

## Surgical Protection Plan Customer Information Sheet

The information mentioned below is illustrative and not exhaustive.

Sr no.	TITLE	DESCRIPTION	REFER TO POLICY CLAUSE NUMBER
1	<b>Product Name</b>	<b>Surgical Protection Plan</b>	
2	<b>What am I covered for?</b>	<p>Surgical Protection Plan is a package policy that offers you with the following covers:</p> <ol style="list-style-type: none"> <li><b>1. Surgical Benefit Cover (Mandatory Cover):</b> <ul style="list-style-type: none"> <li>• Covers specified list of Surgeries under 5 grades. 24 hours hospitalisation is mandatory except for the listed day care procedures. This is a benefit policy which pays a specified benefit amount if the insured undergoes a surgical procedure as per the policy terms &amp; conditions.</li> </ul> </li> <li><b>2. Hospital Cash Daily Allowance (Optional Cover):</b> <ul style="list-style-type: none"> <li>• If the insured person is hospitalized for any of the listed Surgical Procedures during the policy period, then we will pay ₹1500 to him for each continuous and completed period of 24 hours of hospitalization, subject to a maximum period of 30 days during the policy period. However,</li> <li>• If the insured person is admitted for any of the listed Surgical Procedures in the Intensive Care Unit (ICU) of a hospital during any period of hospitalization, then we will pay ₹ 3000 to him for each continuous and completed period of 24 hours required to be spent by him in the ICU, subject to a maximum period of 15 days during each policy period.</li> </ul> </li> <li><b>3. Critical Illness Cover (Optional Cover):</b> If the insured person is diagnosed as suffering from a critical illness as listed under the policy first occurring during the policy period and if he survives for a minimum period of 30 days from the date of diagnosis, then we will pay ₹ 100000/- to him as a benefit amount. As part of this cover, the following 15 illnesses are covered:                             <ol style="list-style-type: none"> <li>1. Cancer of specified severity</li> <li>2. First heart attack – of specified severity</li> <li>3. Coma of specified severity</li> <li>4. Kidney failure requiring regular dialysis</li> <li>5. Stroke resulting in permanent Neurological sequelae</li> <li>6. Major organ /Bone marrow transplant</li> <li>7. Multiple sclerosis with persisting symptoms</li> <li>8. Aplastic Anaemia</li> <li>9. End stage Lung Disease</li> <li>10. End stage Liver failure</li> <li>11. Parkinson’s disease</li> <li>12. Surgery to Aorta</li> <li>13. Alzheimer’s Disease</li> <li>14. Primary Pulmonary Hypertension</li> <li>15. Major Burns</li> </ol> </li> <li><b>4. Personal Accident Cover (Optional Cover) :</b> As part of this cover, the insured person will be entitled for the following coverages:                             <ol style="list-style-type: none"> <li>i.) <b>Death Cover:</b> If the insured person meets with an accidental bodily injury during the policy period that results in death within 12 months, then we will pay 100% of the Sum Insured (i.e. ₹ 500000/-) to his nominee.</li> <li>ii.) <b>Permanent Total Disability Cover:</b> If the insured person meets with an accidental bodily injury during the policy period that causes permanent total disability within 12 months, then we will pay 125% of the Sum Insured (i.e. ₹ 625000/-) to him.</li> </ol> </li> </ol>	<b>Section I &amp; Section II -A,B and C</b>

		<p>iii.) <b>Permanent Partial Disability Cover:</b> If the insured person meets with an accidental bodily injury during the policy period that causes permanent partial disability within 12 months, then we will pay a percentage of the Sum Insured for each and every form of listed impairment to him.</p> <p><b>In addition to the above mentioned coverage, we will also provide the following additional benefits:</b></p> <p>a) <b>Transportation Benefit:</b> If we have accepted a claim for accidental death of the insured person, then we will also pay towards the actual cost of transporting his remains from the place of death to a hospital, cremation ground or burial ground or to the place of residence of insured, subject to a maximum of ₹ 5000/-.</p> <p>b) <b>Children's Education Benefit:</b> We will make a one-time payment of ₹5000/- each towards the cost of education of upto 2 of insured person's dependent children who were studying at the date he met with the accidental bodily injury. This benefit is available only if we have accepted a claim either for accidental death or permanent total disability of the insured person.</p>																			
