

AEGON Religare Life Insurance Company Limited

AEGON Religare WoP on CI Joint Life Rider
A Non-linked Non-Participating Rider
UIN- [138Bo12Vo1]

Part B

POLICY DEFINITIONS

The words and phrases defined below shall have the meanings assigned to them in this Policy unless the context otherwise requires. Words implying masculine include the feminine, and vice versa. Words in singular include the plural and vice versa.

Age means age of the Life Assured as on the last birthday unless specifically otherwise provided.

Annualized Rider Premium means the yearly Rider Premium less modal factor, applicable taxes, and underwriting extra, if any.

Company, We, Us, Our means AEGON Religare Life Insurance Company Limited or its successors.

Date of Commencement of Rider is the **start date** of the Rider.

Date of Commencement of Risk is the date from which the insurance cover under the Rider commences.

Date of Maturity means the date on which the Rider terminates and is mentioned in the Policy Schedule.

Due Date means the date on which the Rider Premium is due and payable as per the Premium Payment Frequency opted by You.

Life Assured mean Life Assured 1 and Life Assured 2, as per applicable law to whom the insurance cover is granted by Us under this Policy.

Rider means the AEGON Religare WoP on CI Joint Life Rider more fully described in this document.

Rider Premium is the amount payable by You to avail the Benefits under this Rider. This amount may change depending upon the applicable taxes and Premium payment mode selected by You.

Rider Premium Payment Term means the period during which the Rider Premium is payable and is mentioned in the Policy Schedule.

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

You, Your means the Policyholder named in the Policy Schedule.

Part C

Benefits

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

All the payments under the Rider will be made in Indian rupees and will be subject to prevailing tax laws.

C.1 Critical Illness Benefit

The Rider covers two lives - Husband and Wife. If either of the two lives is diagnosed with any of the covered Critical Illness as per Clause C.1.1, all future Installment Premium of the base plan to which this Rider is attached (including the Rider Premium of Riders attached to the Policy) shall be waived and this Rider will be terminated.

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.

C.1.1 Definition of Covered Condition under this Rider

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;

Open Chest CABG

I. 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.

II. The following are excluded:

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

Heart Attack

I. 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.

II. 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.

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.

C.2 Death Benefit:

The Rider does not provide any Death Benefit.

C.3 Maturity Benefit

The Rider does not provide any Maturity Benefit.

C.4 Surrender Benefit

The Rider does not provide any Surrender Benefit.

C.5 Payment of Rider Premium

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

To enjoy uninterrupted benefits under the Rider, You are required to make payment of the Rider Premium on or before the due date or within Grace Period.

If amount received towards payment of Rider Premium is less than the Rider Premium due and payable, the same will not be accepted. In such cases the Rider Premium due and payable on the due date will be treated as unpaid.

Advance premium will be accepted as per prevailing IRDAI guidelines.

C.6 Grace Period

Grace Period is 30 Days for annual frequency mode and 15 days for monthly mode from the due date for payment of Rider Premium under all premium payment frequencies.

If the Grace Period as applicable falls on a holiday, then the Grace Period will end at the close of the business hours of the next working day.

The Policy will be in force during the Grace Period.

In case of a claim during the grace period, the unpaid due premiums if any, will be deducted from the benefit payable

C.7 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 Premium Due Date without any benefits.

C.8 Discontinuance of Rider Premium

If the Rider Premium remains unpaid even after the expiry of Grace Period of 30 days from the Due Date, the Rider will lapse with effect from the Due Date of the first unpaid Rider Premium. The lapsed Rider may be reinstated (along with the base plan) as per the Terms and Conditions applicable to reinstatement of the base Policy to which it is attached and the reinstatement happens along with the base Policy.

C.9 Addition of this Rider

Increase or Decrease of Rider Sum assured is not permitted. You can request for discontinuation of Rider. On receipt of such request Rider coverage will discontinue from next Rider Premium due date. You can anytime during the premium payment term of the Base Plan, purchase Rider by making an application for the same. The issuance of Rider will be subject to underwriting decisions and other conditions as may be applicable. If a Rider is purchased at any time other than that on Policy anniversary, proportionate premium will be payable from the inception of the Rider to the next Premium Due Date.

