



## ABSLI Group Critical Illness Premier Rider

## Rider Brochure

UIN: 109B020V03

Satisfied employees are a key to an organisation's growth and success. Therefore it is imperative to go an extra mile to protect your employees and provide financial security to their families. While you have provided them with a basic level of protection through group insurance cover, you need to ensure an enhanced protection for your employees in case they encounter in future any of the covered critical illnesses.

Addition of Critical Illness Premier Rider will customize group insurance cover for your members and provide them financial protection in the event life insured is diagnosed to be suffering from covered critical illnesses / conditions.

### What is the benefit under this Rider?

The rider sum assured is paid in the event life insured is diagnosed to be suffering from one of the critical illnesses/ conditions covered under this rider and survives for 30 days after such diagnosis.

The cover under the base plan or any other riders taken will continue even after a claim under this rider is paid, if the member continues to be part of the group policy. However, the member will not be covered under this rider henceforth.

### What are the eligibility conditions for this rider?

The rider can be selected for the entire group of members or for a few categories. An individual member does not have the option of choosing for or against it. The members of group should meet the following criteria.

- The rider must be attached with ABSLI Group Protection Solutions
- Minimum rider sum assured for each member is Rs.1,000
- Maximum rider sum assured for each member is equal to sum assured under base plan
- Minimum age at entry is 18 years
- Maximum age at entry is 64 years or 1 year less than the normal retirement age
- Maximum age at maturity is 65 years or normal retirement age
- Age is calculated as Age Last Birthday

### What are the critical illnesses/conditions covered under this rider?

Following critical illnesses/conditions are covered under this rider:

- (a) First Heart Attack of Specified Severity
- (b) Cancer of Specified Severity
- (c) Stroke Resulting in Permanent Symptoms
- (d) Major Organ / Bone Marrow Transplant
- (e) Open Chest CABG
- (f) Kidney Failure Requiring Regular Dialysis
- (g) Permanent Paralysis of Limbs
- (h) Major Surgery of Aorta

### Premiums

You can pay in monthly, quarterly, semi-annual or annual installments, same as your base plan.

Premium paying frequency	Installment Premium (% of annualized premium)	Modal loading (% of annualized premium)
Annual	100.00%	0%
Semi-annual	51.00%	2%
Quarterly	25.75%	3%
Monthly	8.67%	4%

## Definitions

**“First Heart Attack of Specified Severity”** means 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:

1. A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for example typical chest pain); and
2. New characteristic electrocardiogram changes; and
3. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers

Excluded are:

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

**“Cancer of Specified Severity”** means a malignant tumor characterized by the uncontrolled growth and 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.

The following cancers are excluded:

1. Tumors 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;
2. Any skin cancer other than invasive malignant melanoma;
3. 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 T2N0M0;
4. Pailliary micro-carcinoma of the thyroid less than 1cm in diameter;
5. Chronic lymphocytic leukemia less than RAI stage 3;
6. Microcarcinoma of the bladder;
7. All tumors in the presence of HIV infection

**“Stroke Resulting in Permanent Symptoms”** means 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 neurological deficit for at least 3 months has to be produced.

The following are excluded:

1. Transient ischemic attacks (TIA);
2. Traumatic injury of the brain;
3. Vascular disease affecting only the eye or optic nerve or vestibular functions

**“Major Organ/ Bone Marrow Transplant”** means the actual undergoing of a transplant of:

1. One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ, or
2. 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:

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

**“Open Chest CABG”** means 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

The following are excluded:

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

**“Kidney Failure Requiring Regular Dialysis”** means end stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner

**“Permanent Paralysis of Limbs”** means total and irreversible loss of use of two or more limbs through paralysis as a result of injury or disease of the brain or spinal chord. 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.

