



### **Unlimited Restore (Add on)**

#### **Preamble**

Unlimited Restore (Add on) is an Add-on which can be opted along with the Base Plan only and cannot be bought in isolation or as a separate product. This Add-on shall be available only for claims made within India during the Policy Period. The Add-on shall be available only if it is specifically mentioned in Your Base Plan's Policy Schedule.

#### **Section A. Benefit**

##### **Unlimited Restore (Add on)**

This Add-on cover will be providing instant addition of 100% Basic Sum Insured on complete or partial utilization of Your Sum Insured rebound or Restore benefit (as applicable) during the Policy Year. This Add-on will trigger unlimited times and is available for all subsequent claims in a Policy Year.

##### Conditions:

- i. The Sum Insured will be restored under this Add-on for the subsequent claim in the Policy Year.
- ii. A single claim in a Policy Year cannot exceed the sum of Basic Sum Insured and Plus benefit / Multiplier Benefit / Cumulative Bonus / Extended Cumulative Bonus (if applicable).

In case of a Family Floater Policy, Unlimited Restore Sum Insured will be available on floater basis for all Insured Persons in the Policy.

#### **Section B. Definition, Exclusions and Terms & Conditions**

- All waiting periods, definitions, permanent exclusions, claims procedure and general terms & conditions applicable to the Base Plan will apply to this Add-on as well.
- Please Note: Any claim under this Add-on endorsement policy will only be admissible when it qualifies according to the terms, conditions and exclusions in the Base Plan.