

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

Minimum rider Sum Assured	₹ 75,000
Maximum rider Sum Assured	Up to 100% of the basic sum assured (subject to reinsurance capacity) or ₹ 5,000,000
Minimum / Maximum premium	Depends on the age, gender and sum assured Maximum up to 30% of the base premium
Minimum Entry Age	18 years (age last birthday)
Maximum Entry Age	65 years (age last birthday)
Maximum Maturity Age	70 years
Terms allowed	Same as the premium paying term of the base plan or till the attained age 70 years of the life insured, whichever is earlier. 5-52 years
Premium paying terms allowed	Regular pay
Waiting period	90 days
Survival period	30 days

Benefits

The policyholder can opt for this rider only at policy issue. Once opted for, the rider cannot be deleted.

BSLI will pay 100% of the rider sum assured on survival of 30 days following the confirmed diagnosis of the life assured suffering from one of the four insured critical illness conditions.

The four insured critical conditions are as follows.

- First Heart Attack of Specified Severity
- Cancer of Specified Severity
- Stroke Resulting In Permanent Symptoms
- Major Organ / Bone Marrow Transplant

The definitions of the four critical illnesses conditions covered under this rider are as follows:

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 & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukaemia, lymphoma and sarcoma.

Excluded are:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3;
- 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 T2NOMO;
- Pailliary micro-carcinoma of the thyroid less than 1cm in diameter;
- Chronic lymphocytic leukaemia less than RAI stage 3;
- Microcarcinoma of the bladder;
- All tumours in the presence of HIV infection.

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 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

Excluded are:

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

Exclusions

The life assured will not be entitled to any benefits if a covered critical illness results either directly or indirectly from any one of the following causes:

1. Diseases that have previously occurred in the life insured (i.e. the benefit is payable only if the disease is a first incidence, regardless of whether the earlier incidence occurred before the individual was covered or whether the insured was covered by the Company or another insurer);
2. Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period);
3. 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;
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. 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.

8. Taking part in any naval, military or air force operation during peace time.
9. 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.
10. Participation by the insured person in a criminal or unlawful act.
11. 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.
12. Nuclear Contamination; the radio active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Surrender Benefit



There is not surrender value, paid-up value or loan available under this rider. On surrender of the base plan no rider benefit will be paid. On base plan being paid-up, rider benefit will cease immediately.

Premium Paying Modes

Policy premiums can be paid yearly, half yearly, quarterly or monthly and this will be same as for base plan. Any premium rebate or modal factors will also be same as the base plan.

Termination

Client is 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 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.

Free –Look, Grace Period & Reinstatement

Client will have a Free–Look period, Grace Period and Reinstatement period as per the rules of the base plan.

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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.

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Plans

Health
Plans

Children's
Future

Retirement
Plans

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with Protection

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Please refer to the Product Brochure for more details on product features. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale. Tax Benefits are subject to changes in tax laws

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