



Vrushali Vaidya / Entrepreneur

PROTECTING your loved ones' future is now easy with customisable options

Aditya Birla Sun Life Insurance Life Shield Plan

A non-linked non - participating term insurance plan

- 8 plan options to suit your different protection needs
- Option to cover your spouse under the same policy
- Return of premium option on maturity
- Waiver of premium benefit in case of disability or disease

Life Insurance

Aditya Birla Sun Life Insurance Company Limited



ADITYA BIRLA CAPITAL

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 (Formerly Birla Sun Life Insurance Company Limited)

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ADITYA BIRLA CAPITAL

1800-270-7000












Your endeavour is to provide the best to your family and ensure their happiness and well being. However when it comes to planning for unforeseen circumstances, you need a solution that does not make your family compromise on any facet of their lifestyle and protects their dreams.

Aditya Birla Sun Life Insurance has come up a protection solution for you - ABSLI Life Shield Plan that gives you the flexibility to provide for your family's well being even if you are not around.

Key Benefits

-  Multiple options to suit your different protection needs
-  Option to enhance coverage at key milestones of your life
-  Option to cover your spouse under the same policy
-  Return of premium option
-  Inbuilt Terminal Illness Benefit
-  Multiple options to receive Death Benefit
-  Enhance your insurance with appropriate rider options

Eligibility Criterion

Entry Age (age last birthday)	18 to 65 years
Maximum Maturity Age	80 years
Policy Term	Minimum <ul style="list-style-type: none"> • For Plan Option: 1 2 3 4 5 6 – 10 years • For Plan Option: 7 8 – 20 years Maximum <ul style="list-style-type: none"> • 50 years
Premium Paying Term	Single Pay Limited Pay – 6 8 Years Regular Pay
Premium Mode	Annual Semi-annual Quarterly Monthly
Sum Assured	Minimum – ₹25,00,000 Maximum – No Limit (subject to underwriting guidelines)

Your Plan Options

ABSLI Life Shield Plan offers you the freedom to choose your sum assured, plan options and how long you want to pay at inception. The plan options available are given below:

Plan Options

- Option 1** Level Term Assurance - Sum Assured chosen by you will remain constant for the entire policy term.
- Option 2** Level Term Assurance with Waiver of Premium (WOP) Benefits - In addition to benefit applicable for Option 1, in case you are diagnosed with Critical Illness[^] or Total and Permanent Disability[^] whichever is earlier, all future premiums, if any, will be waived off and policy will continue till end of policy term.
- Option 3** Increasing Term Assurance- You can choose to enhance your sum assured at inception by 5% / 10% p.a. (simple) as per your needs. Every year, your sum assured will increase by 5% / 10% p.a. (simple) of the original sum assured without any increase in your premium amount.
- Option 4** Increasing Term Assurance with Waiver of Premium (WOP) Benefits - In addition to benefits applicable for Option 3, in case you are diagnosed with Critical Illness[^] or Total Permanent Disability[^] whichever is earlier, all future premiums, if any, will be waived off and policy will continue till end of policy term.
- Option 5** Decreasing Term Assurance - An option designed to take care of your protection need owing to any loan or mortgage taken by you. The death benefit shall be payable as per the Decreasing Sum Assured Schedule shown below:

Decreasing Sum Assured Schedule (% of Sum Assured at Inception)

Policy Year	Policy Term upto 20 years	Policy Term above 20 years
1 to 5	100%	100%
6 to 10	90%	95%
11 to 15	75%	90%
16 to 20	50%	85%
21 to 25	N/a	70%
26 to 50	N/a	50%

Option 6 Decreasing Term Assurance with Waiver of Premium (WOP) Benefits – In addition to benefits applicable for Option 5, in case you are diagnosed with Critical Illness[^] or Total Permanent Disability[^] whichever is earlier, all future premiums, if any, will be waived off and policy will continue till end of policy term.

Option 7 Return of Premium – Sum Assured chosen by you will remain constant for the entire policy term. If the life insured survives till maturity date, we shall return all the premiums paid #.

Option 8 Return of Premium with Waiver of Premium (WOP) Benefit – In addition to benefits applicable for Option 7, in case you are diagnosed with Critical Illness[^] or Total Permanent Disability[^] whichever is earlier, all future premiums, if any, will be waived off and policy will continue till end of policy term.

