

## **YOUR RIDER AT A GLANCE**

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

<b>Rider Name &amp; UIN</b>	HDFC Life Waiver of Premium Rider – Linked	UIN: 101A035V01																																																														
<b>Aim of the Rider</b>	This is an Individual, Pure Risk Premium, Life / Health Insurance Rider that provides waiver of premium of base policy (including optional benefits and riders).																																																															
<b>Type of Rider</b>	It is a Linked, Non- Participating, Individual Pure risk premium, Life / Health rider which can be attached to individual linked products.																																																															
<b>Plan Options</b>	There are no plan options.																																																															
<b>Maturity Benefit</b>	There is no maturity benefit available under this rider.																																																															
<b>Benefits Offered</b>	<p>There are three benefit options available under the Rider Policy:  <b>Option A: Waiver of Premium on Death*</b>  <b>Option B: Waiver of Premium on Disability and Critical Illness</b>  <i>* Available only if life assured under the base policy is different from the policyholder under the base policy.</i></p> <p>Subject to the conditions stated below, this rider can be opted for by the policyholder under the base policy:</p> <ol style="list-style-type: none"> <li>Any or all of the above benefit options can be chosen.</li> <li>This Rider can be opted at inception of the Base Policy or at any Base Policy premium due date.</li> <li>Any rider coverage terminates as soon as the Base Policy terminates.</li> </ol> <p><b>Option A: Waiver of Premium on Death</b>  The Company shall waive off all outstanding premiums of the Base Policy and all other riders attached to the base policy at inception of this rider, on the death of Life Assured, subject to exclusions.</p> <p><b>Option B: Waiver of Premium on Disability and Critical Illness</b>  The Company shall waive off all outstanding premiums of the Base Policy and all other riders attached to the base policy at inception of this rider, on the first occurrence of either of the following events</p> <ul style="list-style-type: none"> <li>On the Life Assured being diagnosed with any of the Disability the Rider Sum Assured shall be paid to the Policyholder subject to exclusions.</li> <li>On the Life Assured being diagnosed with any of the Critical Illness listed below, subject to exclusions.</li> </ul> <table border="1" style="width: 100%; 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31	Stroke resulting in permanent symptoms
32	Primary (Idiopathic) Pulmonary Hypertension
33	Permanent Paralysis of Limbs
34	Open Heart Replacement or Repair of Heart Valves
35	Open Chest CABG
36	Multiple Sclerosis with Persisting Symptoms
37	Motor Neuron Disease with Permanent Symptoms
38	Major Organ /Bone Marrow Transplant
39	Major Head Trauma
40	Benign Brain Tumor
41	Blindness
42	Deafness
43	End Stage Lung Failure
44	End Stage Liver Failure
45	Loss of Speech
46	Loss of Limbs
47	Kidney Failure Requiring Regular Dialysis
48	Infective Endocarditis
49	Coma of specified Severity
50	Cancer of Specified Severity
51	Myocardial Infarction (First Heart Attack of Specific Severity)
52	Creutzfeldt-Jacob Disease (CJD)
53	Multiple System Atrophy
54	Loss of One Limb and One Eye
55	Necrotising Fasciitis
56	Hemiplegia
57	Tuberculosis Meningitis
58	Myelofibrosis
59	Pheochromocytoma
60	Eisenmenger's Syndrome

Please note, on waiver of the premium, the Base Policy, including the optional benefits and attached riders, shall continue as per applicable terms and conditions and the Rider coverage shall terminate.

<b>Tax Benefits</b>	Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.
<b>Grace Period</b>	Grace Period will depend on the Base Plan to which the rider is attached.
<b>Exclusions</b>	Please refer the policy document for list of exclusions.
<b>Free Look period</b>	The Policyholder shall have the option of cancelling the rider, stating the reasons thereof, by returning the Rider Document to company, within 30 days from the date of receipt of the rider in case policyholder is not agreeable to any rider terms and conditions.
<b>Revival</b>	Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.
<b>Surrender</b>	No surrender value is applicable under the rider.