3	What are the exclusions	<p><b>Specific Exclusions Applicable for Surgical Benefit Cover, Hospital cash daily allowance:</b></p> <p>i. Any Pre-Existing Condition for which the surgery is required &amp; the surgery is listed in the the policy wordings. This exclusion shall cease to apply if You have maintained a Surgical Protection Plan Policy with Us for a continuous period of a full four years without break from the date of Your first Surgical Protection Plan policy with Us. In case of enhancement of Sum Insured, this exclusion shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Surgical Protection Plan Policy with Us without break in cover.</p> <p>ii. Without derogation from exclusion (i) above, any treatment undertaken during the first two consecutive annual periods during which You have the benefit of a Surgical Protection Plan Policy with Us in connection with</p> <table border="1" data-bbox="456 1162 1342 1731"> <tr> <td>1. Any types of gastric or duodenal ulcers</td> <td>10. Cataract</td> </tr> <tr> <td>2. Cardiovascular diseases</td> <td>11. Fissure in ano</td> </tr> <tr> <td>3. Benign prostatic hypertrophy</td> <td>12. Dysfunctional uterine bleeding</td> </tr> <tr> <td>4. Hernia of all types</td> <td>13. Fibromyoma</td> </tr> <tr> <td>5. Hydrocele</td> <td>14. Endometriosis</td> </tr> <tr> <td>6. All types of sinuses</td> <td>15. Hysterectomy</td> </tr> <tr> <td>7. Fistulae</td> <td>16. Stones in the urinary and biliary systems</td> </tr> <tr> <td>8. Haemorrhoids</td> <td>17. Surgery on ears/tonsils/adenoids/paranasal sinuses</td> </tr> <tr> <td>9. Surgery for any skin ailment</td> <td>18. Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps or growth.</td> </tr> </table> <p>This exclusion period shall apply for a continuous period of a full four years from the date of Your first Surgical Protection Plan policy with Us if the above referred illness were present at the time of commencement of the Policy and if You had declared such illness at the time of proposing the Policy for the first time.</p> <p>In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Surgical Protection Plan Policy with Us without break in cover.</p>	1. Any types of gastric or duodenal ulcers	10. Cataract	2. Cardiovascular diseases	11. Fissure in ano	3. Benign prostatic hypertrophy	12. Dysfunctional uterine bleeding	4. Hernia of all types	13. Fibromyoma	5. Hydrocele	14. Endometriosis	6. All types of sinuses	15. Hysterectomy	7. Fistulae	16. Stones in the urinary and biliary systems	8. Haemorrhoids	17. Surgery on ears/tonsils/adenoids/paranasal sinuses	9. Surgery for any skin ailment	18. Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps or growth.	Section I - 2. i-xxiii & Section II - 3. i-xxiii
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		<ul style="list-style-type: none"> <li>iii. Any treatment undertaken during the first four consecutive annual periods during which You have the benefit of a Surgical Protection Plan Policy with Us in connection with Surgery for joint replacement, Surgery for prolapsed inter vertebral disc (unless necessitated due to Accident), Surgery to correct deviated nasal septum and hypertrophied turbinate, congenital internal diseases or anomalies. In case of enhancement of Sum Insured, the waiting periods shall apply afresh only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Surgical Protection Plan Policy with Us without break in cover.</li> <li>iv. Any treatment undertaken within 90 days of the commencement of the Policy Period, except those incurred as a result of Accidental Bodily Injury. This exclusion shall apply only to the extent of the amount by which the limit of indemnity has been increased (i.e. enhanced Sum Insured) and if the policy is a renewal of Surgical Protection Plan Policy with Us without break in cover.</li> <li>v. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.</li> <li>vi. Circumcision unless required for the treatment of an Illness or Accidental Bodily Injury.</li> <li>vii. Cosmetic or aesthetic treatments of any description, treatment or surgery for change of life/gender.</li> <li>viii. Any form of plastic surgery unless necessary for the treatment of cancer, burns or Accidental Bodily Injury.</li> <li>ix. Dental treatment or surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring Hospitalization.</li> <li>x. Convalescence, general debility, rest cure, Congenital External Anomaly, genetic disorders, stem cell implantation or surgery, or growth hormone therapy.</li> <li>xi. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).</li> <li>xii. Ailments requiring treatment due to use or abuse of any substance, drug or alcohol and treatment for de-addiction.</li> <li>xiii. Any condition directly or indirectly caused by or associated with Human Immunodeficiency Virus or Variant/mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS.</li> <li>xiv. Any Hospitalisation primarily and specifically for diagnostic, X-ray or laboratory examinations and investigations.</li> <li>xv. Any treatment where Inpatient Care is not warranted and does not require supervision of qualified nursing staff and qualified Medical Practitioner round the clock. However, this exclusion will not be applicable for the specified day care procedures mentioned in policy document.</li> <li>xvi. Any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials.</li> <li>xvii. Treatment arising from or traceable to pregnancy and childbirth including caesarian section, and/or any treatment related to pre and postnatal care.</li> <li>xviii. Any fertility, sub fertility, impotence, assisted conception operation or sterilization procedure.</li> <li>xix. Experimental, unproven or non-standard treatment.</li> <li>xx. Treatment for any other system other than modern medicine (also known as Allopathy).</li> <li>xxi. Venereal disease or any sexually transmitted disease or sickness.</li> <li>xxii. Weight management services and treatment related to weight reduction programs, including treatment of obesity.</li> <li>xxiii. Any Surgery which is not listed in the policy wordings.</li> </ul>	
