



**Get the support you need to navigate life's critical moments**

**Aditya Birla Sun Life Insurance Critical Illness Rider**

An individual non-linked non-participating life insurance rider

**Aditya Birla Sun Life  
Insurance Company Limited**



**ADITYA BIRLA  
CAPITAL**

**LIFE INSURANCE**

## INTRODUCING ABSLI Critical Illness Rider

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

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

We will offer a discount of 5.00% in rider premium pa. to customers who buy directly from our website.

You may opt for this rider only at the time of policy issue.

## BENEFITS

ABSLI Critical Illness rider covers 4 major illnesses -

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

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

## DEFINITIONS

### First Heart Attack of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle, as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

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

Excluded are:

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

### Cancer of Specified Severity

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion & 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 T2N0M0;
- Paillary micro-carcinoma of the thyroid less than 1cm in diameter;
- Chronic lymphocytic leukaemia less than RAI stage 3;
- Microcarcinoma of the bladder;

### Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT scan or MRI of the brain. Evidence of neurological deficit for at least 3 months has to be produced.

Excluded are:

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

### Major Organ / Bone Marrow Transplant

The actual undergoing of a transplant of:

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

Excluded are:

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

### Supporting definitions

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

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

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

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

## WAITING PERIOD

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

## EXCLUSIONS

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

- any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later;
- any condition (disease, illness or injury) manifesting itself within 90 days from the effective date of the rider or its latest revival date, whichever is later;
- any congenital condition;
- any sexually transmitted diseases;
- attempted suicide or self-inflicted injury, irrespective of mental condition;
- participation in a criminal, unlawful or illegal activity;
- taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us;
- nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping;
- war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion;
- taking part in any naval, military or air force operation during peace time;
- no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.

# TERMS AND CONDITIONS

## **Free-Look, Grace Period & Reinstatement**

As per the rules of the base plan.

## **Loans**

There are no loans available with this rider.

## **Termination of rider**

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

## **Assignment**

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

For more details on the assignment, please refer to our website <https://lifeinsurance.adityabirlacapital.com/>

## **Nomination**

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

For more details on the nomination, please refer to our website <https://lifeinsurance.adityabirlacapital.com/>

## **Current Tax Benefits**

As per extant tax laws, under Section 80D of the Income Tax Act, 1961, premiums up to Rs.15,000 (₹20,000 for senior citizens) are allowed as a deduction from your taxable income each year.

## **Service Tax**

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

## **Prohibition of Rebates – Section 41 of the Insurance Act, 1938**

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

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

## **Fraud and Misrepresentation**

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website <https://lifeinsurance.adityabirlacapital.com/>

## About Aditya Birla Sun Life Insurance Company Limited

Aditya Birla Sun Life Insurance Company Limited (“ABSLI”) is a part of Aditya Birla Capital Ltd (“ABCL”). ABSLI was incorporated on August 4<sup>th</sup>, 2000, and commenced operations on January 17<sup>th</sup>, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

ABSLI offers 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”).

As of June 30, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

## About Aditya Birla Capital Limited

Aditya Birla Capital Limited (“ABCL”) is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs 1.27 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group’s businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group’s revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com).

## DISCLAIMERS

**This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).** This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. For further details please refer to the policy contract or call your

## Aditya Birla Sun Life Insurance Company Limited



### LIFE INSURANCE

Life Insurance coverage is available in this product.

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: <https://lifeinsurance.adityabirlacapital.com>  
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#### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.