The premium will vary depending on the plan option chosen by you. Plan option once selected cannot be changed during the policy term.

excluding loadings for modal premiums, applicable taxes, any applicable rider premiums and underwriting extras, if any [^] Explained in detail later in the brochure

Note: In case of rider benefits, if opted for, shall be payable as per rider sum assured chosen at inception.

Your Benefits

Death Benefit

In case of the unfortunate demise of the life insured during the policy term, Death Benefit will be paid to the nominee. Death Benefit is the Sum Assured on death less any previously paid Terminal Illness Benefit. The policy shall be terminated once the Death Benefit is paid.

Sum Assured on Death for regular | limited pay will be highest of -

- 10 times of the annualised premium for all ages; or
- 105% of all the premiums paid as on the date of death; or
- Maturity Sum Assured; or
- Absolute amount assured to be paid on death

Sum Assured on Death for single pay will be highest of-

- 125% of single premium for all ages; or
- Maturity Sum Assured; or
- Absolute amount assured to be paid on death

The maturity sum assured is nil under this plan for all options except for Return of Premium Option (Plan Option 7 and 8).

The absolute amount assured to be paid on death is the Effective Sum Assured as on the date of death.

- Under Plan Option 1 or 2 or 7 or 8 – The Effective Sum Assured is the sum assured at inception and same will remain constant throughout the policy term
- Under Option 3 or 4 – Effective Sum Assured will increase on every policy anniversary. The amount by which the Effective Sum Assured will increase on every policy anniversary is the sum assured at inception multiplied by 5% / 10% p.a. (simple), as chosen by you at inception
- Under Option 5 or 6 – The Effective Sum Assured is the sum assured as per the Decreasing Sum Assured Schedule

For Option 1 - Level Term Assurance Option and Option 2 - Level Term Assurance with Waiver of Premium (WOP) benefit, the Effective Sum Assured shall include any change in Sum Assured arising from the exercise of the Enhanced Life Stage Protection option.

The nominee has an option to take the Death Benefit by choosing one of the following options:

- Lump sum payment
- or
- Staggered payment with fixed annual income. In this option the Death Benefit will be paid as
 - One-time payout of 58% of Death Benefit at the time of claim settlement plus;
 - The remaining Death Benefit is paid as an annual income. An annual income as a fixed percentage of Death Benefit on each death anniversary of the life insured for the chosen payout term (10 or 15 years) will be payable as shown in the table given below:

Payout term	% of Death Benefit
10	5.77 %
15	4.40 %

or

- Staggered payment with increasing annual income @ 5% p.a. In this option the Death Benefit will be paid as:
 - One-time payout of 58 % of Death Benefit at the time of claim settlement plus;
 - The remaining Death Benefit is paid as an annual income. An annual income as a fixed percentage of Death Benefit at the time of claim settlement and then increasing at the rate of 5% per annum simple on each death anniversary of the life insured for the chosen payout term (10 or 15 years) will be payable as shown in the table given below:

Payout term	% of Death Benefit
10	4.81%
15	3.40 %

In case the nominee would like to get a lump sum instead of the staggered payout post exercising this option, a discounted value of the outstanding annual income shall be paid as lump sum subject to a minimum of the Death Benefit payable less annual income already paid. The discounted value currently shall be calculated using an interest rate of 6.25% per annum. This interest rate is subject to change in future with prior IRDAI approval.

Terminal Illness Benefit

In case you are diagnosed with a Terminal Illness, 50% of the applicable Sum Assured on Death, subject to a maximum of ₹2.5 crore, will be paid immediately and all future due premiums are waived off. On subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit already paid. Future due premiums are not liable to be paid on their premium due dates.

Terminal Illness Benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the policy term.

Waiver of premium on Total and Permanent Disability (TPD)

In case of the life insured suffering from Total and Permanent Disability during the policy term described later in detail, all future premiums, if any, will be waived off. Death Benefit under the policy will remain unaffected.

Waiver of premium on Critical Illness (CI)

In case of the life insured suffering from any of the specified Critical illness during the policy term described later in detail, all future premiums, if any will be waived off. Death Benefit under the policy will remain unaffected.

The premium waiver on TPD or CI is applicable only if you have chosen Plan Option 2, 4, 6 or 8. Premium waiver benefit is applicable on the first occurrence of either TPD or Critical Illness whichever is earlier. This benefit is applicable only once during the entire policy term.

