

Group Critical Care (GCC)

Group Critical Care (GCC) Loan Linked Product providing Critical Illness and Accidental Cover for Retail Loan Borrowers in the age group of 18 to 55 Years with policy tenure of 5 years, thereafter renewable up to tenure of the loan or applicant attaining age of 75 years, whichever is lesser

GCC Policy covers 41 listed critical illnesses & provides Personal Accidental Insurance with Temporary/Permanent Total Disability coverage. Plan provides coverage to the extent of Loan Sanctioned Amount and in case of diagnosis of any listed critical illness or death or disability due to an accident, the outstanding loan amount gets paid to the bank and the remaining amount goes to the nominee.

Key Features:

Policy Tenure	Policy is available in tenure of 1,2,3,4 & 5 years. Tenure of Policy – Loan Tenure or 5 Years whichever is minimum.		
Age Norms	Entry Age: 18yrs to 55 years Exit Age: Maximum of 75 years.		
Renewability	Maximum Tenure of Policy is 5 years. For loans, with more than 5 years tenure, policy can be further renewed for remaining period of loan or applicant attaining age of 75 years, whichever is lesser.		
Section 1			
Critical Illness Cover	Plan Type	Borrower & Co-borrower	
	Relationships Covered	Borrower & Co-borrower	
	Critical Illness Sum Insured (SI)	INR Upto 3 Crore (SI ≤ Loan Amount)	
	Age band	18-50 Yrs.	1 Lac - 3 Cr.
		51-55 Yrs.	1 Lac - 1 Cr.
	Sub Sections		
	Illnesses Covered	41 illness	
	Pre-Existing Diseases (PED) waiting period	24 Months	
	Initial waiting period	60 days	
	Survival Period	Waived	
Income Protector	Rs. 25,000/ month upto 3 months		
Section 2			
Accidental Cover	Plan Type	Borrower & Co-borrower	
	Relationships Covered	Borrower & Co-borrower	

	Accidental Cover Sum Insured (SI)	Equal to Critical Illness Sum Insured
	Accidental Death (AD)	100% of Accidental Cover SI
	Accidental Permanent Total Disability (PTD)	100% of Accidental Cover SI
	Temporary Total Disability (TTD)	INR 1000 weekly for 50 weeks. With 3 days deductible
	Comatose benefit	1% of Accidental Cover of Sum Insured per week upto 40 weeks with initial waiting period of 3 months. Ex: if a customer is in a comatose state due to an accident, he/she will be eligible for 1% of the Accident SI for 40 weeks subject to waiting period of 3 months)
	Air Ambulance for Accidental Injuries	Rs.1.00 lac
	Air Accident Death	Upto 2 times of Accidental Cover SI. If any claim paid under PTD/TTD, then same will be deducted from the maximum amount (2 times of Accidental Cover SI) of claim payable under this benefit.
	Education Allowance for children	Rs. 2.50 Lacs
	Last Rites Expenses	Rs.5000/-

Income Protector – in the event of Insured Person losing his job due to Critical Illness, in addition to the Critical illness Sum Insured, the insurance company will pay Rs.25000/- per month for a maximum period of 3 months.

Accidental Permanent Total Disability (PTD)

If an Insured Person suffers an Injury solely and directly due to an Accident which occurs during the Policy Period and which solely and directly results in the Insured Person's Permanent Total Disability of the nature specified in the grid below, within three hundred and sixty-five (365) days from the date of occurrence of such Accident.

Conditions:

1. The Permanent Total Disability is proved with a disability certificate issued by a Medical Board duly constituted by the Central or the State Government.

2. Niva Bupa will admit a claim under Accidental Permanent Total Disability (PTD) only if the Permanent Total Disability continues for a continuous period of at least six (6) calendar months from the commencement of the disability and such disability is permanent at the end of this period.
3. Insured Person to survive minimum Period of 6 months after accident for availing Accidental Permanent Total Disability benefit under this policy.
4. Niva Bupa shall not be liable to make payment under Accidental Permanent Total Disability (PTD) in respect of an Insured Person for all Policy Periods more than once in the Insured Person's lifetime.

List of 41 critical illness:

The policy offers coverage for the following 41 critical illness. In case of diagnosis of these critical illness, the Sum Insured (SI) will be paid to Bank/Nominee as per the terms & conditions of policy:

1.	Abdominal Aortic Aneurysm	21.	Major organ /bone marrow transplant
2.	Alzheimer's Disease	22.	Medullary Cystic Kidney Disease
3.	Aortic Dissection	23.	Motor neuron disease with permanent symptoms
4.	Apallic Syndrome	24.	Multiple sclerosis with persisting symptoms
5.	Aplastic Anaemia	25.	Muscular Dystrophy
6.	Bacterial Meningitis	26.	Myocardial infarction
7.	Benign brain tumor	27.	Nephrotic syndrome
8.	Blindness	28.	Open chest CABG
9.	Cancer of specified severity	29.	Open heart replacement or repair of heart valves
10.	Cardiomyopathy including Peripartum and postpartum Cardiomyopathy	30.	Parkinson's Disease
11.	Coma of specified severity	31.	Permanent paralysis of limbs
12.	Deafness	32.	Pituitary apoplexy in pregnancy
13.	End stage liver failure	33.	Pneumonectomy
14.	End stage lung failure	34.	Primary (idiopathic) pulmonary hypertension
15.	Fulminant Viral Hepatitis	35.	Progressive Scleroderma
16.	Kidney failure requiring regular dialysis	36.	Severe Rheumatoid Arthritis
17.	Loss of independent existence	37.	Stroke resulting in permanent symptoms

18.	Loss of limbs	38.	Systematic Lupus Erythematosus with Renal Involvement
19.	Loss of speech	39.	Third degree burns
20.	Major head trauma	40.	Uterine inversion
		41.	Uterine Rupture