

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.

Rider Name & UIN	HDFC Life Waiver of Premium Rider – Non Linked	UIN: 101B032V02																																																														
Aim of the Rider	This is an Individual, Pure Risk Premium, Life / Health Insurance Rider that provides waiver of premium of base policy (including optional benefits and riders)																																																															
Type of Rider	It is a Non-Linked, Non- Participating/Participating, Individual, Pure Risk Premium, Life / Health rider which can be attached to individual non-linked products																																																															
Plan Options	There are no plan options																																																															
Maturity Benefit	There is no maturity benefit available under this rider																																																															
Benefits Offered	<p>There are three benefit options available under the Rider Policy: Option A: Waiver of Premium on Death* Option B: Waiver of Premium on Disability and Critical Illness <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"> a) Any or all of the above benefit options can be chosen. b) This Rider can be opted at inception of the Base Policy or at any Base Policy premium due date. c) Any rider coverage terminates as soon as the Base Policy terminates. <p>Option A: Waiver of Premium on Death 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>Option B: Waiver of Premium on Disability and Critical Illness 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"> • On the Life Assured being diagnosed with any of the Disability the Rider Sum Assured shall be paid to the Policyholder subject to exclusions. • On the Life Assured being diagnosed with any of the Critical Illness listed below, subject to exclusions. <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.		
	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.	
	Exclusions	Please refer the policy document for list of exclusions.	
	Free Look period	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.	
	Revival	Revival of the Rider will be as per the revival conditions of the Base Plan to which it is attached.	
	Surrender	No surrender value is applicable under the rider.	