

Secure Premium Prospectus

1. SALIENT FEATURE OF POLICY

- Secure Premium

2. SCOPE OF COVER

2.1 Secure Premium

This Rider, when opted for along with the Base Policy, will freeze the premium amount in the Base Policy, basis the age of the Insured Persons at the time of opting in for this Rider.

Freezing of the premium amount, here, means that the premium amount paid for in the Base Policy shall remain constant and shall not be subject to change upon renewal of the Base Policy, until:

- a) A claim is made by You and accepted and settled by Us
- b) Change in Sum Insured
- c) Change in Plan

Special Conditions:

- (i) Claim paid towards any benefit offered in the Base Policy shall revoke the freeze on premium amount, during subsequent renewals of the Base Policy. Hence, at the subsequent renewals of the Base Policy, the premium amount will be charged basis age of the Insured Person(s) as on the date of effective renewal of the Base Policy.
- (ii) Family Floater Policy: Any claim paid for any one or more Insured Person(s) shall revoke the freeze on the premium amount for all the Insured Person(s), during subsequent renewals of the Base Policy.
Non-Floater Policy: Any claim paid for any Insured Person shall revoke the freeze on the premium amount of the Base Policy for that specific Insured Person during the subsequent renewals.
- (iii) Splitting of Base Policy: The benefit of freeze on the premium amount shall be carried forward in favour of the Insured Person in the separated base policy, as and when such Insured Person chooses to/becomes eligible for purchase a base policy. In such a case, the benefit of this Rider to freeze the base policy premium amount shall be passed to the separated Base Policy. The benefit of this Rider shall only be applicable if this Rider is purchased and attached to all the new split base policies.
- (iv) Merging of Base Policies while this Rider is attached:
 1. Merging of 2 or more floater base policies / merging of 2 or more non-floater base policies into a Floater Policy results in the following:
 - a) If the premium amount under the Base Policy is calculated basis definition of floater family, the premium amount for the merged floater policy shall be based on the new definition of floater family in the merged Base Policy. In such a case, the freeze on the premium amount of the previous base Policy shall be lost.
 - b) If the premium amount under the Base Policy is calculated basis the premium amount for the individual Insured Persons, the premium amount for the merged floater policy shall be calculated as per the age of the Insured Person(s) in the respective Policies before merging.
 2. Merging of 2 or more non-floater Base Policies into a non-floater Base Policy – The premium of the merged non-floater Base Policy shall be calculated as per the age of the



Insured Persons at the time of opting in for this Rider into the respective Base Policies before merging.

- (v) Addition of Insured Person to the Base Policy at renewal or during the midterm (only for newly married spouse and newborn child), while this Rider is attached:
 - 1. Member addition to a floater Base Policy
 - a) If the premium amount under a floater Base Policy is calculated basis the definition of floater family, the premium amount of the floater Base Policy shall be based on the new definition of floater family. In such a case, the freeze on the premium amount of the previous Base Policy shall be lost.
 - b) If the premium amount under floater Base Policy is calculated basis premium amount of individual Insured Persons, the premium amount for the addition of new member shall be based on the current base policy premium in force. For all other existing members, the premium shall be unchanged).
 - 2. Member addition to an individual Base Policy - The premium of the individual Base Policy shall be calculated as per the age of the Insured Person(s) at the time of opting in for this Rider.
- (vi) If a claim is paid in the expiring Policy Year and is notified to Us after the acceptance of renewal premium amount, We shall revoke the freeze on the premium amount for that specific Insured Person in the non-floater Base Policy and for all the Insured Persons in the family floater base Policy. In such case, the premium of the Base Policy shall be charged as per the current age of the insured members.
- (vii) This Rider cannot be opted for while porting into any of Our Base Policies.

3. WAITING PERIOD

There is no waiting period applicable to the benefits of this Rider.

4. EXCLUSIONS

This Rider shall follow the exclusions under the Base Policy.

5. GENERAL TERMS AND CONDITIONS

This Rider shall follow the general terms and conditions under the Base Policy.

6. CONDITIONS APPLICABLE SPECIFICALLY TO THIS RIDER

- 6.1 This Rider can only be purchased along with the Base Policy, either for a fresh issuance or during renewal. Its effective period shall solely be the simultaneous Policy Year of the Base Policy.
- 6.2 This Rider cannot be purchased in isolation or as a separate/standalone product or at any time during the currency of the Base Policy.
- 6.3 This Rider shall be purchased for all Insured Person(s) in a policy.
- 6.4 This Rider is subject to the terms of coverage, exclusions, conditions, and definitions contained herein and in the Base Policy.
- 6.5 This Rider cannot be clubbed with an identical cover that is available as an optional cover/base cover of any Base Policy.
- 6.6 This Rider may be purchased individually with each Base Policy that You hold with Us. One purchase of this Rider will not float across multiple Base Policies that You may have purchased.
- 6.7 If and when You prefer a claim under the Base Policy and We admit such claim and settle it, this Rider shall cease to freeze the base policy premium. However, this Rider can be purchased at the renewal of the Base Policy to freeze the new base policy premium.
- 6.8 The offering of this Rider is subject to underwriting evaluation and acceptance of a proposal for this Rider is at Our sole discretion.



- 6.9 If the Base Policy undergoes revision and a new version of it is launched, the rate of premium amount under such revised version of the Base Policy shall not be applicable to the old version of Base Policies where this Rider benefit is in force before such revision has come to effect. However, the Rider benefit to freeze base policy premium shall be lost in the event of a claim getting settled in the Base Policy and in such a case, the premium of the renewal Base Policy shall be as per the revised version of the Base Policy.
- 6.10 This Rider benefit shall only be applicable to freeze the premium of the in-built covers of the Base Policy and shall not be applicable to freeze the premium of optional covers of the Base Policy.

7. PREMIUM TABLE: Exclusive of Goods & Services Tax (age in completed years)

Age Band	Loading
0-60 Years	3.99% of Base Premium
Above 60 Years*	4.99% of Base Premium

*Note: *only applicable for Renewal Business*



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