

## **Maternity Benefit Rider**

### **1. General Provisions**

- 1.1.** It is agreed and understood that the Maternity Benefit Rider can only be bought along with the Base Plan and cannot be bought in isolation or as a separate product.
- 1.2.** The Maternity Benefit Rider is subject to the terms and conditions stated below and the Policy terms, conditions and applicable endorsements of the Base Plan.
- 1.3.** The Maternity Benefit Rider and the option chosen shall be available only if the same is specifically mentioned in the Schedule of Insurance Certificate.

### **2. Benefits**

This Rider provides benefits up to the Sum Insured subject to any specific limits specified in the Product Benefits Table, the terms, conditions, limitations and specific and general exclusions mentioned in this Rider and as shown in the Schedule of Insurance Certificate and eligibility for the Base Plan opted for as specified in the Product Benefit Table.

#### **2.1. Maternity Cover**

- 2.1.1** We will cover Maternity Expenses for the delivery of a child, and including treatment for the mother and child till the time of discharge from Hospital after the delivery subject to the following:
  - (a) This benefit is available provided mother is covered as an Insured Person under the Base Plan.
  - (b) This benefit is available for both normal and caesarean section deliveries.
  - (c) Our maximum liability per pregnancy, including Pre or Post Hospitalisation Medical Expenses for the same will be subject to the specified sub-limit in Schedule of Insurance Certificate for normal and caesarean section deliveries;
- 2.1.2** We will cover Maternity Expenses related to a Medically Necessary termination of pregnancy subject to the conditions mentioned in Clause 2.1.1 above.
- 2.1.3** The following expenses are not covered under Maternity Benefit:
  - (a) Maternity Expenses in respect of the harvesting and storage of stem cells when carried out as a preventive measure against possible future illnesses
  - (b) Maternity Expenses for ectopic pregnancy. However, these expenses are covered under Base Plan.

## **2.2. New Born Baby Cover**

We will:

- (a) Cover Medical Expenses towards the medical treatment of the Insured Person's New Born Baby while the Insured Person is Hospitalised for Inpatient Care for delivery.
- (b) Cover the New Born Baby as an Insured Person until the expiry of the Policy Period in which the baby is born without the payment of any additional premium.
- (c) Our maximum liability for this benefit will be subject to the option specified under the Schedule of Insurance Certificate for Insured Person

## **2.3. Vaccination Cover**

We will cover the Reasonable and Customary Charges for vaccination of the New Born Baby for list of the vaccinations mentioned herein until the New Born Baby completes one year. If the Policy ends before the New Born Baby has completed one year, then, We will only cover such vaccinations until the baby completes one year, and only if We have accepted the baby as an Insured Person at the time of renewal.

### **List of Vaccines**

- i) BCG
- ii) OPV+IPV-B1/OPV
- iii) Hepatitis B-1
- iv) DTPw booster-1 or DTPa booster-1
- v) Hib
- vi) Measles
- vii) MMR-1
- viii) Typhoid
- ix) Meningococcal
- x) Tetanus Toxoid
- xi) HPV (only girls)

## **3. Exclusions**

- 3.1.** We shall not be liable under this Rider for any claim in connection with or in respect of the Exclusions as provided under the Base Plan.
- 3.2.** In addition to Clause 3.1 above the following exclusions shall apply to this Rider:
  - (i) Waiting Period for Maternity Benefit

Any Maternity Expenses applicable under the Base Plan are subject to a waiting period of 9 months from the date of inclusion of the mother under the Base Plan as the Insured Person in respect of whom this benefit is claimed.

#### **4. Claim Procedure**

The Claim process for both Cashless Hospitalization and reimbursement shall be as per the terms and conditions of the Base Plan.

#### **5. Termination of Rider**

It is agreed and understood that You do not have the option to opt out of the Rider once You have opted for it and is so indicated in your Schedule of Insurance Certificate. However, the Rider benefit will automatically and immediately cease if the Base Plan is terminated, discontinued or made paid-up. You further understand and agree that the Rider benefit will also automatically and immediately cease when the total claims equal 100% of the Sum Assured.

#### **6. Withdrawal of Rider**

This Rider may be withdrawn at Our option subject to prior approval of Insurance Regulatory and Development Authority (IRDA) or due to a change in regulations. In such a case, We shall provide an option to migrate to our other suitable Rider if available with Us.

#### **7. Territorial Jurisdiction**

All benefits and optional benefits are available in India only and all claims shall be payable in India in Indian Rupees only.

#### **8. Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

## 9. Interpretations & Definitions

It is agreed and understood that all definitions as provided in the Base Plan shall apply to this Rider. In addition to the definitions provided in the Base Plan, for the purposes of this Rider, the following words or phrases shall have the meanings attributed to them wherever they appear in this Rider and for this purpose the singular will be deemed to include the plural, the male gender includes the female where the context permits:

Def. 1. **Base Plan** means the Group Health Insurance Policy or any other group insurance plan issued by Max Bupa Health Insurance Company Limited including its terms and conditions, any annexure thereto and the Schedule of Insurance Certificate (as amended from time to time), the information statements in the proposal form or the Information Summary Sheet and the Policy wording (including endorsements, if any) and to which this Rider is attached.

Def. 2. **Maternity expenses** shall include—(a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization). (b) Expenses towards lawful medical termination of pregnancy during the policy period.

Def. 3. **New Born Baby** means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Def. 4. **Rider** means the Maternity Benefit Rider.

Any reference to any statute shall be deemed to refer to any replacement or amendment to that statute.

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