benefit payable shall be higher of Total Premiums Paid or Surrender Value, as applicable on the date of diagnosis of Critical Illness/date of occurrence of TPD for any of the annuitant(s).</p> <p>After the Deferment Period, the CI/TPD shall be equal to the Total Premiums Paid.</p> <p>The policy shall terminate on payment of CI/TPD Benefit.</p> <p>This is an optional benefit, and the annuitant(s) may continue with the policy as per his/her convenience, without opting the CI/TPD Benefit.</p> <p>Option 1, 3, 4 & 5: No benefit is available.</p>

Benefit	When is it payable	Payout
Death Benefit	During Deferment Period	<p>Option 1 & 2: On death of the annuitant, higher of 110% of Total Premiums Paid and Surrender Value as on the date of death shall be payable and policy will terminate.</p> <p>Option 3 & 4: On death of the annuitant, higher of 110% of Total Premiums Paid and Surrender Value as on the date of death shall be payable and policy will terminate.</p> <p>Option 5 & 6: No death benefit is payable on the first death (while one annuitant is alive).</p> <p>On death of the last surviving annuitant i.e. on death of both the Annuitants, higher of 110% of Total Premiums Paid and Surrender Value as on the date of death shall be payable and policy will terminate.</p>
	After Deferment Period	<p>Option 1: On death of the annuitant, no death benefit is payable and the policy shall terminate.</p> <p>Option 2: On death of the annuitant, Total Premiums Paid shall be payable and the policy shall terminate.</p> <p>Option 3: On death of the annuitant during the Certain Period: No death benefit is payable; however, the policy will continue till the end of the Certain Period. The nominee / claimant of the Annuitant will continue to receive the Annuity payments till the completion of the chosen Certain Period of 10 years, post which the policy shall terminate.</p> <p>On death of the annuitant after completion of Certain Period: No death benefit is payable, and the Policy shall terminate.</p>

		<p>Option 4: On death of the annuitant during the Certain Period: No death benefit is payable; however, the policy will continue till the end of the Certain Period. The nominee / claimant of the Annuitant will continue to receive the Annuity payments till the completion of the chosen Certain Period of 15 years, post which the policy shall terminate.</p> <p>On death of the annuitant after completion of Certain Period: No death benefit is payable, and the Policy shall terminate.</p> <p>Option 5: No death benefit is payable on death of either of the annuitants. The policy shall terminate on the death of the last surviving annuitant.</p> <p>Option 6: No death benefit is payable on the first death (while one annuitant is alive) and the policy shall continue to be in In-force status. 100% of the Annuity is payable as long as any one of the Annuitants is alive</p> <p>On death of the last surviving annuitant i.e. on death of both the annuitants, Total Premiums Paid shall be payable.</p>
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The annuity rate varies by premium, age & gender of the Annuitant(s), deferment period and annuity option chosen.

Other Features

From the subsequent policy anniversary.

A. Annuity Payment Frequency

You may receive your income benefits/annuity payout in either yearly, half-yearly, quarterly or monthly mode. In case your annuity payout is in non -annual mode, the following factor needs to be applied to the yearly annuity amount to arrive at the corresponding annuity amount as per your desired frequency.

Annuity frequency	Annuity Modal Factor as % of Yearly Annuity Amount
Half – yearly	49.13% of Yearly Annuity
Quarterly	24.35% of Yearly Annuity
Monthly	8.07% of Yearly Annuity

You have the flexibility to change the annuity payment frequency as per your convenience, the same shall be effective from the subsequent policy anniversary.

B. Surrender

The policy shall acquire a Guaranteed Surrender Value & Special Surrender Value from the first policy year immediately after receipt of Premium.

Surrender Value is higher of:

- Guaranteed Surrender Value (GSV) and
- Special Surrender Value (SSV)

Where,

Guaranteed Surrender Value (GSV):

GSV is equal to GSV Premium Factor multiplied by Total Premiums Paid.

Guaranteed Surrender Value is applicable only till Deferment Period.

For details on GSV Premium Factor, please refer to the policy document

Special Surrender Value (SSV):

The SSV for the policy is reviewable by the Company based on experience and/or economic conditions. You are requested to get in touch with us for the applicable SSV for your policy.

No Surrender Value is payable after the deferment period except for the annuity options 2 & 6

If the policy is surrendered, it cannot be reinstated. The policy will be terminated once it is surrendered.

C. Suicide Exclusion

In case of death of the annuitant or the last surviving annuitant (in case of Joint Life) due to suicide within 12 months from the Date of Commencement of Risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death, whichever is higher, provided the policy is in-force and the policy will terminate.

D. Policy Loans

Loan facility shall be available under 'Single Life Annuity with Return of Premium and CI/TPD Benefit' option and 'Joint Life Annuity with Return of Premium and CI/TPD Benefit' option. Under 'Joint Life Annuity with Return of Premium and CI/TPD Benefit' option, the Loan can be availed by the Primary Annuitant. If the Primary Annuitant is not alive, then the loan can be availed by the Secondary Annuitant. Loan will be available under a policy for

up to 70% of the applicable surrender value any time before end of Deferment Period provided the policy has acquired surrender value.

