

Ameet Nivsarkar / Corporate Professional

PROTECTING you from financial worries when dealing with critical illnesses

Aditya Birla Sun Life Insurance Critical Illness Rider

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000

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Today with the spiraling costs of medication, the financial burden of getting treated for any major illness or getting a surgery done, can be debilitating. You may not be able to prevent yourself from this uncertainty, however, with ABSLI Critical Illness Rider you can protect yourself from its cost.

Eligibility Criteria

Entry Age	18 – 65 years Maximum age at the end of rider term is 70 years
Rider Term	Same as that of the base plan or till the attained age of 70 years of the life insured, whichever is earlier (Minimum: 5 years & Maximum: 52 years)
Premium Paying Term	Same as base plan (Minimum: 5 years & Maximum: 52 years)
Pay Mode	Same as base plan
Rider Sum Assured	Minimum ₹75,000 Maximum ₹50,00,000 subject to maximum of 100% sum assured of the base plan

We will offer a discount of 5.00% in rider premium pa. to customers who buy directly from our website. You may opt for this rider only at the time of policy issue.

Key Benefits

ABSLI Critical Illness rider covers 4 major illnesses:

1. First Heart Attack of Specified Severity
2. Cancer of Specified Severity
3. Stroke Resulting In Permanent Symptoms
4. Major Organ / Bone Marrow Transplant

In the unfortunate event that the life insured is diagnosed to be suffering from any one of the above 4 critical illnesses, we will pay 100% of the rider sum assured on survival of 30 days following the date of confirmed diagnosis.

Definitions

First Heart Attack of Specified Severity

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:

- A history of typical clinical symptoms consistent with the diagnosis of acute myocardial Infarction (for example typical chest pain),
- New characteristic electrocardiogram changes,
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

Excluded are:

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

Cancer of Specified Severity

A malignant tumour characterised 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 leukaemia, lymphoma and sarcoma.

Excluded are:

- Tumours showing the malignant changes of carcinoma in situ and 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;
- Any skin cancer other than invasive malignant melanoma;
- 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 T2N0M0;

- Paillary micro-carcinoma of the thyroid less than 1cm. in diameter;
- Chronic lymphocytic leukaemia less than RAI stage 3;
- Microcarcinoma of the bladder;

Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing 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 neurological deficit for at least 3 months has to be produced.

Excluded are:

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

Major Organ / Bone Marrow Transplant

The actual undergoing of a transplant of:

- One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or human bone marrow, using haematopoetic stem cells
- The undergoing of a transplant has to be confirmed by a specialist medical practitioner

Excluded are:

- Other stem-cell transplants
- Where only islets or langerhans are transplanted

Supporting definitions

Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

Medical Practitioner is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The medical practitioner should not be the insured or a close relative of the insured.

Waiting Period

A waiting period of 90 days is applicable for all benefits payable under this rider from the policy effective date or the effective date the policy is revived, whichever is the later, during which time no benefit will be payable.

Exclusions

The life insured will be entitled to receive the benefit if the critical illness does not result either directly or indirectly from any one of the following causes listed in the exceptions below:

- Any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later;
- Any condition (disease, illness or injury) manifesting itself within 90 days from the effective date of the rider or its latest revival date, whichever is later;
- Any congenital condition;
- Any sexually transmitted diseases;
- Attempted suicide or self-inflicted injury, irrespective of mental condition;
- Participation in a criminal, unlawful or illegal activity;
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us;
- 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;
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- 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;
- War (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion;
- Taking part in any naval, military or air force operation during peace time;
- 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.

Terms And Conditions

Free-Look, Grace Period & Reinstatement

As per the rules of the base plan.

Loans

There are no loans available with this rider.

Termination of rider

You are not allowed to opt out of the rider once availed. However, the rider benefit will cease immediately if the base plan is terminated or when a claim is paid. The rider benefit will also cease when the reinstatement period ends, no rider benefit shall be payable during reinstatement period for such policies.

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to our website.

www.adityabirlasunlifeinsurance.com

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to our website.

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Tax Benefits

As per extant tax laws, this plan offers tax benefits under Section 80C, 80D and Section 10(10D) of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the respective sections prescribed therein. Tax laws are subject to amendments from time to time.

As per the current provision of Section 194DA of the Act; the policy proceeds are subject to TDS if conditions prescribed under Section 10(10D) are not met.

You are advised to consult your tax advisor for applicability of tax benefits on premiums paid and benefits received.

Good and Services tax (GST)

GST and other levies, as applicable, will be extra and levied as per the extant tax laws.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938;

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website. www.adityabirlasunlifeinsurance.com

Disclaimers

This rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. For further details please refer to the rider policy contract or call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

Public receiving such phone calls are requested to lodge a police complaint.

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adityabirlacapital.com

Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

Protection
Plans

Health
Plans

Children's
Future

Retirement
Plans

Wealth Plans
with Protection

Savings Plans
with Protection

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Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109
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