

YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this rider and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Rider Name & UIN	HDFC Life Protect Plus Rider - Linked	UIN: 101A037V01
Aim of the Rider	It is a traditional linked, non- participating, pure risk premium life/health rider which offers benefit in case of accidental death, disability and cancer, basis the plan option chosen	
Type of the Rider	It is a traditional linked, non- participating, pure risk premium life/health rider which can be attached individual, linked products	
Benefits Offered	<p>Option A: Personal Accident Cover In case the Life Assured / Member has opted for this benefit option, the benefit shall be paid out on the following events:</p> <ol style="list-style-type: none"> i. Accidental Death, ii. Accidental Total Permanent Disability (ATPD) and/or iii. Accidental Partial Permanent Disability (APPD) <p><u>i. Accidental Death</u> In an unforeseen event of death of the Life Assured due to accident during the rider term, 100% of the rider sum assured will be paid to the nominee. Once the benefit amount is claimed, the coverage under Option A shall terminate.</p> <p><u>ii. Accidental Total Permanent Disability (ATPD)</u> In the event of Total Permanent Disability of the Life Assured, due to an accident during the coverage term, a regular monthly income equal to 1% of the Rider Sum Assured shall be payable for a fixed period of 10 years.</p> <p><u>iii. Accidental Partial Permanent Disability (APPD)</u> On Life Assured sustaining any bodily injury during the coverage period resulting solely and directly from an Accident:</p> <ol style="list-style-type: none"> a) 50% of the Rider Sum Assured shall be payable, if such injury shall, within 12 months of its occurrence causes total and irrecoverable loss by physical separation of one entire hand or of one entire foot. b) 10-75% of Rider Sum Assured shall be payable depending on type of disability caused, if such injury shall, within 12 months of its occurrence be the sole and direct cause any of other disability* <p style="text-align: center;">*Refer Product Brochure for complete list of eligible Disabilities</p> <p>Option B: Accidental Death Cover In an unforeseen event of death of the Life Assured due to accident during the rider term, 100% of the rider sum assured will be paid to the nominee. Once the benefit amount is claimed, the coverage under Option B shall terminate.</p> <p>Option C: Cancer Cover Benefits on diagnosis of Cancer –</p> <p>Cancer Diagnosis Benefit : A lump sum benefit, as per the table below, will be paid on diagnosis of:</p> <ul style="list-style-type: none"> • Carcinoma-in-situ or Malignant cancer 	

	<ul style="list-style-type: none"> • Early stage cancers , • Major cancer <p>Diagnosis of</p> <p>Early Stage Cancer or Carcinoma-in-situ (CIS)</p> <p>Major Cancer</p> <p>Benefit Amount as a % of Applicable Rider Sum Assured</p> <p>25</p> <p>100 less Early Stage Cancer or CIS claims, if any</p> <p>iv. Waiver of Premium:</p> <p>On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis, premiums payable under this rider option will be waived for a period of three policy years. The life assured will need to resume payment of premiums thereafter.</p> <p>In case the outstanding term is less than three years then premiums for the outstanding term would be waived.</p>
Maturity Benefit	There is no maturity benefit available under this rider.
Tax Benefits	Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.
Grace Period	Grace Period will depend on the Base Plan to which the rider is attached
Lapsation	If Rider premiums are not paid during the premium paying term, the Rider will lapse and no further Benefits will be payable
Paid Up Benefit	If the Premium under the Rider is discontinued during the Premium Paying Term, the Rider will lapse without any value. For the avoidance of doubt, no paid-up Benefits will be payable under this Rider

Surrender Benefit

Surrender value shall be payable subject to following conditions:

- Surrender Value is acquired as follows:

Single Pay	Immediately upon payment of Premium
Limited Pay	Upon payment of Premiums for 1 year and at the end of 1st policy year
Regular Pay	No surrender value is payable

- Surrender Value =

$$SV \text{ Factor} \times \text{Total Rider Premiums Paid}^1 \times \frac{\text{Unexpired Rider Policy Term}}{\text{Original Rider Policy Term}}$$

Surrender Value (SV) Factors:

Single Pay	50%
Limited Pay	a) 1 full year premium is paid - 30% b) At least 2 full year premiums are paid - 50%

¹Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.

On failure to pay premiums during the premium paying term the rider cover shall cease immediately and if not revived within the applicable revival period, the rider will terminate post payment of surrender value (if any).

Free Look in period

The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 30 days from the date of receipt of the Rider Policy Document, in case the policyholder is not agreeable to any Rider terms and conditions.

Revival

Revival period shall be the same as that of base plan. The revival shall be subject to the BAUP and payment of unpaid premiums with interest and a revival fee of Rs 250. The current interest rate for revival is 9.5%.

Additional conditions on Revival for Option C

Reinstatement request will attract the following:

A waiting period of 180 days will apply from date of commencement.

On revival:

- If the policy is revived within 60 days, only the remaining part of waiting period will apply.

If the policy is revived after 60 days, full 180 day waiting period will apply afresh.

Exclusions

Please refer the policy document for list of exclusions.

