

## **Depositor's Accidental Insurance Modality**

Critical Illness Insurance is provided to depositors as follows:

- All Wonder Women Savings Account holders
- NPR 500,000 or 10 times of 25% weighted average 365 days saving balance, whichever is lower.
- Account holder shall be eligible from 90 days of account opened date.
- The facility shall be provided for 18 critical diseases only.

*(Detailed features is in Annex III and Exclusions in above facilities are in Annex IV)*

## Annex III

### Terms and Conditions for Critical Illness Facility:

- A. Critical Illness Facility means facility to be provided by Insurance Company to all Wonder Women saving account holders of the Bank to provide reimbursement of critical illness expenses up to NPR. 500,000 (Five Hundred Thousand only) for 5,000 Wonder Women saving account holders on first come first basis incurred in all hospitals and clinics in Nepal, listed 70 hospitals in India and all hospitals of Thailand and Singapore.
- B. In the case of joint account holders, all joint holders shall be eligible to claim critical illness insurance facility. However, it shall be on first come first serve basis.
- C. The account holder shall be eligible for the facility from the 90 days of account open date.
- D. Claim payable for Critical Illness facility will be 10 (ten) times of 25 % of weighted average annual balance (last 365 days from submission date) of deposit account or up to NPR 500,000 (Five Hundred Thousand only), whichever is lower.
- E. Payment under this scheme shall be eligible upon certification/declaration of certified doctor.
- F. Other terms and conditions, limitations, exclusion and coverage as per attached shall be applicable to critical illness insurance policy.

	<b>Benefits</b>	<b>Maximum Sum Payable</b>
<b>A.</b>	Critical Illness Insurance for Wonder Women Saving Account Holder	Maximum Limit is Rs. 500,000 per person.
<b>i.</b>	Maximum no. of claimant – 5000 during policy period	
<b>ii.</b>	The critical illness facility shall be 10 (ten) times of 25% of weighted average deposit during last 365 days of account holder or NPR 5,00,000 whichever is lower.	

**18 critical diseases under Critical Illness are:**

1	Cancer
2	End stage Renal Failure requiring regular Dialysis
3	Multiple Sclerosis with persisting Symptoms
4	Beginning Brain Tumor
5	Parkinson's Disease
6	End stage Liver disease
7	Alzheimer's Disease
8	Major Organ/Bone Marrow Transplant
9	Heart Valve Replacement or Repair
10	Coronary Artery Bypass Graft
11	Surgery of Aorta
12	Stroke resulting in permanent symptoms
13	Permanent Paralysis of Limbs
14	Myocardial Infraction of first heart attack
15	Coma of specified severity
16	Major burns (at least 50% of body surface area)
17	Total and Irreversible loss of speech
18	Total and Irreversible loss of hearing in both ears

## Annex IV

### Exclusions

- a. The first amount of each and every claim admitted as described in Annexure I.  
**(Minimum claim amount is NPR 2,500 for Domiciliary Treatment only.)**
- b. Insanity, Intentional self-injury or attempted suicide, dissipation or drunkenness, use of intoxicating drugs or liquors.
- c. Routine eye test, optical and routine dental treatment, artificial teeth and hearing aid.
- d. Beauty treatment or beauty cream.
- e. Miscarriage or abortion or pregnancy. However, delivery case shall be eligible.
- f. Expenses incurred in Homeopathy other than Jaundice based.
- g. Ayurvedic Treatment Prescribed by other than registered Ayurvedic Medical Practitioner as per Nepalese law.
- h. Expenses incurred due to war invasion act or while life assured is serving as member of any defense police or national security force except group accident.
- i. Any injury or sickness arising out of Riot, Strike, malicious act, sabotage and terrorism.
- j. Venereal or sexually transmitted disease, AIDS or AIDs related complex and / or any illness arising as complications from these conditions.
- k. Routine checkup of Hypertension, Diabetes and Thyroid.
- l. Expenses for any type of liquid vitamin other than as may be necessitated due to an accident.
- m. Coverage of any type of vaccination.
- n. Pre-existing disease and pre-existing critical illness.