

A PLAN THAT COVERS ALL STAGES OF CANCER.

Presenting the Aegon Life
iCancer Insurance Plan

This is a Non-Linked Non-Participating Insurance Plan



INTRODUCTION

Does this alarm you?

- There are more than 100 types of cancers; any part of the body can be affected
- 70% of all cancer deaths occur in low- and middle-income countries
- Worldwide, the most common cancers for men and women are lung, stomach, liver, breast, colorectal and cervical
- Substantial expenses related to critical illness

Sources

<http://www.cancer.gov/cancertopics/what-is-cancer>

<http://www.cancerresearchuk.org/about-cancer/what-is-cancer>

<http://www.who.int/mediacentre/factsheets/fs297/en/>

<http://www.inctr.org/about-inctr/cancer-in-developing-countries/>

<http://www.globalcancermap.com/>

WOULD YOU AGREE THAT A COMPREHENSIVE PROTECTION SOLUTION SHOULD:

- Cover all prevalent types of cancer
- Cover even the initial stage of cancer
- Take care of your premiums in the major stage

KEY FEATURES

- All stages of the cancer are covered
- Stage-based Benefit Payment
- Multiple unrelated cancers can be claimed

- Increasing accumulated payout as impairment grows to more severe stages
- Simple online buying process
- No future premium payment liability with Waiver of Premium benefit
- Tax Benefit under section 80D

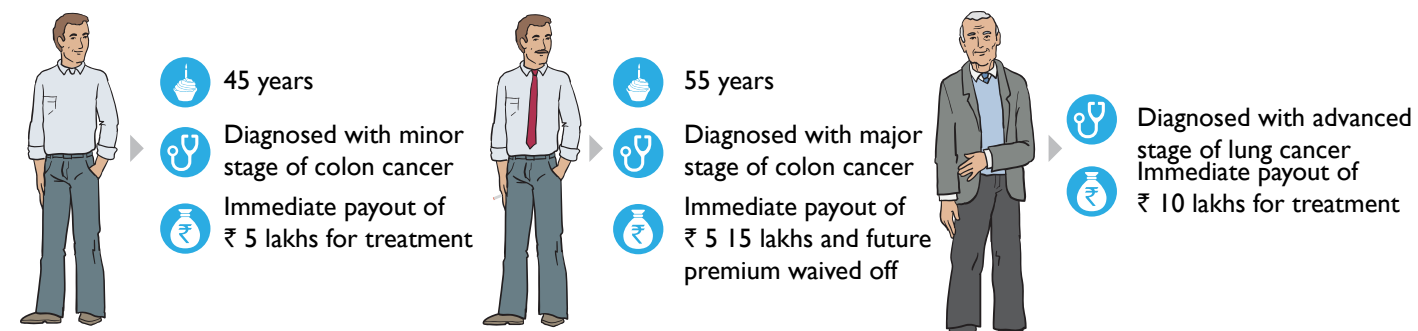
PLAN DETAILS

The Aegon Life iCancer Insurance Plan offers many benefits that we want you to understand with ease.

So we have explained them with the help of an example, which you can find illustrated below.

Ramesh aged 30 years a Doctor by profession took an iCancer policy for a policy term of 40 years and sum assured of ₹ 20,00,000 by paying an annual premium of ₹ 5,300 (excluding taxes).

Case I Diagnosed at minor stage



Total benefit paid = ₹ 30 lakhs (150% of Sum Assured) =
₹ 5 lakhs at Minor Stage + ₹ 15 lakhs at Major Stage + ₹ 10 lakhs at Critical Stage

PLAN DETAILS

Case 2 Diagnosed at major stage



- 55 years
- Diagnosed with major stage of colon cancer
- Immediate payout of ₹ 20 lakhs and future premium waived off



- Diagnosed with advanced stage of lung cancer
- Immediate payout of ₹ 10 lakhs for treatment

Total benefit paid = ₹ 30 lakhs (150% of Sum Assured) = ₹ 20 lakhs at Major Stage + ₹ 10 lakhs at Critical Stage

LET'S CHECK WHETHER iCANCER FULFILLS ALL THE CRITERIA FOR A COMPREHENSIVE PROTECTION SOLUTION

Your Needs	Features Fulfilling Your Needs
Protection / Coverage	Payout at all stages of cancer.
Premium payment towards your existing Policy	Waiver of future outstanding premiums on payment of a major stage cancer.
Increase in expenses with advancing severity	Increasing benefit payout as cancer advances to more severe stages.