The interest on loan is payable at the prevailing rate of interest applicable to the loan. The prevailing rate of interest shall be equal to 10-year Benchmark G-sec effective annual yield as on last working day of previous financial year, round-up to the next multiple of 25 Basis Points plus a margin of 150 Basis Points. The prevailing rate of interest on loans for FY 25-26 is 8.25% p.a. compounded yearly. Please contact us to know the prevailing rate of interest for at the time of applying for loan. The company reserves the right to change the basis of determination of interest rate and to revise the applicable interest less frequent than annual.

At the end of the deferment period, the due annuity payouts under the policy will be first adjusted against the loan outstanding and unpaid interest if any. Once the loan has been completely repaid, the annuity payouts shall be paid to the annuitant. However, the Annuitant has the flexibility to repay the loan outstanding and the unpaid interest, if any, at any time during the Policy.

Policy shall not be foreclosed on the ground of outstanding loan amount including interest exceeding the Surrender Value.

Before payment of Death Benefit or Surrender Benefit or CI/TPD Benefit for a policy where the loan is availed of, the loan outstanding and the unpaid interest will be recovered first and the balance, if any, will be paid to the Claimant/s

Terms and Conditions

A. Freelook:

You are provided with Free Look Period of 30 days beginning from the date of receipt of policy document, whether received electronically or otherwise, to review the terms and conditions stipulated in the policy document. In the event you disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to the company for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, the company shall refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover, and the expenses incurred by the company on the medical examination, if any, and stamp duty charges. The policy shall terminate on free look cancellation.

Please note that if the policy is opted through Insurance Repository ('IR'), the computation of the said free look period will be from the date of the email informing policy credit in IR.

Any request received for free look cancellation of the policy shall be processed and premium refunded within 7 days of receipt of the request.

B. Secondary Annuitant:

Secondary Annuitant (applicable under Joint life) refers to the person entitled to receive the annuity payment, in the event of death of the primary annuitant, if there is an insurable interest between the two. Secondary annuitant can be spouse/child/parent/parent-in-law/sibling of the primary annuitant.

Other relationships may be considered as long as there is an insurable interest between the Annuitants. Annuitants are said to have 'insurable interest' in the other when they stand to gain or benefit from continued existence and well-being of the other, and would suffer a financial loss if there is an eventuality/casualty to the other.

C. Tax Benefit:

Premium paid under IndusInd Nippon Life Nishchit Pension Pro and rider(s) opted for, if any, may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan and rider benefits, if any, shall be applicable as per the prevailing income tax laws and are subject to amendments from time to time. Kindly consult a tax expert.

D. Taxes:

Taxes, duties, cess and surcharges as levied by Tax authorities as per extant Tax Laws as amended from time to time will be levied on the base premium and on the rider premiums, if any. In future, the Company shall pass on any additional taxes levied by the Government or any statutory authority to the policyholder. The method of collection of these taxes shall be informed to the policyholders under such circumstances.

E. Termination of Policy:

This Policy will terminate upon the happening of any of the following events:

- i. On the date of death of the annuitant or on completion of the Certain Period (if applicable) whichever is later for single life annuity options & on the date of death of the last surviving annuitant for joint life annuity options;
- ii. On the date of payment of surrender value;
- iii. Upon cancellation of the policy under the free look option;
- iv. On cancellation/ termination of this policy by us on grounds of fraud, misstatement and suppression of a material fact established in terms of Section 45 of the Insurance Act, 1938 as amended from time to time.

F. Grievance Redressal Process:

You can contact the company by sending an email at customerservice@indusindnipponlife.com or by writing to us at our:

Registered & Corporate Office address: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai- 400051 OR

IndusInd Nippon Life Insurance Company Limited 7th Floor, Silver Metropolis, Off Western Express Highway, Goregaon East, Mumbai - 400 063; OR

Contact Our Customer Service Executive at Your nearest branch of the Company.

For more details please visit Grievance Redressal page on our website: www.indusindnipponlife.com/querygrievance-redressal

G. Nomination and Assignment:

Nomination is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time. Assignment is allowed under this plan as per Section 38 of the Insurance Act, 1938, as amended from time to time

H. Section 41 of the Insurance Act, 1938, as amended from time to time:

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 prospectuses or tables of the insurer.

I. Section 45 of the Insurance Act, 1938, as amended from time to time:

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in

case the policyholder is not alive. 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation. 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Annexure A: Definitions, conditions of Critical Illness (CI) and Total Permanent Disability

The definition for Critical Illnesses covered are as follows:

1. Cancer of Specified Severity

I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and 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 –

- i. 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.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. 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
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than Rai stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,
- viii. 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;

2. 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:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

II. The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

3. Open Chest CABG

I. 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 a sternotomy (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.

II. The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures

4. Kidney Failure Requiring Regular Dialysis

I. 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.

5. Stroke Resulting In Permanent Symptoms

I. 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.

II. The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

6. Major Organ /Bone Marrow Transplant

I. The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

7. Multiple Sclerosis With Persisting Symptoms

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

- i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
- ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Neurological damage due to SLE is excluded.

Total Permanent Disability (TPD):

Total Permanent Disability as a result of sickness or accident must result in an inability to perform at least three (3) of the following Activities of Daily Living.

The Activities of Daily Living are:

- i. 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;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.



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