

SUD Life Smart Healthcare

A Non-Linked Non-Participating Individual Health Insurance plan

UIN: 142N089V01

Take care of rising cost of medical expenses



Protect savings from sudden medical emergencies



Being prudent and smart with regards to healthcare needs



Being prepared for minor or major medical emergencies



Being prepared for critical illness emergencies

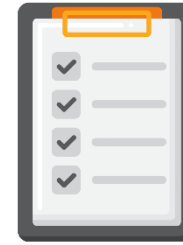


Getting peace of mind





Lump Sum Payout on diagnosis of **Major** as well as **Minor** conditions of covered Critical Illness



Flexibility to choose from 3 Plan Options:
Option 1 - **Cancer Cover**
Option 2 - **Heart Cover**
Option 3 - **Heart, Cancer, Liver & Kidney Cover**



Waiver of Premium for **3 Policy Years** on diagnosis of minor illness condition



Flexibility to choose **Sum Insured** and **Policy Term**



Fixed pay-out based on severity of condition, **irrespective of actual billing**



Tax Benefits: U/s 80 D under the **Income Tax Act, 1961** as amended from time to time

**You focus on your
recovery; we take
care of your medical cost**



When life gets tough, we help you become tougher. SUD Life Smart Healthcare is fixed benefit insurance plan that cover minor or major stages of covered critical illness & condition related to Cancer, Heart, Liver or Kidney.

Eligibility Criteria



Parameters	Minimum	Maximum
Age at Entry (Years)	18	65
Age at Maturity (Years)	23	80
Policy Term (Years)	5	30
Annualized Premium	₹ 348	₹ 3,44,058
Premium Payment Term (PPT)	Equal to Policy Term	
Premium Payment Mode	Regular Pay	
Premium Payment Frequency	Yearly Half Yearly Quarterly Monthly	
Sum Insured*	₹ 5,00,000	₹ 50,00,000

- Age is age last birthday
- *Sum Insured to increase to multiple of ₹ 1 lakhs
- In this product, the Life Assured will choose the Sum Insured, Cover Option and Policy Term.

- Policyholder has option to choose any one of the below **Plan Options** at inception of the policy.

Once chosen, the Plan option cannot be changed during the policy term.

- For each Plan option, the premium will vary based on **Entry Age, Gender of the Life Assured, Sum Insured and Policy Term** chosen.



Benefits under this Plan



- In case the life assured is diagnosed with conditions listed in Annexure 1-A, then he/ she will receive a lumpsum payout

Level	Sum Insured
Minor Critical Illness Condition	25%
Major Critical Illness Condition	100% less minor claims already paid

- Benefit will be payable to the policyholder as per the Plan Option & Sum Insured chosen.**

Where Sum Insured(SI) is highest of

10 times of Annualized Premium

OR

105% of Total Premium Paid

(excluding tax & extra premium, if any) as on date of diagnosis of CI

OR

Basic Sum Insured

- *Annualized Premium** shall be the premium amount payable (sum of all the modal premiums) in a year as chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- *Total premiums paid** mean total of all the premiums received by the Company, excluding any extra premium, any rider premium and taxes.
- Please refer Annexure 1-A for list of Conditions covered, and their definitions

A. On Diagnosis of Minor Condition

1. Under a particular Plan Option, Maximum 2 minor CI condition claims are payable during the policy term subject to Cooling-off period, as defined below :
2. No multiple claims will be admitted by the Company for same Minor CI conditions under the selected Plan Option. In case if you have opted for Plan Option Cancer Cover, in order to qualify for a minor cancer claim benefit under this for the second time, the minor second cancer claim of the organs should be different from the organ of the first claim for which benefit has been paid. For the avoidance of doubt, for those organs with left and right component (including but not limited to breast, ear, eye, fallopian tube, kidney, lung, ovary and testicle), both components will be considered as one and the same organ. Further, each group of the following sites are also treated as one organ:
 - Basal cell and squamous skin cancer
 - Corpus uteri, vagina, cervix uteri
 - Penis and testis
 - Stomach and esophagus

Similarly, no claim will be paid for the same minor condition under Heart/ Liver/ Kidney Plan Options.

B. Waiver of Premium

On a valid minor CI condition claim, premium will be waived for a period of 3 policy years. In case the outstanding policy term is less than 3 years, then premium for outstanding policy term will be waived. The waiver of premium is applicable on diagnosis of first minor CI condition only.

C. Cooling-off Period

Cooling off period is the time between two minor CI claims when no second minor condition claim shall be admitted. Cooling Off period is of 180 days from the date of diagnosis of a Minor CI condition claim and date of diagnosis of subsequent Minor CI Condition claim. However, this requirement of 180 days is not applicable in case of diagnosis with any of the CI specified under Major CI condition claim following a Minor CI condition claim.

