



Prashant Vadhyar / Musician

## PROTECTING your savings and lifestyle against cancer is now possible

### Aditya Birla Sun Life Insurance Cancer Shield Plan

A Traditional Non - Participating Health Insurance Plan

- Covers all stages of Cancer
- Option to receive monthly income for 5 policy years on diagnosis of Major Stage of Cancer
- Waiver of premium for 5 years on diagnosis of Early Stage of Cancer

### Life Insurance

Aditya Birla Sun Life Insurance Company Limited



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Contact our advisor or visit our website [www.adityabirlasunlifeinsurance.com](http://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.

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Aditya Birla Sun Life Insurance Company Limited (Formerly Birla Sun Life Insurance Company Limited)  
Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 CIN: U99999MH2000PLC128110 UIN: 109N103V01 ADV/5/18-19/2679 VER1/MAY/2018

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These days many of us are getting diagnosed with the killer disease Cancer, but the good news is we can save our self if we can afford timely treatment. The medical expenses related to Cancer can make a huge dent in your savings. A drain in your personal savings will have huge repercussions in achieving your life's various goals. Aditya Birla Sun Life Insurance Company Ltd. introduces ABSLI Cancer Shield Plan which will provide you requisite fund in the hour of need and protect your personal savings in a predicament like Cancer.

### Key Benefits

-  Covers all stages of Cancer i.e. Early Stage of Cancer and Major Stage of Cancer
-  Option to choose level or increasing cover
-  Option to receive monthly income for 5 policy years on diagnosis of Major Stage of Cancer
-  Waiver of premium for 5 years on diagnosis of Early Stage of Cancer
-  Tax Benefits as per Section 80D of the Income Tax Act, 1961 as per current tax laws

Eligibility Criterion	
Entry Age	18 - 65 Years
Maturity Age or Cover Ceasing Age	75 Years
Policy Term	Minimum - 5 Years Maximum - 20 Years
Premium Paying Term	Regular Pay
Premium Paying Mode	Annual   Semi-Annual   Quarterly   Monthly
Sum Assured	Minimum - ₹10 Lakhs Maximum - ₹50 Lakhs

### Your Plan

#### Step 1

#### Choose your Sum Assured and Plan Option

ABSLI Cancer Shield Plan offers you the freedom to choose your sum assured and plan option at inception depending on your needs. Once you choose a sum assured, the plan option determines the enhancements to your chosen sum assured over the course of your policy.

#### Option I: Level Sum Assured

Your sum assured chosen remains level with the effective sum assured equal to 100% of the initial sum assured throughout the entire policy term.

#### Option II: Increasing Sum Assured

If you choose the Increasing Sum Assured option, the effective sum assured in the first year will be equal to 100% of the initial sum assured. Thereafter, as long as no claim event has occurred, the effective sum assured will increase by 10% of the initial sum assured on each policy anniversary starting from the first policy anniversary till the tenth policy anniversary.

**Example:** Sanjeev, a 30 year old professional chooses ABSLI Cancer Shield Plan with the Increasing Sum Assured option. The original sum assured is ₹30 lakhs. Every year the sum assured will increase as shown in the table below:

Age (in years)	Policy Anniversary (in years)	Sum Assured (in ₹)
30	0	30 Lakhs
31	1	33 Lakhs
32	2	36 Lakhs
33	3	39 Lakhs
34	4	42 Lakhs
35	5	45 Lakhs

## Step 2

### Choose your Policy Term

ABSLI Cancer Shield Plan offers you the flexibility to choose your policy term.

## Step 3

### Choose the Income Benefit Option

You have an option to choose the Income Benefit Option at policy inception only.

## Step 4

### Fill Application Form and Pay Premiums

Complete a simple application form and pay your premiums based on your above choices.

## Your Plan Benefits

You can claim the following benefits in case you are diagnosed with Early Stage of Cancer or Major Stage of Cancer as defined in this brochure.

### Policy Benefit

- **Early Stage of Cancer** - On diagnosis of Early Stage of Cancer, 30% of the Sum Assured on Illness will be paid.
- **Major Stage of Cancer** - At the Major Stage of Cancer, 100% of the Sum Assured on Illness less any previously paid claim for Early Stage of Cancer under the policy will be paid.

