

How can I get this Policy?

To obtain a Reliance Critical Illness Policy you have to fill in a proposal form and provide the premium cheque to our representative. If you are below 45 years and the sum proposed for insurance is upto 10 lacs, based on the declarations on the form the policy will be issued. In case you are above 45 years you will require to undergo pre-acceptance medical tests. Once the same has been verified & accepted by us the policy will be issued to you.

How do I claim my insurance?

In case you have been diagnosed with any of the named critical illnesses or a surgery is performed relating to any of the listed critical illnesses, please intimate us at 1800 3002 8282 (toll free) or 3989 8282 (local charges apply) or claims.rgi@relianceada.com. You can submit the claim form along with all the relevant documents to us. Reliance General Insurance will process your documents and make the payment to you directly.

Renewal Features

Increase of sum insured at time of renewal of the Policy

- Not Allowed

Addition of Member

- Not Allowed

Continuity Benefits

- Shall be available only if the Policy is renewed within 15 days from the previous Policy expiry date

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- Reliance Householder's Package Policy
- Reliance HealthWise Policy
- Reliance Travel Care Insurance Policy
- Reliance Personal Accident Policy
- Reliance Industry Care Policy
- Reliance Office Package Policy
- Reliance Shopkeeper's Package Policy
- Reliance Private Car Policy

This product brochure gives the salient features of the policy only. Acceptance of proposal will be at the discretion of Reliance General Insurance Co. Ltd. For further details on all the conditions and exclusions related to Reliance Critical Illness Policy, please contact us.

 **1800 3002 8282** (toll free)
3989 8282 (local charges apply)

sms 'protect' to **55454**
www.reliancegeneral.co.in

RELIANCE General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Reliance General Insurance Company Limited
Registered office Reliance Centre, 19, Walchand Hirachand Marg,
Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation. HL-23

Reliance Critical Illness Policy

when the situation is critical...
put your best foot forward



RELIANCE
General Insurance
Anil Dhirubhai Ambani Group

A Reliance Capital Company

Welcome to Reliance General Insurance

The thought of a critical illness is unpleasant and least desirable to discuss. This is because apart from having an adverse effect on one's health it also leaves a devastating effect on an individual's financial situation.

How does one ensure that they continue to enjoy the same standard of living that they enjoyed before a critical illness? It therefore becomes important to prepare oneself to deal with this unfortunate situation.

The survival rates for those afflicted with a critical illness are rising. However, despite their survival, the sufferers often remain incapable of earning a living. These leave an impact on the family finances as the family loses the monetary contribution of an earning member.

We ensure that during times like these, you remain positive and cheerful.

Protecting what you value.

At Reliance General Insurance, we endeavour to protect all that you value. The Reliance Critical Illness Policy is designed to ensure that you are cushioned against financial adversity as a result of a critical illness.

For the first time in India, we have a policy that caters to Life Threatening and Lifestyle Disabling diseases.

Key Features

- Coverage for 10 Critical Illnesses/Surgeries.
- Wider Sum Insured options to choose between 5 lacs to 20 lacs.
- Lumpsum payment enables you to plan the treatment accordingly.
- No Medical Test upto the age of 45 years.
- Policy can be issued to persons between the age of 20 yrs to 50 yrs.

- Policy duration for 1 year and 3 years.
- Renewal Reward - No Claim Bonus of 5% for every claim free renewal which can be accumulated upto 50% subject to the Policy being renewed within 15 days from the previous Policy expiry date.
- Income Tax Benefits.

What is covered?

The policy will provide for a lumpsum benefit on diagnosis of the following Critical Illnesses or performance of any of the mentioned surgeries.

Category I – Life Threatening

- Cancer
- Major Organ Transplant
- Multiple Sclerosis
- Third Degree Burns
- Aorta Graft Surgery

Category II – Lifestyle Disabling

- Heart Valve replacement or repair
- Coma (persisting more than 30 days)
- Quadriplegia (persisting more than 60 days post diagnosis without any significant recovery)
- Total blindness
- End stage renal disease (not involving transplant)

The benefit payment under the Policy will be paid on survival for more than 30 days post diagnosis of the critical illness except in case of Quadriplegia where the benefit will be paid after 60 days.

Sum Insured Options

You have an option to choose between Sum Insured of 5 lacs, 7 lacs, 10 lacs, 15 lacs and 20 lacs.

Who can be covered?

Any person who is between the age group of 20 to 50 years. Maximum entry age in the Policy is 50 years. Exit age for the policy is 55 years.

What the Policy does not cover?

At Reliance General Insurance, we would like our Policy to be as transparent as possible. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the Policy.

- All diseases, illnesses, injuries which are pre-existing when the cover incepts for the first time under this Policy.
- Critical illness contracted or evidenced through signs and symptoms within 3 months of the inception date of this Policy.
- No benefit under the policy if death occurs within 30 days of diagnosis of the critical illness or performance of surgery.
- Certification/diagnosis by a family member, person not registered as Medical Practitioner or any diagnosis that is not scientifically recognized.
- Any critical illness arising out of any congenital illness or condition or disorder whether internal or external.
- Critical illness/condition resulting, directly or indirectly, caused by, contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.
- Any critical illness due to alcohol, smoking, other tobacco intake or drug abuse.
- Any treatment/surgery for change of sex or any cosmetic surgery or treatment/surgery/complications/ illness arising as a consequence thereof.
- Critical illness acquired as a consequence of Human Immuno-deficiency Virus (HIV) infection.
- Critical illness arising due to intentional self-injury, suicide or attempted suicide
- Any critical illness arising or resulting from the Proposer or any of his family members committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor or civil commotion.
- War, Terrorism induced Critical Illness/Surgery or caused by nuclear weapons.