A. On diagnosis of Major CI Condition

On diagnosis of major CI condition covered under the plan, an amount equal to sum insured less any minor claims already paid, if any will be paid to the policyholder.

Only one major CI claim will be admitted during the term of policy.

B. Waiting Period

There is a waiting period of 90 days for all major CI conditions covered and 180 days for all minor CI conditions from the policy commencement date, or policy revival date, whichever is later. In case the insured event happens during this period, no benefit shall be payable.

However, 100% of the premium will be refunded from the Date of commencement of risk of the policy or from the date of revival as applicable and the policy will terminate with immediate effect.

No waiting period applies for Critical Illness claims arising solely due to an accident.

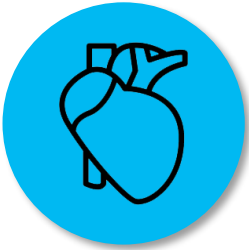
C. Survival Period

15 days survival period is applicable. This refers to the period from date of diagnosis during which the life assured must survive before the CI benefit will be paid. The benefit shall be payable when the CI is diagnosed during the policy term irrespective of when the survival period of 15 days is completed



Option 1 . Cancer Cover

Sr. no	Name of CI	Level
1	Early-Stage Cancer	Minor
2	Carcinoma in situ	Minor
3	Cancer of Specified Severity	Major
4	Aplastic Anaemia	Major
5	Bone Marrow Transplant	Major

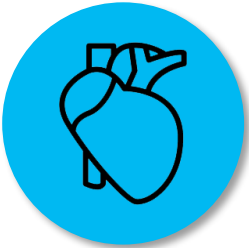


Option 2 . Heart Cover

Sr no	Name of CI	Level
1	Angioplasty	Minor
2	Cardiac Arrest requiring permanent Cardiac Pacemaker or ICDinsertion	Minor
3	Carotid Artery Surgery	Minor
4	Pericardiectomy	Minor
5	Percutaneous Transluminal Balloon Valvuloplasty or Valvotomy	Minor
6	Infective Endocarditis	Major
7	Cardiomyopathy	Major
8	Myocardial Infarction (First Heart Attack of specified severity)	Major
9	Open Chest CABG (Coronary Artery Bypass Graft)	Major
10	Open Heart Replacement or Repair of Heart Valves	Major
11	Primary (Idiopathic) Pulmonary Hypertension	Major
12	Heart transplant	Major
13	Stroke resulting in permanent symptoms	Major
14	Dissecting Aortic Aneurysm	Major
15	Eisenmenger's Syndrome	Major
16	Aorta Graft Surgery	Major

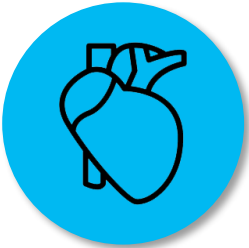
Option 3 . Heart, Cancer, Liver & Kidney Cover

Sr no	Name of CI	Level
1	Angioplasty	Minor
2	Cardiac Arrest requiring permanent Cardiac Pacemaker or ICDinsertion	Minor
3	Carotid Artery Surgery	Minor
4	Pericardiectomy	Minor
5	Percutaneous Transluminal Balloon Valvuloplasty or Valvotomy	Minor
6	Infective Endocarditis	Major
7	Cardiomyopathy	Major
8	Myocardial Infarction (First Heart Attack of specified severity)	Major
9	Open Chest CABG (Coronary Artery Bypass Graft)	Major
10	Open Heart Replacement or Repair of Heart Valves	Major
11	Primary (Idiopathic) Pulmonary Hypertension	Major
12	Stroke resulting in permanent symptoms	Major
13	Dissecting Aortic Aneurysm	Major
14	Eisenmenger's Syndrome	Major
15	Aorta Graft Surgery	Major



Option 3 . Heart, Cancer, Liver & Kidney Cover

Sr no	Name of CI	Level
16	Fulminant Hepatitis	Minor
17	Surgical Removal of One Kidney	Minor
18	Specified Early-Stage Cancer	Minor
19	Carcinoma in situ	Minor
20	Heart / Liver / Kidney Transplant	Major
21	Kidney failure requiring regular dialysis	Major
22	Medullary Cystic Disease	Major
23	Systemic Lupus Erythematosus with Lupus Nephritis	Major
24	End Stage Liver Failure	Major
25	Cancer of Specified Severity	Major
26	Aplastic Anaemia	Major
27	Major Organ /Bone Marrow Transplant *	Major



In case of Missed Premium Maturity Benefits :

- A grace period of 15 days from the due date of the first unpaid premium is available for Monthly mode and 30 days for all other modes.
- If the Life Insured is diagnosed with any major CI condition covered under the policy during the grace period, the benefit under the policy will be paid after deduction of premiums then due and is falling due during that policy year.
- If the Life Insured is diagnosed with any minor CI condition covered under the policy during the grace period, the benefit under the policy will be paid after deduction of premium then due.

