

Standard Policy Provisions

AEGON Religare Health CI Rider UIN 138Boo8Vo2

A1. General

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

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

Health CI Rider Premium or Rider Premium means the premium payable by you for this Rider.

Health CI Rider Term or Rider Term is the period for which this Rider benefit is granted as per the rules of the Company.

A2. Definitions of covered Critical Illness

• **Alzheimer's Disease:**

Alzheimer's disease is a progressive degenerative disease of the brain characterised by diffuse atrophy throughout the cerebral cortex with distinctive histopathologic changes. Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's disease, resulting in progressive significant reduction in mental and social functioning requiring the continuous supervision of the life assured. This diagnosis must be supported by the clinical confirmation of an appropriate consultant Neurologist and supported by the Company's appointed doctor.

Exclusions:

- (i) Non organic diseases such as neurosis and psychiatric illnesses; and
- (ii) Alcohol related brain damage.
- (iii) Any other type of irreversible organic disorder/dementia

• **Aplastic Anaemia:**

Chronic persistent bone marrow failure which results in Anaemia, Neutropenia and Thrombocytopenia requiring treatment with at least one of the following:

- i. Regular Blood Product Transfusion
- ii. Marrow Stimulating Agents
- iii. Immunosuppressive Agents or
- iv. Bone Marrow Transplantation

The diagnosis and suggested line of treatment must be confirmed by a Haematologist using relevant laboratory investigations including Bone Marrow Biopsy. Two out of the following three values should be present:

1. Absolute Neutrophil count of 500 per cubic millimetre or less;
2. Absolute Reticulocyte count of 20,000 per cubic millimetre or less; and
3. Platelet count of 20,000 per cubic millimetre or less.

• **Blindness:**

Total and irreversible loss of sight in both eyes as a result of illness or accident. The blindness must be confirmed by an Ophthalmologist.

• **Cancer**

I. 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.

II. 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.

• **Cardiomyopathy**

The unequivocal diagnosis by a consultant cardiologist of Cardiomyopathy causing impaired ventricular function, suspected by ECG abnormalities and confirmed by cardiac echo of variable etiology and resulting in permanent physical impairments to the degree of at least Class IV of the New York Association (NYHA) Classification of cardiac impairment. The NYHA Classification of Cardiac Impairment (Source: "Current Medical Diagnosis and Treatment – 39th Edition"):

- a. Class I: No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnoea, or anginal pain.
- b. Class II: Slight limitation of physical activity. Ordinary physical activity results in symptoms.
- c. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- d. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
- e. Cardiomyopathy related to alcohol abuse is excluded

- **Coma**

- I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:
 - i. no response to external stimuli continuously for at least 96 hours;
 - ii. life support measures are necessary to sustain life; and
 - iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.
- II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

- **Kidney Failure**

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

- **Muscular Dystrophy**

A group of hereditary degenerative diseases of muscle characterised by weakness and atrophy of muscle. The diagnosis of Muscular Dystrophy must be unequivocal and made by a consultant neurologist with confirmation of the combination of 3 out of 4 following conditions.

1. History of other affected family members
2. Clinical presentation including absence of sensory disturbance, normal Cerebrospinal Fluid and mild tendon reflex reduction
3. Characteristic Electromyogram
4. Clinical suspicion confirmed by muscle biopsy

The condition must result in the inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 6 "Activities of Daily Living" for a continuous period of at least 6 months.

The Activities of Daily Living are:

- (a) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility: the ability to move indoors from room to room on level surfaces;
- (e) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding: the ability to feed oneself once food has been prepared and made available.

- **Paralysis**

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

- **Stroke**

- I. 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.
- II. 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.

A3. Rider Premium

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

A4. Discontinuance of Rider coverage

If you wish to discontinue this Rider, you can intimate the Company by sending an application in the prescribed form and this Rider shall stand terminated with effect from next Premium Due Date without any benefits.

A5. Discontinuance of Rider Premium

If any due premium for the Policy remains unpaid even after the expiry of Grace Period of 30 days from the Premium Due Date, the Policy along with Rider shall lapse with effect from the Due Date of the first unpaid Policy Premium. The lapsed Policy and this Rider can be reinstated in accordance with provisions in the Policy.

A.6 Addition of this Rider

In case of lapse of the Policy and the Rider, if Rider is not reinstated along with the Policy, then the Rider shall stand terminated for the entire term of the Policy.

A7. Rider Benefits

If the Life Assured is diagnosed with any of the covered Critical Illness as per Clause A2, the Company from the date of acceptance of claim under this Rider will pay the Sum Assured under this Rider as mentioned in the Policy Schedule.

The benefit under this Rider can be claimed only after 90 days from the date of taking this Rider and the Life Assured survives for a period of 30 days from the date of diagnosis of the covered Critical Illness.

This Rider will terminate upon the benefit being made available to the Policy. However, the Policy will continue till the Date of Maturity.

A8. Exclusions

The Policyholder shall not be entitled for Health CI Rider Benefit if the insured event results either directly or indirectly from any one or more of the following causes:

- Any claim occurring as a result of Pre-existing conditions or their resultant complications unless stated in the proposal form and specifically accepted by the company and endorsed thereon.
- AIDS, HIV related complications or any Sexually Transmitted Diseases.
- Attempted suicide or self inflicted injury, irrespective of the mental condition.
- Hazardous sports or activities included but not limited to bungee jumping, mountaineering etc.
- Any flying activity other than as a bonafide passenger.
- Under the influence of alcohol, drugs or any substance not prescribed by a Registered Medical Practitioner.
- War, riots, civil commotion, strikes, civil war or service in the military or paramilitary forces of a country at war.
- Criminal, unlawful or illegal activity participation.
- Any treatment directly or indirectly arising from Exposure of life assured to Radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature.
- Diagnosis or treatment taken outside India.
- Psychiatric or mental illness.
- Circumcision, any Cosmetic procedures or Plastic Surgery.
- Pregnancy, childbirth or their complications, Abortion, Medical Termination of Pregnancy, Infertility or sex change operation.
- Organ donation (donor costs).
- Rehabilitation or convalescent care or treatments or tests not consistent with customary medical treatment or diagnosis or stay in hospital beyond the customary length of stay where no active treatment is provided.
- Non-Allopathic treatment
- Purely investigative procedure not resulting in any treatment or unreasonable failure to seek medical advice.
- Congenital conditions, genetic disorders or birth defects unless specifically covered.
- All dental surgery or treatment are excluded except those arising due to accident and recommended by a registered and qualified medical practitioner.
- The life assured shall not be entitled to any benefits under the Policy if the Covered Critical Illness results due to the side effects (whether directly or indirectly) of any treatment undergone by the life assured outside India or if the treatment is taken from any non-allopathic establishment whether in India or outside.
- The life assured shall not be entitled to any benefits under the Policy if the diagnosis of the covered critical illness is done outside India.

A9. Maturity and Surrender

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

A10. Termination

The Health CI Rider will terminate on the earliest of:

- On availability of benefit as mentioned under Clause A7;
- The next Premium Due Date following the receipt of a request for discontinuance of the this Rider under Clause A4;
- 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.