### Sum Assured on Illness is the highest of

- 10 times the annual premium; or
- 105% of all the premiums paid till the date of a valid claim; or
- Minimum guaranteed sum assured on maturity; or
- Effective Sum Assured

### The only illness covered under this plan is Cancer.

Annual Premium is the premium payable in a year chosen by the policyholder, excluding the underwriting extra premiums, GST and loadings for modal premiums, if any.

The minimum guaranteed sum assured on maturity is nil.

### Premium Waiver Benefit

Once a claim under the Early Stage of Cancer Benefit is approved, all future premium payments for the policy will be waived for lower of 5 years or remaining policy term, starting from the next premium due date following the date of diagnosis of the Early Stage Cancer. The coverage for Major Stage of Cancer under the policy will continue until the policy terminates. This benefit will be effective, once the investigations relating to the Early Stage of Cancer are completed and the diagnosis of cancer is confirmed.

### Income Benefit Option

You will have an option to choose this benefit at policy inception only, and once chosen cannot be opted out. Under the Income Benefit Option, a monthly income equivalent to 1% of the Sum Assured on Illness would be paid out once a claim for Major Stage Cancer has been admitted. This monthly income benefit will be payable for a fixed period of next 5 years even beyond the policy expiry date. In case of death of the policyholder, nominee will continue to receive the income benefit.

## Premiums

This is a Regular Pay Plan. The premiums will be guaranteed for first five policy years.

Thereafter premium rates are subject to change. Any change in the premium rates will take place subject to prior approval from the Insurance Regulatory and Development Authority of India (IRDAI) and after giving you adequate notice in advance.

Your premium can be paid annually, semi-annually, quarterly or monthly (automated mode of payment) mode. Your annual premium will be multiplied by:

- 1.000 for annual installments; or
- 0.519 for semi-annual installments; or
- 0.265 for quarterly installments; or
- 0.090 for monthly installments

Below are sample annual premiums for Level and Increasing Sum Assured for a male aged 35 years purchasing ₹25 Lakhs of sum assured.

Plan Option	Policy Term			
	5 years	10 years	15 years	20 years
Level Sum Assured	₹1,725	₹1,950	₹2,100	₹2,475
Increasing Sum Assured	₹2,025	₹2,700	₹3,325	₹4,200
Level Sum Assured with Income Benefit Option	₹2,575	₹2,900	₹3,150	₹3,725
Increasing Sum Assured with Income Benefit Option	₹3,025	₹4,000	₹4,850	₹6,125

GST will be charged additionally with your premium and levied as per the extant tax laws.

## Other information

### **Death Benefit**

There is no death benefit payable under this plan.

### **Maturity Benefit**

There is no maturity benefit payable under this plan.

### **Surrender Benefit**

There is no surrender benefit available under this plan.

### **Policy Loan**

There is no loan facility available under this plan.

### **Waiting Period**

A waiting period of 180 days from the Policy Commencement Date or from the date of reinstatement of the policy is applicable for all benefits payable under this coverage. If a lapsed policy is revived within 60 days from the first unpaid premium due date, only the remaining part of the waiting period will apply. If a lapsed policy is revived after 60 days from the first unpaid premium due date, a waiting period of full 180 days will apply afresh.

### **Survival Period**

There is no restriction of survival period after the date of diagnosis of cancer for the benefit to be paid.

### **Premium Guarantee**

The premium rates are guaranteed for the period of five years from the commencement of the policy. Upon the completion of five policy years or anytime thereafter, the premiums may be revised subject to prior IRDAI approval. Any revision in the premium rates shall be intimated to you at least 3 months prior to due date of next premium after such revision. Premium rates, if and when revised, shall be guaranteed for a subsequent block of five years from each renewal date and the renewal date for the application of revised premium rates shall be 5<sup>th</sup>, 10<sup>th</sup> and 15<sup>th</sup> policy anniversary.