Joint Life Protection

Under this option, two lives i.e., you (primary life insured) and your spouse (secondary life insured) are covered under the same policy. The sum assured applicable for your spouse shall be equal to 50% of your applicable sum assured. This option shall only be available where the sum assured of primary life insured is greater than or equal to ₹50,00,000. You can opt for Joint Life Protection for only if Plan Option 1, 2, 3 or 4 is chosen. You can opt for this option at the inception of the policy and the same shall not be changed subsequently. No rider can be opted under this option.

Example: Atul (aged 35) and Nina (aged 30) both non-smoker couple choose Life Shield with joint life cover for 30 years. First life (male) opts for a Sum Assured (SA) of ₹1 Cr and second life cover applied is ₹50 lakhs. Then the premium for both of them is :

Atul – For Sum Assured 1 crore the annual premium ₹11,510

Nina - For Sum Assured 50 lakhs the annual premium is = ₹4,375

So the joint life premium payable is $(11,510 + 90\% \times 4,375) = ₹15,448$ (with a 10% discount on the premium for the spouse)

In case of death of the primary life insured prior to the secondary life insured, sum assured on death for primary life insured will be paid to the spouse (secondary life

insured) and the life cover for secondary life insured will continue with the future premiums, if any, waived off. Then on the death of secondary life insured, before the policy maturity date, sum assured in respect of secondary life insured will be paid to the nominee and policy will be terminated.

In case of death of secondary life insured prior to primary life insured, sum assured in respect of secondary life insured will be paid to the primary life insured. Future premiums, if any, will be reduced from the next policy anniversary to the premium that would have been charged at inception for only primary life insured at policy inception. Then on the death of the primary life insured, before the policy maturity date, the sum assured on death in respect of primary life insured will be paid to the nominee and the policy will be terminated.

If case of death of both the lives simultaneously the sum assured on death in respect of the primary life insured as well as sum assured in respect of secondary life insured will be paid to the nominee and the policy will be terminated.

Once the Joint Life Protection is opted, you cannot discontinue the coverage of the particular life, unless it is due to the events as mentioned above.

The Terminal Illness Benefit as explained in the Death Benefit section shall be applicable in respect of both i.e. the primary life insured and the secondary life insured.

Enhanced Lifestage Protection

Your protection need varies at different lifestages owing to occurrence of joyous events such as marriage & birth of children. You may opt to increase your life cover on occurrence of each of the events without undergoing for any fresh medical examination. This feature is available only for policy under Plan Option 1 & Option 2, standard life at inception of the policy, regular pay policy and the attained age of life insured is less than or equal to 50 years while exercising this option. This option is not available if Joint Life Protection is opted. Future premiums shall be considered at the premium rate as applicable on the age at inception of the policy. Future premiums shall be increased in proportion of the increase in the sum assured to the sum assured at inception of the policy and will be reflected from the subsequent policy anniversary. The details of Enhanced Lifestage Protection are mentioned below:

Event	Enhanced Protection (% of Sum Assured at Inception of the policy)
First Marriage	50% subject to a maximum of ₹50,00,000
Birth of 1 st Child	25% subject to a maximum of ₹25,00,000
Birth of 2 nd Child	25% subject to a maximum of ₹25,00,000

You can choose to reduce the sum assured in future to the extent of sum assured increased under the Enhanced Lifestage Protection option. The reduction in sum assured will be effective from the policy anniversary falling immediately after the date of notification and the premium will be decreased at the same time. Any increase in sum assured due to your first marriage, birth of first child or second child under this option, may be subsequently reduced subject to the written request. The premium shall be decreased by the same amount as the premium was increased while exercising the Enhanced Lifestage Protection option.

₹ Maturity Benefit

In the event the life insured survives to the end of the policy term, no benefit is payable on maturity except when the Return of Premium Plan Option 7 | 8 is chosen and then the sum of all the premiums (excluding GST, premiums paid towards underwriting extras and/or riders as may be applicable) shall be paid on the policy maturity date and the policy will be terminated thereafter.

✂️ Reduced Paid Up

If Plan Option 1 or 2 or 3 or 4 or 5 or 6 is chosen

- **For Regular Pay**
Not applicable

- **For Limited Pay**

If you discontinue paying premiums after having paid premiums for at least four full years, your policy will not lapse but will continue on a Reduced Paid-Up basis.

- **If Plan Option 7 or 8 is chosen**

You may choose to stop paying premiums at any time once all due premiums, for at least two policy years have been paid and continue this policy on a paid-up basis.

Under Reduced Paid-Up, your Sum Assured as on the date of Death shall be reduced in proportion to the premiums actually paid to the total premiums payable during the premium paying term.