C.10 Rider Premium reviewability

Rider Premium is guaranteed for the first 5 years of the Rider Term and every 5 years thereafter. Reviews will be carried out to determine whether the Annualised Rider Premium will be changed at the end of the guaranteed period. Where a change is required, new premium rates after approval from IRDAI will be levied and collected.

The Company would inform the Policyholder about the changes in Rider Premium at least 30 days in advance from the Policy Anniversary Date.

C.11 Rider Termination

This Rider will terminate immediately on the earliest of any of the following:

- On the Date of Maturity of this Rider.
- On payment of the Benefit under this Rider,
- If the Rider Premium is not paid within the Grace period and the Rider is not reinstated within the reinstatement period,
- On discontinuance of Rider Premium as under Clause C.8,
- The next Premium Due Date following the receipt of a request for discontinuance of this Rider under Clause C.7,
- The date on which the Base Policy is terminated.

C.12 Waiting Period & Survival Period

There is a waiting period of 90 days from the date of inception of the Rider or the date of reinstatement of the Rider to claim the Rider benefit.

The ailing 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.

C.13 Exclusions:

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

- Presence of HIV when the critical illness covered is contracted.
- Any covered Critical Illness occurring within 90 days from the Date of Commencement of Rider (i.e. during the waiting period);
- Pre-Existing Disease is defined as any condition, ailment or injury or related condition(s) for which any of the Life Assured 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 Company.
- 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 follow medical advice/treatment prescribed by Medical practitioner.
“Medical practitioner” is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical practitioner should also be Post - Graduate Allopathic Medical Consultant.
- 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 Life Assured in a criminal or unlawful act with criminal intent.
- Engaging in or taking part in professional sport(s) or any adventurous pursuits or hobbies
“Adventurous Pursuits or Hobbies” includes any kind of racing (other than on foot or swimming); potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.”
- 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.

Part D

D.1 Free Look Cancellation

If Policyholder is not satisfied with any of the terms and conditions of the Rider, Policyholder may return the policy document of the Rider to the Company for cancellation within 30 days from the date of receipt of Rider terms and conditions.

On cancellation of the Rider during the free-look period, Company will return the Rider premium paid subject to the deduction of proportionate risk premium for the period of cover, Stamp duty paid and medical costs incurred (if any).

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

If base policy is cancelled under the free look provisions, this Rider will also be considered as free looked.

D.2 Reinstatement of the lapsed Rider

The lapsed Rider may be reinstated (along with the base plan) as per the Terms and Conditions applicable to reinstatement of the base Policy to which it is attached and the reinstatement happens along with the base Policy.

If the Rider is not reinstated along with the base policy, then reinstatement of Rider is not allowed at a later stage. However, a new Rider can be added anytime during the Policy Term subject to Board approved underwriting guidelines.

D.3 Surrender

The Rider does not provide any Surrender Benefit.

Part E

Not Applicable as this product is a non linked Rider.

Part F

F.1 Assignment & Nomination

(i) Assignment (as per Section 38 of Insurance Act 1938)

The Rider benefits cannot be assigned.

(ii) Nomination (as per Section 39 of Insurance Act 1938)

Not Applicable

F.2 Fraud or misrepresentation

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

(A simplified version of the provisions of Section 45 is enclosed in Annexure 3 for reference)

F.3 Misstatement of Age or gender

If the age or gender of the Life Assured has been misstated or incorrectly mentioned, then We may at Our sole discretion take the following action subject to the underwriting norms prevailing at the time of taking such action:

If at the correct age, the Life Assured was not insurable under this Rider according to our requirements, we reserve the right to refund the Rider Premium paid and terminate the Rider.

If at the correct age, the Life Assured was insurable, then we may revise the Rider Premium and/or applicable benefits payable under the Rider from the Date of Commencement of Risk by adjusting or deducting the differential Rider Premium that would have been payable.

F.4 Payment of Claim

We will require the following primary documents in support of a claim to enable processing of the claim intimation under the Rider.

- Certificate of the Attending Physician in prescribed form;
- Certificate from the Hospital in prescribed form;
- Complete hospital papers including diagnosis, treatment, hospitalisation and discharge summary duly attested by hospital authorities;
- Claimant's statement in prescribed form.

