

Standard Policy Provisions

AEGON Religare Women Care Rider UIN: 138Boo9Vo2

Product Description

“AEGON Religare WOMEN CARE Rider” is a non-linked non-participating rider. This is an add-on benefit which is in addition to the benefits under the Base Plan and this Rider is only granted along with the Base Plan

A1. General

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

Women Care Rider Premium or Rider Premium means the Premium payable by Policyholder for this Rider.

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

Definition of Covered Condition under this Rider

The covered conditions under this Rider are classified into 2 different groups. The benefits and eligibility criteria is separate for both these groups.

Group 1

- Malignant Cancer of the Female Organs: Lump sum benefits as per the Sum Assured will be payable on diagnosis of any Malignant Cancer of any of the following female Organs:
 - Breast
 - Cervix Uteri
 - Corpus Uteri
 - Ovary
 - Vulva
 - Vagina
 - Fallopian Tube

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

Group 2

- Birth of child with Congenital Disorders and required Surgeries: Lump sum benefits as per the Sum Assured will be payable on occurrence of any of the following events to the child:
 - Open Heart Surgical Repair of ASD
 - Open Heart Surgical Repair of VSD
 - Surgical Repair of Tetralogy of Fallot
 - Surgical Repair of Transposition of Great Vessels
 - Confirmed diagnosis of the Down's syndrome
- Pregnancy Complications: Lump sum benefits as per the Sum Assured will be payable on Pregnancy related Complications as specified below:
 - On diagnosis of Disseminated Intravascular Coagulation (DIC) during pregnancy
 - On diagnosis of Molar Pregnancy
 - On undergoing hysterectomy due to Post partum hemorrhage

Definition of Open Heart Surgical Repair : The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

A2. Rider Benefits

If the Life Assured is diagnosed with any of the covered conditions as mentioned above, the Sum Assured under this Rider, as mentioned in the Policy Schedule will be payable.

Benefits under each Group can be availed only once during the Rider Term. The total benefit payable under this Rider will be subject to higher of 10 times of Annualized Rider Premium or 105% of Rider Premiums paid as on date of Claim or the Women Care Rider Sum Assured

Rider Benefit under Group 2 will be paid to the Policyholder provided the Age of Life Assured is not less than 20 years and not more than 39 years at the time of taking this Rider.

The Benefit under Group 2 of this Rider shall be terminated upon the Life Assured attaining Age 40 years.

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 collected in addition to the Rider Premium. The premium rates for this rider will be guaranteed for a period of 5 Policy Years from the date of

issue of this Rider. Upon completion of 5 Policy Years the premium rates may be revised subject to prior approval from IRDA. Rider premium is sum total of premium for Group 1 benefit and Group 2 benefit. After 40 years of age the Rider Premium applicable only for group 1 benefits will be charged.

A4. Advance Premium

Advance installment premium will be accepted only for premium due date with in the same financial year. The premium so collected in advance shall only be adjusted on the due date of the premium.

A5. Discontinuance of Rider

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

A6. Addition of this Rider

This rider can be attached to a base plan on Policy commencement or at any time during the Policy Term (subject to acceptance of request by the Company and communication of the acceptance in writing to You). If this rider is attached at any time other than that on Policy Anniversary, the Rider Premium will be calculated based on age and outstanding term as of last Policy Anniversary. For the current year, pro-rated rider premium will calculated from the date of attachment to next policy anniversary. In case a rider is attached on policy anniversary, the level premium will be calculated based on age and outstanding term as of that date.

A7. Waiting Period

The Company will not be liable to make any payment for any treatment or any Diagnosis within 180 days for Group 1 and 1 year for Group 2 i.e. if any of the covered condition under this rider occur within 180 days for Group 1 and within first year for Group 2 from the commencement of this Rider, the Benefit is not payable and the Rider will be terminated without any value or refund.

If any claim is received during the waiting period under any Group, then the benefit under that Group shall not be payable and the benefits under the Group will terminate. However, the Rider will continue for the benefits under the other Group. The Rider Premium paid for the Rider will also be reduced in the proportion of the terminated Group.

A8. Exclusions

The Policyholder shall not be entitled for the payment under this Rider if the Covered Condition results either directly or indirectly from any one or more of the following causes:

Group 1

- Malignant Cancer of the Female Organs
 - Carcinoma-in-situ or tumours histologically described as pre-malignant or non-invasive including but not limited to carcinoma-in-situ of the breasts, Cervical Dysplasia: CIN-1, CIN-2 and CIN-3; vaginal intra-epithelial neoplasia (VAIN) & Vulvar intra-epithelial neoplasia (VIN)
 - All tumours and cancers in the presence of HIV infection or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
All tumours that have metastasized from organs other than the breast, fallopian tube, cervix, ovarian, uterus, vagina and vulva.

Group 2

- Birth of child with Congenital Disorders/Surgeries
 - Benefit will not be payable for children born before the policy is taken or within 1 year of Policy commencement.
 - Birth of child with congenital disorder or complication arising when Life Assured is a carrier of surrogacy pregnancy is not covered.
Benefit is not payable on any surgeries performed after the age of 18 years for the child.
 - Age of the Life Assured at the time of delivery of the child is more than 40 years.
 - Benefit will not be applicable on adopted child or child born from a surrogate mother
- Pregnancy Complications
 - Benefit will not be payable within 1 yr of policy commencement.
 - Age of the Life Assured should not be more than 40 years to avail this benefit.
 - Any disseminated intravascular coagulation arising during the first 7 months of pregnancy will not be covered
 - Any complication arising from surrogacy or fertility treatment including in-vitro fertilizations.

A9. Death, Maturity and Surrender

No benefit is payable under this Rider on death of the Life Assured, Maturity of the Rider or on Surrender of the Rider.

A10. Change in Women Care Rider Sum Assured

Sum Assured for this Rider cannot be changed during the Rider Term.

A11. Free Look Option

If you are not satisfied with any of the terms and conditions of the rider, you may return the policy document to the Company for cancellation within:

- 15 days from the date you received it, if your policy is not purchased through Distance marketing*
- in case purchased through distance marketing*, 30 days from the date you received the policy

On cancellation of the rider during the freelook period, we will return the premium paid subject to the deduction of:

- a) Stamp duty paid and
- b) Expenses borne by the Company on medical examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

*Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

A12. Termination

The Rider will terminate on the earliest of:

- On payment of Rider Sum Assured;
- The next premium Due Date following the receipt of a request by us of discontinuance of the Rider under Clause A5;
- The date on which the Policy is terminated;
- The Date of Maturity of the Rider.