**“Major Surgery of Aorta”** means Undergoing of a laporotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches

The following are excluded:

- Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair

#### **Supporting Definitions**

- **Accident** – An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **Injury** – 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** – 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.
- **Chronic condition** – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
  - a. It needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
  - b. It needs ongoing or long-term control or relief of symptoms
  - c. It requires your rehabilitation or for you to be specially trained to cope with it
  - d. It continues indefinitely
  - e. It comes back or is likely to come back.
- **Medical Practitioner** – A 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.
- **Surgery or Surgical Procedure** means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.
- **Hospital** - A hospital means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities, under the Clinical Establishments (Registration & Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
  - a. Has qualified nursing staff under its employment round the clock;
  - b. Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places;
  - c. Has qualified medical practitioner(s) in charge round the clock;
  - d. Has a fully equipped operation theatre of its own where surgical procedures are carried out
  - e. Maintains daily records of patients and will make these accessible to the ABSLI’s authorized personnel.

- **Day Care Centre** – A day care centre means any institution established for day care treatment of illness and / or injuries or a medical set -up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:
  - a. Has qualified nursing staff under its employment;
  - b. Has qualified medical practitioner(s) in charge;
  - c. Has a fully equipped operation theatre of its own where surgical procedures are carried out
  - d. Maintains daily records of patients and will make these accessible to the ABSLI's authorized personnel.
- **In-Patient Care** - Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- **Day Care Treatment** - Day care treatment refers to medical treatment, and/or surgical procedure which is:
  - a. Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hours because of technological advancement, and
  - b. Which would have otherwise required a hospitalization of more than 24 hours.
  - c. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

#### **More Information**

- Spouse Cover
- The policyholder can take the cover for the spouse of the member covered under this rider. Spouse will be eligible for this rider benefit upto the extent of the member's coverage amount. This cover will cease the moment the member leaves the scheme irrespective of the reasons of exit including death and claim under this cover.
- Spouse cover option is not available for social groups.

#### **Member additions**

- The policyholder can choose to cover new members during the policy year by paying pro-rate premium. The policyholder should inform ABSLI with the list of mid- year joiners. The member can be covered from the date of joining or the date of intimation, as chosen by the policyholder, subject to sufficient premium available with us. In case of inadequate premium, the cover will begin from the date of receipt of the full premium.

#### **Member deletions**

- ABSLI will refund pro-rata premium to the policyholder for member exiting during the policy year due to reasons other than death or claiming benefit under this rider. The policyholder should inform ABSLI with the list of mid- year deletions. The risk will cease from the date of exit. The refund of premium will be calculated as 100% of the unearned risk premium from the date of exit to the renewal date or the next premium due date.

#### **Terms & Conditions**

##### **Free-look period**

You will have the right to return your policy to us within 15 days from the date of receipt of the policy, if you are not satisfied with the terms and conditions of the policy you. We will refund all premiums paid till date once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy and as permitted by the IRDAI and in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.

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

### **What is not covered under this rider?**

No rider benefit is available hereunder and no payment will be made by us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Diseases in the presence of an HIV infection;
2. Any disease occurring within 90 days of the start of coverage;
3. 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;
4. Any congenital condition.
5. Intentional self-inflicted injury, attempted suicide while sane or insane.
6. 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.
7. Failure to seek or follow medical advice.
8. 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.
9. Taking part in any naval, military or air force operation during peace time.
10. 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.
11. Participation by the insured person in a criminal or unlawful act.
12. 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.
13. 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.

### **ADITYA BIRLA SUN LIFE INSURANCE – A Coming Together of Values**

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)

**Disclaimer**

ABSLI Group Critical Illness Premier rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating traditional critical illness rider. Unless otherwise specifically stated all terms & conditions are guaranteed during policy term. ABSLI reserves the right to recover levies such as Goods and Services Tax (GST) levied by the authorities on insurance transactions. If there be any additional levies, they too would be recovered from you. This brochure contains only the salient features of the rider. For further details please refer to the policy contract. For more details and clarification call ABSLI at 1-800-270-7000.

**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.

**Aditya Birla Sun Life Insurance Company  
Limited (Formerly Birla Sun Life Insurance Company Limited)**

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Elphinstone Road, Mumbai - 400013. Call Centre: 1-800-270-7000 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com) Reg. No. 109 | CIN:  
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**Life Insurance**

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