You will be given a period of 30 days from due date of next premium payment to pay the revised premium and if you do not pay the revised premium within those 30 days, then all coverage under the policy will cease immediately and the policy will be deemed lapsed.

### **Claim Settlement**

You need to submit the claim documents to us or to a Third Party Administrator (TPA) on diagnosis of the cancer conditions. Once we approve of the claim, the benefit amount payable under your policy will be transferred to your account through a NEFT payout/transfer.

## Terms & Conditions

### **Free-Look Period**

Free-Look Period shall be applicable at the inception of the policy and in case you are not satisfied with any of the terms and conditions of the policy, you will have the right to return your policy to us within 15 days (30 days in case the policy is issued under the provisions of IRDAI Guidelines on Distance Marketing<sup>(2)</sup> of Insurance products) from the date of receipt of the policy. Once we receive your written notice of cancellation together with the original policy documents, provided you have not made any claims during the free-look period, you shall be entitled to:

- A refund of the premium paid less any expenses incurred by us on medical examination and the stamp duty charges and;
- Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
- Where only a part of the risk has commenced, a deduction of such proportionate risk premium commensurate with the risk covered during such period.

<sup>(2)</sup> Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

### **Grace Period & Reinstatement**

If you are unable to pay the premium by the due date, you will be given a grace period of 30 days during which time all benefits under your policy will continue. If you do not pay the entire premium including revised premium within the grace period, then all benefits under the policy will cease immediately and the policy will be deemed lapsed. The lapse date is the date the first unpaid premium was due.

The lapsed policy can be reinstated for its full coverage within two years from the first unpaid premium due date. This can be done by paying all outstanding premiums together with interest as declared by us from time to time and satisfactory completion of fresh underwriting in accordance with the Board-Approved Underwriting Policy. If a lapsed policy is revived within 60 days from the first unpaid premium due date, only the remaining part of the waiting period will apply. If a lapsed policy is revived after 60 days from the first unpaid premium due date, a waiting period of full 180 days will apply afresh.

### **Termination**

The plan will terminate at the earliest of the following:

- The date when claim for Major Stage of Cancer is paid provided Income Benefit Option has not been opted or;
- The policy expiry date; or
- The date when the last instalment is paid if Income Benefit Option is opted; or
- The date on which the reinstatement period ends after your policy has been lapsed; or
- On cancellation of the policy by the policyholder; or
- On the date of intimation of death of the Life Insured

### **Goods and Services Tax (GST)**

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

### **Tax Benefit**

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.

### **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 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com)

### **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](http://www.adityabirlasunlifeinsurance.com)

### **Prohibition of Rebates – Section 41 of the Insurance Act, 1938; as amended from time to time**

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 punishable with a fine which may extend to ten lakh rupees.

### **Fraud and Misrepresentation**

As per 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](http://www.adityabirlasunlifeinsurance.com)



## Important definitions

### Early Stage of Cancer

The diagnosis of any of the below listed conditions must be established by histological evidence and be confirmed by an independent medical practitioner who is also an oncologist in the relevant field.

- **“Carcinoma in - situ”**

Carcinoma in - situ means the presence of malignant cancer cells that remain within the cell group from which they arose. It must involve the full thickness of the epithelium but does not cross basement membranes and it does not invade the surrounding tissue or organ. The diagnosis of which must be positively established by microscopic examination of fixed tissues.

- **“Prostate Cancer – early stage”**

Early Prostate Cancer that is histologically described using the TNM classification as T1NOMO with a Gleason Score 2 (two) to 6 (six).

- **“Thyroid Cancer – early stage”**

All thyroid cancers that are less than 2.0 cm and histologically classified as T1NOMO according to TNM classification.

- **“Bladder Cancer – early stage”**

All tumors of the urinary bladder histologically classified as TaNoMo according to TNM classification.

- **“Chronic Lymphocytic Leukemia – early stage”**

Chronic Lymphocytic Leukemia categorized as stage 0 (zero) to 2 (two) as per the RAI classification.

- **“Cervical Intraepithelial Neoplasia”**

Severe Cervical Dsyplasia reported as Cervical Intraepithelial Neoplasia 3 (CIN3) on cone biopsy.