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	<p><b>Exclusions Specific to Critical illness cover:</b></p> <ul style="list-style-type: none"> <li>i. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.</li> <li>ii. Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to You if Your coverage has been renewed without a break, for subsequent years.</li> <li>iii. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants. Derivative or Variations Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.</li> <li>iv. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies.</li> <li>v. Occupational diseases.</li> <li>vi. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.</li> <li>vii. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.</li> <li>viii. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).</li> <li>ix. Radioactive contamination.</li> <li>x. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.</li> <li>xi. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.</li> </ul>	<p><b>Section II B.2.i-xi</b></p>
	<p><b>Exclusion applicable to Personal Accident Cover</b></p> <p>We will not pay for claims arising out of or howsoever connected to the following:</p> <ul style="list-style-type: none"> <li>i. Accidental Bodily Injury that You meet with: <ul style="list-style-type: none"> <li>a. Through suicide, attempted suicide or self inflicted injury.</li> <li>b. While under the influence of liquor or drugs.</li> <li>c. Arising or resulting from You committing any breach of law with criminal intent.</li> <li>d. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</li> <li>e. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.</li> <li>f. As a result of any curative treatments or interventions that You carry out or have carried out on Your body.</li> <li>g. Arising out of Your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.</li> </ul> </li> <li>ii. Consequential losses of any kind or Your actual or alleged legal liability.</li> <li>iii. Any injury/disablement/death directly or indirectly arising out of or contributed to any Pre-Existing Condition.</li> <li>iv. Venereal or sexually transmitted diseases.</li> <li>v. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.</li> </ul>	<p><b>Section II C2.i-viii</b></p>

		<p>vi. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these</p> <p>vii. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.</p> <p>viii. Nuclear energy, radiation.</p>																			
4	Waiting Periods	<ul style="list-style-type: none"> <li>Any treatment undertaken within 90 days of the commencement of the Policy Period, except those incurred as a result of Accidental Bodily Injury.</li> <li><b>Specific waiting periods:</b> 24 months for 18 diseases</li> </ul> <table border="1"> <tr> <td>1. Any types of gastric or duodenal ulcers</td> <td>10. Cataract</td> </tr> <tr> <td>2. Cardiovascular diseases</td> <td>11. Fissure in ano</td> </tr> <tr> <td>3. Benign prostatic hypertrophy</td> <td>12. Dysfunctional uterine bleeding</td> </tr> <tr> <td>4. Hernia of all types</td> <td>13. Fibromyoma</td> </tr> <tr> <td>5. Hydrocele</td> <td>14. Endometriosis</td> </tr> <tr> <td>6. All types of sinuses</td> <td>15. Hysterectomy</td> </tr> <tr> <td>7. Fistulae</td> <td>16. Stones in the urinary and biliary systems</td> </tr> <tr> <td>8. Haemorrhoids</td> <td>17. Surgery on ears/tonsils/adenoids/paranasal sinuses</td> </tr> <tr> <td>9. Surgery for any skin ailment</td> <td>18. Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps or growth.</td> </tr> </table> <ul style="list-style-type: none"> <li>Waiting period for <b>Pre-existing diseases:</b> 48 months under Surgical Benefit Section &amp; <b>Hospital Cash Daily Allowance</b></li> <li><b>Survival Period</b> :30 days applicable for Critical Illness section only</li> </ul>	1. Any types of gastric or duodenal ulcers	10. Cataract	2. Cardiovascular diseases	11. Fissure in ano	3. Benign prostatic hypertrophy	12. Dysfunctional uterine bleeding	4. Hernia of all types	13. Fibromyoma	5. Hydrocele	14. Endometriosis	6. All types of sinuses	15. Hysterectomy	7. Fistulae	16. Stones in the urinary and biliary systems	8. Haemorrhoids	17. Surgery on ears/tonsils/adenoids/paranasal sinuses	9. Surgery for any skin ailment	18. Surgery on all internal or external tumours/cysts/nodules/polyps of any kind including breast lumps or growth.	Section I, Section II- A,B and C