In case of Lapsed Policy :

- If the due premiums have not been paid within the grace period, then the policy will lapse.
- Cover will cease and no benefits shall become payable under the lapsed policy.

In case of revival of Lapsed Policy :

- Lapsed policy can be revived within five years from the due date of the first unpaid premium

Reviewability of Premiums :

- The premium rates are guaranteed for an initial period of 5 policy years from the date of commencement of the policy after which it can be reviewed every five year and if revised, it will apply prospectively and will be guaranteed for a period of 5 consecutive years.
- Any revision in the Premium rates shall be notified to the Policyholder at least three months prior to the date of such revision. If the policyholder does not agree to the revised premium rates, the policyholder shall have an option to discontinue the policy.

Termination of Policy :

Policy shall terminate on the occurrence of the earliest of the following:

- On policy being lapsed by non-payment of due premium and not revived within the revival period.
- On Payment of the 100% of the Sum Insured.
- On Maturity i.e., expiry of the policy term
- On death of the Life Assured
- On the date of payment of free look cancellation
- On policy being discontinued by policyholder on revision of premium rates
- On occurrence of the Major CI condition or Minor CI condition during the waiting period

Maturity Benefits :

- On survival of the Life Assured to the end of the policy term, no benefit will be paid and the contract ceases

Death Benefits :

- No benefit will be paid on death of the Life Assured. The policy shall terminate immediately on death of the Life Assured..

Surrender Benefits :

- No Surrender Benefit available under this plan option.

Policy Loan :

- No Loan facility available under this plan option.

Riders :

- No riders are available under this product

Alteration in Premium Payments frequency :

- During the Premium Payment Term, you have an option to alter/ change the premium payment frequency as available under the policy. This option can be exercised only on Policy Anniversary



Today, **critical illnesses** account for **60 percent of deaths** in India, according to the **Global Burden of Disease Study**.

1

- **Cancer** is one of the **top five causes of untimely deaths** in India.
- More than **17.3 lakh cases of cancer** in India with more than **8.8 lakh deaths** in 2020.

2

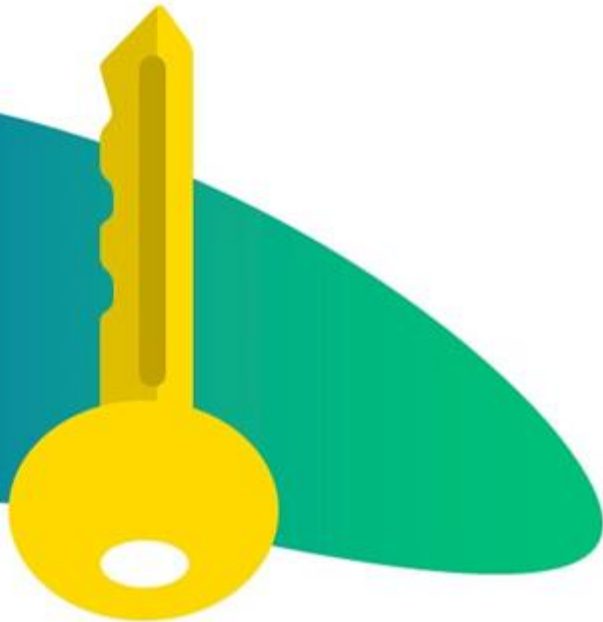
- Deaths due to **cardiovascular disease** rose by **34%** between 1990-2016 in India.
- **Ischemic heart disease & stroke** is the leading cause of death.
- **900 Indians** under the age of 30 die of heart attack every day.

3

- In 2017, **liver disease deaths** in India reached over **2.5 lacs**, over **2 % of total deaths**.
- **10 lac people** are diagnosed with **liver cirrhosis** every year, which is the 10th most common cause of death in India.

4

- **1:10** people worldwide **have chronic kidney disease**.
- In India chronic kidney disease is **800 per 10 lacs of people**
- **End-stage kidney disease** is **200 per 10 lacs**
- **Diabetic nephropathy** is the most common cause.
- In India, **10-20% growth rate** of the **dialysis** population.