### The following are specifically excluded from all early stage benefits:

- All tumors which are histologically described as benign, borderline malignant, or low malignant potential
- Dysplasia, Intraepithelial Neoplasia or squamous intraepithelial lesions
- Carcinoma in-situ of skin and Melanoma in-situ
- All tumors in the presence of HIV infection are excluded

### Major Stage of Cancer

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. The diagnosis must be supported by histological evidence of malignancy and confirmed by a pathologist. The term cancer includes, but is not limited to, leukemia, lymphoma and sarcoma.

### The following are excluded:

- Tumors showing the malignant changes of carcinoma in-situ and tumors which are histologically described as pre-malignant or non-invasive, having any degree of malignant potential, or neoplasm of unknown behavior, including but not limited to: Carcinoma in-situ of breasts, Cervical Dysplasia CIN-1, CIN-2 & CIN-3
- Any non-melanoma skin carcinoma without lymph nodes or distant metastasis
- Malignant melanoma that has not invaded beyond the epidermis
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOMO
- All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below
- Chronic Lymphocytic Leukemia less than RAI stage 3
- All tumors of the urinary bladder histologically classified as TaNOMO (TNM Classification)
- All Gastro – Intestinal Stromal tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs
- All tumors in the presence of HIV infection

### Pre – Existing Disease

Pre – Existing Disease is defined as any condition, ailment or injury or related condition(s) for which Life Insured had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the first policy issued by the Company.



## Exclusions

The benefits under this plan shall not be payable under any stage of Cancer if the covered conditions result directly or indirectly from any of the following causes:

### Pre-Existing Disease

- If the diagnosis of Cancer occurred during the waiting period, or there were signs or symptoms during the waiting period that led to the subsequent diagnosis of Cancer. This exclusion (b) shall not apply for pre-existing diseases provided there is a full disclosure of the illnesses and accepted by ABSLI as per Board-Approved Underwriting Policy.
- For any medical conditions suffered by the Life Insured or any medical procedure undergone by the Life Insured if that medical condition or that medical procedure was caused directly or indirectly by Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or infection by Human Immunodeficiency Virus (HIV).
- For any medical condition or any medical procedure arising from the donation of any of the Life Insured's organs.
- For any medical conditions suffered by the Life Insured or any medical procedure undergone by the Life Insured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug abuse.
- For any medical condition or any medical procedure arising from 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.

### Other Conditions

- Early Stage Cancer benefits can only be claimed once during the policy's lifetime.
- If the Life Insured claims for different stages of the same Cancer at the same time, the benefit will only pay the higher claim which is admitted under the policy.
- If there is more than one Cancer diagnosed in an event, the Company will only pay one benefit. That benefit will be the amount relating to the stage of Cancer which has the highest benefit amount.
- The policy terminates once a Major Stage Cancer claim is paid (although income benefits, if applicable, continue to be paid).

## Aditya Birla Sun Life insurance – A coming together of values

Aditya Birla Sun Life Insurance, an Aditya Birla Capital Company

Aditya Birla Sun Life Insurance Company Limited (ABSLI) is a subsidiary of Aditya Birla Capital Ltd (ABCL). and is one of the leading private sector life insurance companies in India. ABSLI was incorporated on August 4, 2000, and commenced operations on January 17, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., a leading international financial services organization in Canada.

Formerly known as Birla Sun Life Insurance Company Limited, ABSLI is one of India's leading life insurance companies offering a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

ABCL, the holding company, is a Universal Financial Solutions provider and one of the largest financial services players in India. It is committed to serving the end-to-end financial needs of its retail and corporate customers under a unified brand — Aditya Birla Capital. Delivering a wide range of money solutions for protecting, investing and financing, Aditya Birla Capital serves millions of customers across the country.

Apart from life insurance, ABCL has a significant presence across several business sectors including NBFC, asset management, health insurance, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management and pension fund management.

[www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com)

## Risk factors and disclaimers

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a traditional non-participating health insurance plan. All terms & conditions are guaranteed throughout the policy term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. This brochure contains only the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

IRDAI hereby clarifies to the public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI does not announce any bonus

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