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5	Special Condition	<p>1. If a claim is paid for a surgery listed under a particular Grade of Surgeries for Surgical Benefit cover, then coverage for the insured person under this cover will cease for the particular Grade of Surgery for the balance period of the current policy period. However, the benefits shall continue to be applicable for him w.r.t. other Grade of Surgeries during the current policy period. Moreover, if the policy is renewed further with us, then Sum Insured under all the grades would apply as per plan opted</p> <p>2. Upon the occurrence of an event of Critical Illness section and / or Permanent Total Disability under Personal Accident section (subject to the terms, conditions and exclusions of this Policy) without prejudice to the Company's obligation to make payment, these sections shall immediately cease to exist with reference to that Insured member.</p> <p>3. You have a period of 15 days from the date of receipt of the first policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You have the option of canceling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of premium of Base Product &amp; rider (if rider is opted) under the policy subject to,</p> <ul style="list-style-type: none"> <li>a deduction of the expenses incurred by Us on Your medical examination, stamp duty charges, if the risk has not commenced,</li> <li>a deduction of the stamp duty charges, medical examination charges &amp; proportionate risk premium for period on cover, If the risk has commenced</li> <li>a deduction of such proportionate risk premium commensurating with the risk covered during such period ,where only a part of risk has commenced</li> <li>Free look period is not applicable for renewal and group policies.</li> </ul>	<p>Section IV 6.1</p> <p>Section IV.20</p> <p>Section IV-10</p>																		

6	<b>Payout Basis</b>	The claims under Surgical Benefit Cover, Hospital Cash Daily Allowance, Critical Illness cover and Personal Accident Cover would be settled on benefit payment basis.	<b>Section I , Section II- A1,B1 and C1</b>										
7	<b>Cost Sharing</b>	NA	NA										
8	<b>Renewal Conditions</b>	<ol style="list-style-type: none"> <li><b>Surgical Benefit Cover:</b> Policy is renewable up to life time for yourself, your spouse and your dependent parents. For your dependent children, policy is renewable up to 35 years.</li> <li><b>Hospital Cash Daily Allowance:</b> Policy is renewable up to life time for yourself, your spouse and your dependent parents. For your dependent children, policy is renewable up to 35 years.</li> <li><b>Critical Illness Cover:</b> Policy is renewable up to life time for yourself, your spouse and your dependent parents. For your dependent children, policy is renewable up to 35 years.</li> <li><b>Personal Accident Cover:</b> Policy is renewable up to life time for yourself, your spouse and your dependent parents. For your dependent children, policy is renewable up to 35 years.</li> <li>For dependent children, Policy is renewable upto 35 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, Subject to Separate proposal form should be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed with us annually and within the Grace period of 30 days from date of Expiry. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break.</li> <li>Under normal circumstances, renewal will not be refused except on the grounds of your moral hazard, misrepresentation, fraud or non-cooperation by you. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)</li> <li>No cumulative Bonus shall be earned under this policy for claim free renewals.</li> <li>Grace period of 30 days for renewing the policy is provided. To avoid confusion, it is clarified that any claim incurred during the break-in period will not be payable under this policy.</li> </ol>	<b>Section IV – 8, 9</b>										
9	<b>Policy Cancellation</b>	<ol style="list-style-type: none"> <li>You may cancel this policy by giving us 15 days written notice and if no claim has been made, then we shall refund premium of Base Product &amp; rider (if rider is opted) under the policy on a short period basis.</li> <li>We may cancel this policy by giving you 15 days written notice and if no claim has been made, then we shall refund a pro-rata premium of Base Product &amp; rider (if rider is opted) under the policy for the unexpired policy period. Under normal circumstances, policy will not be cancelled except on grounds of misrepresentation, fraud, non-disclosure of material facts of your non-cooperation.</li> </ol> <table border="1" data-bbox="427 1518 1315 1794"> <thead> <tr> <th data-bbox="427 1518 874 1626">Period on risk</th> <th data-bbox="874 1518 1315 1626">% of Annual Premium of Base Product &amp; rider ( if rider is opted under the policy)Refunded</th> </tr> </thead> <tbody> <tr> <td data-bbox="427 1626 874 1666">Up to 1 month</td> <td data-bbox="874 1626 1315 1666">75%</td> </tr> <tr> <td data-bbox="427 1666 874 1706">Up to 3 months</td> <td data-bbox="874 1666 1315 1706">50%</td> </tr> <tr> <td data-bbox="427 1706 874 1747">Up to 6 months</td> <td data-bbox="874 1706 1315 1747">25%</td> </tr> <tr> <td data-bbox="427 1747 874 1794">Exceeding 6 months</td> <td data-bbox="874 1747 1315 1794">Nil</td> </tr> </tbody> </table>	Period on risk	% of Annual Premium of Base Product & rider ( if rider is opted under the policy)Refunded	Up to 1 month	75%	Up to 3 months	50%	Up to 6 months	25%	Exceeding 6 months	Nil	<b>Section IV – 9</b>
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10	<b>Renewal benefits</b>	NA											
<p><b>(LEGAL DISCLAIMER) NOTE:</b> The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the product brochure and the policy document the terms and conditions mentioned in the policy document shall prevail.</p>													