BENEFITS OFFERED

If the life assured is diagnosed to be suffering from a Cancer of defined severity, a percentage of the policy Sum Assured, subject to applicable limits, will be paid in lump sum. The Cancer Benefit has three stages of severity and the payout depends on the stage of the Cancer and claims previously admitted under the policy:

MINOR STAGE:

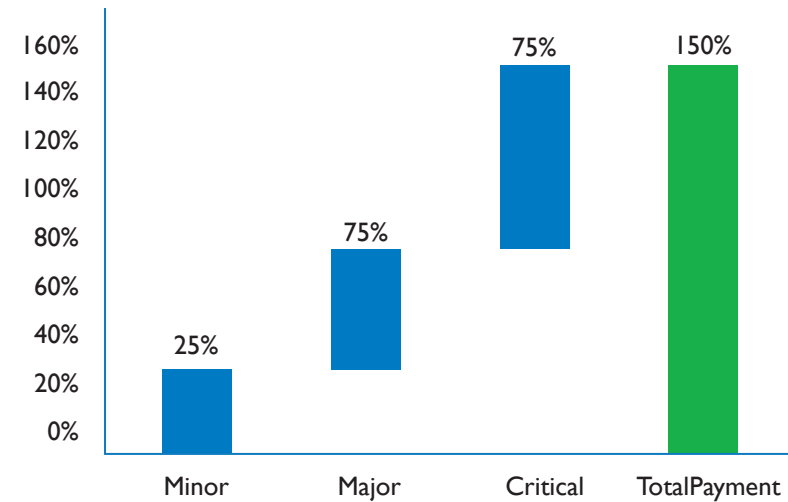
At the Minor Stage of Cancer, for each claim the benefit will be 25% of Sum Assured minus any previously paid claims under the Policy, up to a maximum limit of ₹5,00,000 per claim. The sum of all benefits paid in the Minor Stage will not exceed 25% of the Sum Assured.

MAJOR STAGE:

At the Major Stage of Cancer, the benefit will pay 100% of the Sum Assured minus any previously paid claims under the policy.

CRITICAL STAGE:

At the Critical Stage of Cancer, the benefit will pay 150% of the Sum Assured minus any previously paid claims.



Premium Waiver Benefit

Once a claim under the Major Stage Cancer Benefit is approved, all future premium payments for the policy will be waived for the rest of the policy term starting from the next premium due date following the date of diagnosis of the medical condition.

All the above benefits will be payable only if all due premiums have been paid and the policy is in force.

What are the Maturity & Surrender Benefits?

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 payable under this plan.

WHAT ABOUT TAX BENEFIT?

The premiums paid and benefits received are eligible for tax benefits under Section 80D of the Income Tax Act, 1961 respectively upon fulfilment of conditions laid down for availing such benefits. The tax benefits are subject to change as per change in Tax laws from time to time. Please consult your tax advisor for further details.

ELIGIBILITY

Entry Age	Minimum: 18 years completed; Maximum: 65 years completed
Maturity Age	70 years completed
Policy Term	Minimum: 5 years; Maximum: 70 years minus entry age
Premium Payment Term(PPT)	Equal to the Policy Term
Premium Payment Frequency	Annual or Monthly ¹
Sum Assured	Minimum: ₹10,00,000 Maximum: ₹ 50,00,000

WHAT IF I MISSED MY PREMIUM DUE DATE?

You have a period of 15 days as grace period from the premium due date for monthly mode and 30 days grace period from the premium due date for annual mode, to pay the premium. If a due premium is not received within the grace period, your policy will lapse and the insurance cover will cease.

WHAT IF I AM NOT HAPPY WITH THE PLAN?

