



FIRST NATIONAL INSURANCE
ASSURING PEACE OF MIND, THE ESSENCE OF LIFE

Critical Illness Insurance

Conditions

Benefits

The benefit is obtainable under the Critical Disease Treatment Insurance if the Assured gets afflicted with or suffers from one of the following diseases or dies within the term: -

1. Heart Attack, Stroke, Cancer (Life – threatening), Renal Failure, Major Organ Transplant, Heart Valve Replacement or Repair, Coronary Artery bypass surgery, Severe Burns, Coma, Bacterial Meningitis
2. Death

No Claim payable for the following

No claim is payable for the Critical Disease (or) Death caused directly or indirectly by or in connection with one of the following: -

1. The Insured being treated, recommendation by the physician for treatment already obtained, symptom already found
2. Insanity, caused by mental diseases
3. Hospitalization for medical check-up and rest
4. For beautification
5. To wear a hearing aid
6. Physical defect or infirmity
7. Consumption(use) of narcotic drugs
8. Self-commission of a crime
9. Afflicted with AIDS/HIV
10. Any accident, loss, damage directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of terrorism, riot, war and warlike events (hostilities, warlike operations, military or usurped power and any direct or indirect consequence of one of the said occurrences.)
11. Fraudulent claims
12. Suicide (or) self-injury
13. Treatment of the Malignant Tumor diagnosed as a cancer within 90 days from the date of risk (the date of risk before the renewal in the case of a renewed policy)



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14. Carcinoma in Situ/Intraepithelial Neoplasm (Lump forming in the epithelium of lung, skin, breathing, alimentary, urinary canals and all hollow structures)

Conditions

1. In case of misrepresentations such as negligent description, misdescription, intentional misdescription, exclusion and fraud etc. in the proposal, all benefits shall be forfeited.
2. Insurance attaches from the time of premium payment and will expire at 12 o'clock on the night of the term completing one year.
3. In the event of the Insured terminating the insurance policy return of premium is not applicable. If the termination is done by the Insurer, premiums calculated pro rata for the remaining period will be returned.
4. After premium was paid for the first time, as per mode of premium payment, premiums for the remaining period shall be paid within 15 days starting from first day after due date. In case of a claim benefit shall be paid less the arrears of premium.
5. In case of a waiting period being passed over, the insurance policy will become null and void from the first day after the waiting period expires.
6. No waiting period for renewing policies during the interval for renewal.
7. In case of the Assignee (beneficiary) failing to submit within 3 months those demanded by this company with regard to the claim of benefit, the benefit will be forfeited.
8. In regard to cases claiming benefit within one month from the date of risk, the specialists of this Company will examine them again.