Under plan option 3 & 4, Sum assured escalation will continue to apply. The RPU Sum Assured and RPU Sum Assured on Death shall increase on each policy anniversary by the Sum Assured at policy inception, multiplied by the Sum Assured Escalation Rate multiplied by the proportion to the Installment Premiums actually paid to the total Installment Premiums payable during the premium paying term.

Under plan Option 5 & 6, the decrease in Sum assured will continue to apply on RPU Sum Assured and RPU Sum Assured on Death.

📄 Customisable Benefits

For added protection, ABSLI Life Shield Plan can be enhanced by the following riders for a nominal extra cost.

- ABSLI Accidental Death and Disability Rider (UIN: 109B018V03)
- ABSLI Critical Illness Rider (UIN: 109B019V03)
- ABSLI Surgical Care Rider (UIN: 109B015V03)
- ABSLI Hospital Care Rider (UIN: 109B016V03)
- ABSLI Accidental Death Benefit Rider Plus (UIN: 109B023V01)

You can opt for either ABSLI Accidental Death and Disability Rider or ABSLI Accidental Death Benefit Rider Plus and not both.

Riders are not available for Joint Life Protection Option and also for Decreasing Term Assurance (Plan Option 5 | 6).

Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.

Your Sample Premiums

Below are sample annual premiums for age 35, non smoker, Sum Assured of ₹50,00,000 for a policy term of 20 years, regular premium payment.

Plan Option	Option 1	Option 2	Option 3 @5%	Option 4 @5%	Option 5	Option 6	Option 7	Option 8
Male	5,285	5,496	7,105	7,389	4,515	4,696	17,185	17,872
Female	4,445	4,623	5,775	6,006	3,885	4,040	14,525	15,106

*The premium is exclusive of GST. All applicable taxes will be levied as per extant tax laws and collected additionally.

Please visit our website or ask your financial advisor for the customised benefit illustration specific to your policy.

Your Options

Paying Premiums

You can pay your premium annually, semi-annually, quarterly or monthly mode (automated mode of payment). Modal loadings are given below:

Mode	Annual	Semi Annual	Quarterly	Monthly
Modal Loading	0%	4%	6%	8%

Surrendering your Policy

If Plan Option 1 or 2 or 3 or 4 or 5 or 6 is chosen

There is no surrender benefit payable for regular pay under this plan. However for limited pay your policy will acquire a surrender value after all due premiums for at least four full policy years are paid and for single pay immediately after policy issuance.

If Plan Option 7 or 8 is chosen

Your policy will acquire a surrender value after all due premiums for at least two years are paid for regular or limited pay and immediately after policy issuance for single pay.

Policy Loan

There is no loan facility in this plan.

Important Definition

Critical Illness (CI)

Critical Illness is defined as first occurrence of any of the covered critical illnesses after the policy issuance, provided the policy is in force and the life insured is aged no more than 65 years.

1. Myocardial Infarction (First Heart Attack of specified severity) - The first occurrence of heart attack or 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 Myocardial Infarction should be evidenced by all of the following criteria:
 - A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
 - New characteristic electrocardiogram changes
 - Elevation of infarction specific enzymes, Troponins or other specific biochemical markersThe following are excluded:
 - Other acute Coronary Syndromes
 - Any type of angina pectoris
 - A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure
2. Cancer of Specified Severity - A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.
The following are excluded –
 - All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3;
 - Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
 - Malignant melanoma that has not caused invasion beyond the epidermis;
 - 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;
 - All Thyroid cancers histologically classified as T1NOMO (TNM classification) or below;
 - Chronic lymphocytic leukaemia less than RAI stage 3;
 - Non-invasive papillary cancer of the bladder histologically described as TaNOMO or of a lesser 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 tumours in the presence of HIV infection

3. Stroke Resulting In Permanent Symptoms - 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.

The following are excluded:

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

4. 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 haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist Medical Practitioner

The following are excluded:

- Other stem-cell transplants
- Where only islets of Langerhans are transplanted

5. Permanent Paralysis of Limbs - 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.
6. Parkinson's Disease - The unequivocal diagnosis of idiopathic Parkinson's Disease by a specialist Medical Practitioner. This diagnosis must be supported by all of the following conditions:

- The disease cannot be controlled with medication; and
- There are objective signs of progressive deterioration; and
- There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons for a continuous period of at least 6 months

The following are excluded:

- Parkinson's Disease that is drug-induced or arising from toxic causes; and
- Parkinsonism

7. Multiple Sclerosis with Persisting Symptoms - The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
 - investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and;
 - there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months

Other causes of neurological damage such as SLE and HIV are excluded.