We are entitled to ask for additional documents (including Policy document) or information for the processing of the claim. We may also seek professional/independent assistance for speedy disposal of the claim. You and/or the Nominee/legal heir/s shall have no objection for Us to obtain any details/information to form an opinion about the claim.

F.5 Electronic Transactions

You shall adhere to and comply with all such terms and conditions as, We may prescribe from time to time. Any transactions carried out by or through any electronic facilities or means established by or on behalf of Us, in respect of the Policy, shall constitute legally binding and valid transactions on You.

F.6 Taxation

The tax benefits and Benefits payable under the Policy would be as per the prevailing provisions of the tax laws in India. We reserve the right to recover statutory levies including Service Tax (plus applicable education cess) by way of adjustment to the Rider Premiums payable or make necessary recoveries from the benefits payable under the Policy.

Part G

G.1 Notices

Any notice, direction or instruction given to Us under the Policy shall be in writing and delivered by hand, post, facsimile or from registered electronic mail to:

Customer Service Department
AEGON Religare Life Insurance Company Limited,
Building No. 3, Third floor, Unit No. 1
NESCO IT Park, Western Express Highway
Goregaon (E), Mumbai 400 063
Toll free number: 1800 209 9090
E-mail: customer.care@aegonreligare.com
or such other address as may be informed by Us.

Any notice, direction or instruction to be given by Us under the Policy shall be in writing and delivered by hand, post, courier, facsimile or registered electronic mail at the updated address in the records of the Company.

You are requested to communicate any change in address immediately to enable us to serve you promptly.

G.2 Applicable Law

This Policy is subject to the provisions of the laws of India.

G.3 Currency and Payment

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing regulations and other relevant laws of India.

G.4 Consumer Grievance Cell:

You may reach us for any complaints/grievances in any of the following manner:

- a. By calling the Toll Free Number 1800 209 9090 between 9 a.m. to 7 p.m. Monday to Saturday
or
- b. By writing an e-mail to customer.care@aegonreligare.com or
- c. By registering the grievance on the website of the Company at www.aegonreligare.com or

In case of disagreement with the response of the Company or of no- response within 15 days, the grievance can be escalated to Grievance Redressal Officer by an e-mail to grievance.manager@aegonreligare.com or written letter at

Grievance Redressal Officer
AEGON Religare Life Insurance Company Limited,
Building No. 3, Third floor, Unit No. 1
NESCO IT Park, Western Express Highway
Goregaon (E), Mumbai 400 063

In case You are not satisfied with the decision of the above office, or have not received any response within 10 days, You may contact the following official of the IRDAI for resolution:

Grievance cell (Complaint against Life insurer),
Insurance Regulatory and Development Authority of India,
Parishrama Bhawanam,
5-9-58/B, Basheerbagh,
Hyderabad – 500 004.
Phone: +91-40- 6682 0964/6678 9768 (Ext -251)
E-mail: lifecomplaints@irda.gov.in

G.5 Insurance Ombudsman

In case You are not satisfied with the decision/resolution or have not received any reply to Your complaints/grievances within a period of 15 days, You may approach the Insurance Ombudsman, if your complaint pertains to:

- (i) Any partial or total repudiation of claim;
- (ii) Premium paid or payable in terms of the Policy;
- (iii) Delay in settlement of claim;
- (iv) Non-issue of policy document to customers after receipt of Installment /Rider premiums
- (v) Any claim related dispute on the legal construction of the policies in so far as such disputes relate to claims.

The complaint should be made in writing duly signed by You, Nominee or by Your legal heirs with full details of the complaint and the contact information of complainant.

As per Rule 13(3) of the Redress of Public Grievances Rules 1998, the complaint to the insurance ombudsman can be made:

- (a) If the complaint is not resolved to Your satisfaction by the Company.
- (b) Within a period of one year from the date of rejection by the Company; and
- (c) You have not initiated any other complaint/litigation.

The addresses of the Insurance Ombudsman are given on the last page of this document. You are requested to visit the website of the Company for updated information on contact details of the Company and Insurance Ombudsman