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# Birthright Insurance Policy Wordings

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- Applicability
- Age Group
- Identification
- Scope of Cover
- Exclusion

## Applicability

Expectant mother upto 3 months pregnancy

## Age Group

GroupAge18 years to 40 years

## Identification

Birth certificate of the child issued by the hospital.

## Scope of Cover

1. CONGENITAL ANOMALIES, and if such Congenital Anomalies result into (a) Temporary Disablement or (b) Permanent Total Disablement or (c) Permanent Partial Disablement, at the time of birth or within 2 years thereof in respect of those anomalies which generally manifest later, and shall require any such insured upon the advice of a duly qualified Physician/ Medical Specialist/ Medical Practitioner/ Pediatrician/Obstetrician/ Gynecologist.

2. In respect of Congenital Anomalies certified by a Medical Practitioner, Permanent Total Disablement, the Company will also deposit the balance unspent amount (unutilized limit) with a Bank or Unit Trust of India and monthly benefit by way of interest will be available to the insured for the maintenance of the child. On death of Insured, the said monthly interest will be available to the natural guardian or failing that to the legally appointed guardian under whose care the child was placed. On death of the child, the corpus amount will be available to the natural guardian or legally appointed guardian as the case may be.
3. In respect of congenital Anomalies certified by a Medical Practitioner as Permanent Partial Disablement, the Company will also deposit such percentage of the balance amount (unutilized limit) as certified by a Medical Practitioner to be the percentage of permanent partial disability, in Bank or Unit Trust of India and monthly benefit by way of interest will be available to the insured for the maintenances of the child. On death of Insured, the said monthly interest will be available to the natural guardian or failing that to the legally appointed guardian under whose care the child was placed. On death of the child, the corpus amount will be available to the natural guardian or legally appointed guardian as the case may be.

### **Exclusion**

1. Congenital Anomalies directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, Hostilities or warlike operations (whether war be declared or not) and breach of Criminal Law by the Insured.
2. Congenital anomalies directly or indirectly caused by or arising from ionizing radiations or contamination by radioactivity from any source whatsoever.
3. Expenses on vitamins and tonics unless forming part of treatment for congenital anomalies as certified by the attending Physician.
4. If the Insured is a heavy consumer of alcohol/narcotics/smoking.
5. If the Insured has been exposed to excessive radiation, X-rays, drugs for treatment of disease like cancer etc.
6. Conception by the Insured against medical advice.
7. Congenital Anomalies occurring due to the existence of proven inherited disorders/abnormalities in the family or in any of the earlier children to which the Insured has given birth unless the required pre-natal tests have been carried out and the reports thereof are positive.