8. Alzheimer's Disease - Progressive and permanent deterioration of memory and intellectual capacity as evidenced by accepted standardised questionnaires and cerebral imaging. The diagnosis of Alzheimer's disease must be confirmed by a specialist Medical Practitioner and supported by the Company's appointed doctor. There must be significant reduction in mental and social functioning requiring the continuous supervision of the life assured. There must also be an inability of the Life Insured to perform (whether aided or unaided) at least three (3) of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons for a continuous period of at least 6 months. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The following are excluded:

- Psychiatric illnesses
- Alcohol-related brain damage

Coverage for this impairment will cease at age sixty-five (65) or on maturity date/expiry date, whichever is earlier.

9. Chronic Lung Disease - End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
- FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
 - Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
 - Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO2 < 55mmHg); and
 - Dyspnea at rest
- 10 Muscular Dystrophy - Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of muscular dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyographic evidence. The disease must result in the permanent inability of the insured to perform (whether aided or unaided) at least three (3) of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.
11. Open Chest CABG - The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
- The following are excluded:
- Angioplasty and/or any other intra-arterial procedures

12. Coma of Specified Severity - 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:

- no response to external stimuli continuously for at least 96 hours;
- life support measures are necessary to sustain life; and
- permanent neurological deficit which must be assessed at least 30 days after the onset of the coma

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

13. Kidney failure requiring dialysis - End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
14. End Stage Liver Failure - Permanent and irreversible failure of liver function that has resulted in all three of the following:
- Permanent jaundice; and
 - Ascites; and
 - Hepatic encephalopathy
- Liver failure secondary to drug or alcohol abuse is excluded.

Total and Permanent Disability (TPD)

Total and Permanent Disability (TPD) can be defined as the loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire. The insured person must need the help or supervision of another person and be unable to perform the task on their own.

The tasks are:

1. **Bathing** - 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
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances
3. **Getting in and out of bed** - the ability to move from a bed to an upright chair or wheelchair and vice versa
4. **Maintaining personal hygiene** - the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function
5. **Feeding oneself** - the ability to feed oneself once food has been prepared and made available
6. **Getting between rooms** - the ability to move indoors from room to room on level surface

Total and Permanent Disability must be medically documented for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Person Insured is alive and permanently disabled. In the event of death of the Person Insured within the above period, no benefits will be payable under Total and Permanent Disability. TPD benefit can be claimed only once in the life time starting from the first year.

Injury

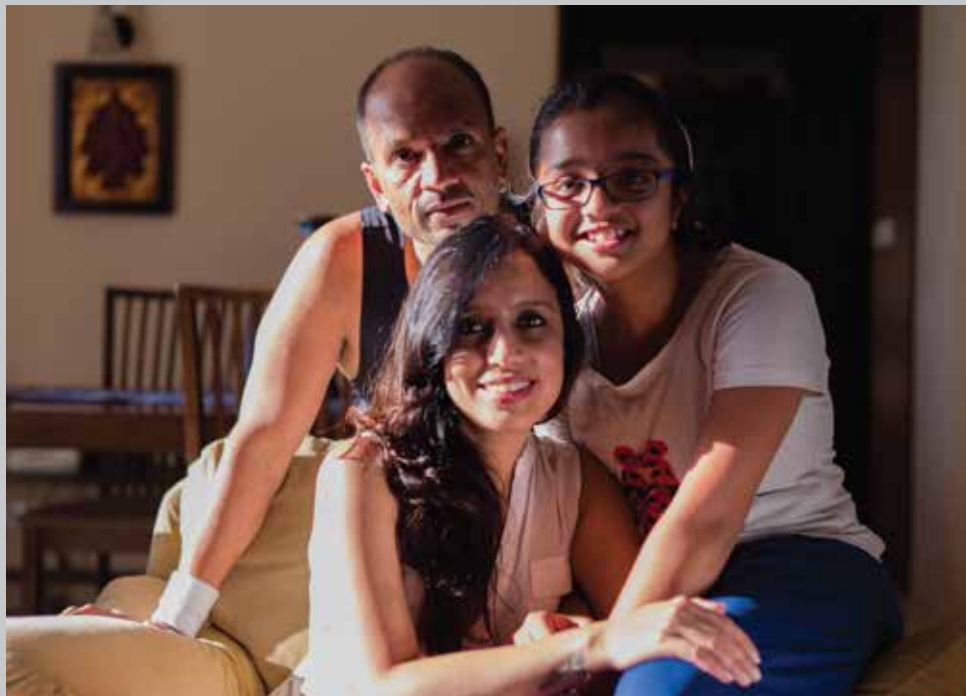
Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

Terminal Illness

Terminal Illness is an advanced or rapidly progressing incurable and un-correctable medical condition which, in the opinion of two independent Medical Practitioners appointed by us, is highly likely to lead to death within 6 months. Further, the Life Insured must not be receiving any form of treatment other than palliative medication for symptomatic relief.

