

Standard Policy Provisions

AEGON Religare iCI Rider - UIN: 138Bo11Vo1

Product Description

This is an add-on benefit which is in addition to the benefits under the Policy and this Rider is only issued along with the Policy and shall always be subject to continuation of the Policy.

A1. General

iCI Rider or Rider means the AEGON Religare iCI Rider more fully described in this document.

iCI Rider Premium or Rider Premium means the premium payable by you for availing benefits under the Rider.

iCI Rider Term or Rider Term is the period for which this Rider benefit is availed.

A2. Definitions of covered Critical Illness

1. CANCER

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded -

- i. Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- ii. Any skin cancer other than invasive malignant melanoma
- iii. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NoMo.
- iv. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- v. Chronic lymphocytic leukaemia less than RAI stage 3
- vi. Microcarcinoma of the bladder
- vii. All tumours in the presence of HIV infection.

2. FIRST HEART ATTACK

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- i. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii. new characteristic electrocardiogram changes
- iii. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- ii. Other acute Coronary Syndromes
- iii. Any type of angina pectoris

3. STROKE

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

4. OPEN CHEST CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures
- ii. Any key-hole or laser surgery.

A3. Rider Benefits

If the Life Assured is diagnosed with any of the covered Critical Illness as per Clause A2, the Company will pay the Sum Assured under this Rider and this Rider will terminate.

This benefit will be available only if the Life Assured survives for a period of 30 days from the date of diagnosis of the covered Critical Illness. The Rider will be terminated with no further liabilities upon the payment of the Benefits. However, the Policy along with other Riders, if any will continue till the Date of Maturity.

In order to be a valid claim, the diagnosis or related signs/symptoms of these 4 Critical Illnesses need to be first event in the lifetime of the policyholder. If the policyholder discloses history of any of the 4 Critical Illnesses or the medical evidence indicates the same, then in that case this rider will not be offered.

Any pre-existing condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment must be declared by the policyholder at the time of purchase.

A4. Rider Premium

The Rider Premium is payable as per the frequency of Policy Premium Payment mode under the Policy. Any tax levied on the Rider Premium will be levied and collected in addition to the Rider Premium.

Premiums are guaranteed for the first 5 years of the Policy and for a period of 5 years thereafter. Reviews will be carried out to determine whether the premium will be changed at the end of the guaranteed period. New Premiums after approval from IRDA will be charged from you. AEGON Religare would inform you about the changes in Premium at least 30 days in advance

A5. Discontinuance of Rider

If you wish to discontinue this Rider, you can intimate the Company by making an application in the specified form. The benefits under the Rider shall be terminated with effect from the immediately following Premium Due Date.

A6. Discontinuance of Rider Premium

If any Policy Premium due remains unpaid even after the expiry of Grace Period of 30 days from the Due Date of the unpaid Policy Premium, the Policy will lapse together with this Rider with effect from the Due Date of the first unpaid Policy Premium. The Rider can be reinstated in accordance with provisions contained in the Policy for reinstatement. Any such request for reinstatement will be subject to underwriting rules of the Company. The reinstatement will be effective only upon confirmation by the Company in writing.

A7. Waiting Period & Survival Period

There is a waiting period of 90 days from the date of inception and reinstatement of the Rider to claim the benefit and the Life Assured should have survived for a period of 30 days from the date of diagnosis of the covered Critical Illness to claim the benefit.

No Benefits will be paid if the Life Assured is diagnosed with the covered Critical Illness on or before the completion of waiting period.

A8. Exclusions

The following exclusions are apart from the exclusions mentioned in the definitions of the illnesses.

The Life Assured will not be entitled to any benefits if a Covered Critical Illness results either directly or indirectly from any one of the following causes:

- Diseases in the presence of an HIV infection;
- Pre-Existing Disease is defined as: Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to the first policy issued by the insurer.
- Any of the 4 critical illnesses being diagnosed within 90 days of the start of coverage (i.e. during the waiting period);
- No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy; Date of occurrence of critical illness will be reckoned for the above purpose and for the purpose of evaluating waiting/survival period as the date of diagnosis of the illness/condition. It will be the date on which the medical examiner first examines the life assured and certifies the diagnosis of any of the illness/conditions.
- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide, while sane or insane.
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- Taking part in any naval, military or air force operation during peace time.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act.
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

A9. Maturity and Surrender

No benefit is payable under this Rider on Maturity or Surrender.

A10. Free look

The rider can be free-looked within a period of 30 days from the issue date of the rider upon which the Rider Premium after deduction of stamp duty will be refunded. Moreover, if Base Policy is cancelled for the free look, then the Rider is also considered to be free looked.

A11. Termination

The iCI Rider will terminate on the earliest of:

- On payment of benefit as mentioned under Clause A3;
- The next Premium Due Date following the receipt of a request for discontinuance of the this Rider under Clause A5;
- The date on which the Policy is terminated;
- The Date of Maturity of the this Rider as stated in the Policy Schedule; or
- On discontinuance of Rider Premium as under Clause A5.