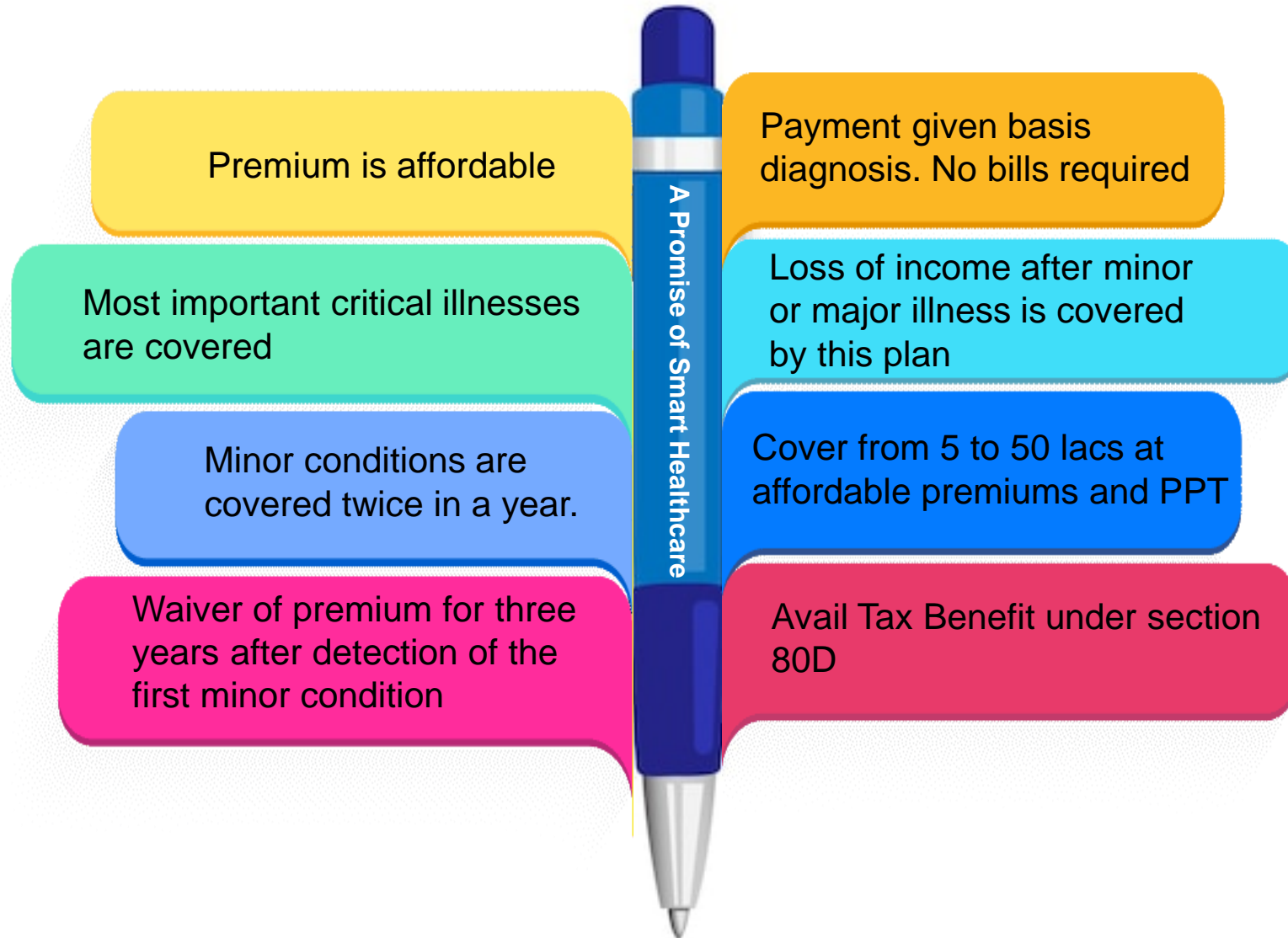


- 🔑 A Non-Linked Non-Participating Individual Health Insurance plan
- 🔑 Flexibility to choose from three Plan Options:
Cancer Cover | Heart Cover | Heart, Cancer, Liver & Kidney Cover
- 🔑 Flexibility to choose Sum Insured and Policy Term
- 🔑 Lump sum payout is provided on diagnosis of major as well as minor illness
- 🔑 Waiver of premium for 3 policy years on diagnosis of minor CI condition
- 🔑 Alteration of Premium Payment Frequency is available, which can be done only on Policy Anniversary
- 🔑 Tax Benefit under section 80 D

Disclaimer:

Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws. The benefits under the products will be available subject to fulfillment of definitions of the covered Critical Illness, exclusions, waiting period, survival period, cooling period, as applicable. Kindly read the sales brochure carefully w.r.t these terms for complete details.

10 Reasons to Buy SUD Life Smart Healthcare





For more details, contact the Branch Manager

 1800 266 8833  www.sudlife.in

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and “SUD Life Smart Healthcare” is the name of the plan. Neither the name of the Insurance Company nor the name of the plan in anyway indicates the quality of the plan, its future prospects or returns.

SUD Life Smart Healthcare | UIN: 142N089V01 | A Non-Linked Non-Participating Individual Health Insurance Plan

Star Union Dai-ichi Life Insurance Company Limited | IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

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Protecting Families
Enriching lives!