Medical Practitioner

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 license. Such Medical Practitioner is not the policyholder's spouse, father (including stepfather) or mother (including stepmother), son (including stepson), son's wife, daughter, daughter's husband, brother (including stepbrother) and sister (including stepsister) or Life Insured / policyholder under this policy and would be independent of the insurer.



Terms & Conditions

Free-Look Period

You will have the right to return your policy to us within 15 days (30 days in case the policy issued under the provisions of IRDAI Guidelines on Distance Marketing (2) of Insurance products) from the date of receipt of the policy. We will refund the premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate risk premium for the period of cover and expenses incurred by us on medical examination and stamp duty charges while issuing your policy.

⁽²⁾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 & Revival

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days and during this grace period all coverage under your policy will continue.

If Plan Option 1 or 2 or 3 or 4 or 5 or 6 is chosen

For Regular Pay Policy:

If you do not pay your premium within the grace period, your policy will lapse and all benefits will cease immediately.

For Limited Pay Policy:

- (a) In case you have not paid premiums for four full policy years, your policy will lapse and all benefits will cease immediately
- (b) In case you have paid premiums for at least four full policy years and any subsequent premium is not paid, then on expiry of the grace period, the policy will continue on Reduced Paid-up basis

If Plan Option 7 or 8 is chosen

- (a) In case you have not paid premiums for two full policy years, your policy will lapse and all benefits will cease immediately
- (b) In case you have paid premiums for at least two full policy years and any subsequent premium is not paid, then on expiry of the grace period, the policy will continue on Reduced Paid-up basis

If you do not pay your premium within the grace period, your policy will lapse and all insurance will cease immediately.

You can revive your policy for its full coverage within two years from the due date of the first unpaid premium by paying all outstanding premiums together with interest as declared by us from time to time and by providing evidence of insurability satisfactory to us.

Goods and Services Tax (GST)

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

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.

Exclusions

Suicide Exclusion

We will pay the premiums paid to date (excluding applicable taxes) or surrender value, if higher in the event the life insured dies by committing suicide, whether medically sane or insane, within one year from the inception of the policy or revival date of the policy respectively.

For Joint Life Protection, the suicide exclusion described above applies in the event of earlier death of either the Primary Life Insured or the Secondary Life Insured and the life cover as mentioned in the Joint Life Protection section shall continue for the surviving Life Insured subject to the payment of reduced future premiums, if any.

Total Permanent Disability and Critical Illness Benefit Exclusions

The following exclusions are applicable only for Waiver of Premium benefit in case of diagnosis of Total Permanent Disability and / or Critical Illness. You shall not be entitled to receive the benefit if Total Permanent Disability or a covered Critical Illness results either directly or indirectly from any one of the following causes listed in the exceptions below:

- Any Pre-Existing Disease - "Pre-Existing Disease" means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the policy commencement date or its latest revival date, whichever is later;
- Any sickness-related condition manifesting itself within 90 days from the policy commencement date or its latest revival date, whichever is later;
- AIDS and/or HIV related complications or any sexually transmitted diseases;
- Suicide or 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;

Additional Total Permanent Disability Benefit Exclusion

In addition to the common exclusions above, you shall not be entitled to receive the benefits if the Total Permanent Disability results either directly or indirectly from:

- 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

Terminal Illness Benefit Exclusion

The Life Insured will not be entitled to any Terminal Illness benefit if it is caused directly or indirectly due to or occasioned, accelerated or aggravated by intentional self-inflicted injury or attempted suicide, whether medically sane or insane.

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

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

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

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 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



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 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.

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Risk factors and disclaimers

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating traditional term insurance plan. All terms & conditions are guaranteed throughout the policy term. Goods and Services Tax (GST) and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. This Brochure contains salient features of the plan including risk factors, terms & conditions, please read the brochure carefully before concluding the sale. For detailed terms & conditions 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.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.