If you are not satisfied with any of the terms and conditions of the Policy, you may return the Policy document along with a letter stating the reason for dissatisfaction within 30 days of receipt of the Policy document. Upon return of this Policy by You, this Policy will terminate and all rights, benefits and interests under this Policy shall stand extinguished.

On cancellation of the policy during the free look period, we will return the premium paid subject to the deduction of:

a) Pro rata adjustment for the period of risk cover. b) Stamp duty paid, and c) Medical examination charges, if any The Policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

WHAT IF I STOP PAYING PREMIUMS?

In case the premiums are not paid within the Grace period, the policy will lapse and no benefits are payable.

How can I revive my Policy?

The Policyholder can apply for reinstatement of the lapsed policy within two years from the due date of the first unpaid premium. In case of reinstatement, the policyholder will need to pay all unpaid premium plus interest.

The reinstatement shall be subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured;
- Payment in full of an amount equal to all the Policy Premiums due but unpaid till the Effective Date of reinstatement +

interest (as declared by the Company time to time, which will not exceed yield to maturity on a 5 year G-sec plus 2%).

It will be ensured that the evidences and any medical requirements called for are in line with the prevailing underwriting rules/practices and the health declaration by the Life Assured. Any evidence of insurability requested at the time of reinstatement will be based on the prevailing underwriting guidelines duly approved by the Board.

If a lapsed policy is not reinstated within the reinstatement period it will automatically stand terminated.

Upon reinstatement of a lapsed policy, the policy will become in-force and eligible for all future benefits.

WHAT ARE THE DEFINITIONS OF ALL THE STAGES OF CANCER?

The definitions and conditions of different stages of cancer are as given below:

MINOR STAGE

The diagnosis of any of the listed below conditions must be established by histological evidence and be confirmed by a specialist in the relevant field. The following cancers that are covered under this Minor Stage are defined below. All Minor Stage Cancers in the presence of HIV infection are excluded.

a) Carcinoma in-situ – all organs except skin

Carcinoma in-situ is characterized by the presence of cancer cells that remain within the cell group from which they arose, where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues. The cancer must be classified as “Tis” according to the AJCC 7th Edition TNM staging method or FIGO Stage 0 of the Federation Internationale de Gynaecologie et d’Obstetrique staging system.

The following are specifically excluded:

- Carcinoma in-situ of skin and Melanoma in-situ
- Cervical Intraepithelial Neoplasia (CIN 1, CIN 2, and CIN 3) without carcinoma in-situ

b) Prostate Cancer – early stages

Early Prostate Cancer is characterised by the uncontrolled growth and spread of malignant prostate cancer cells with invasion and destruction of normal prostate tissue.

The prostate cancer must be classified as “T1N0M0” according to the AJCC 7th Edition TNM staging method where the tumour is localized in the prostate but not palpable or detectable with imaging. The prostate cancer must not spread outside of the prostate gland to regional tissues, lymph nodes or distant sites. The prostate cancer must also be well differentiated as evidenced by a pathology report showing a Gleason Score of two to six. All grades of Prostate Intraepithelial Neoplasia (PIN) are not covered under this definition.

c) Thyroid Papillary Microcarcinoma

Thyroid Papillary Microcarcinoma is characterised by the uncontrolled growth and spread of malignant papillary thyroid cancer cells with invasion and destruction of normal thyroid tissue. The thyroid cancer must be less than 1.0 cm in diameter and confined to the thyroid gland.

d) Bladder Microcarcinoma

Bladder Microcarcinoma is characterised by the uncontrolled growth and spread of malignant bladder cancer cells that are confined to the inner lining of the bladder. The Bladder Microcarcinoma must be diagnosed as noninvasive papillary carcinoma and classified as “TaN0M0” according to the AJCC 7th Edition TNM staging method. This means the bladder microcarcinoma has not invaded the bladder wall and has not spread outside of the bladder to regional tissues, lymph nodes or distant sites.

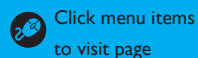
e) Chronic Lymphocytic Leukaemia early stages

Chronic Lymphocytic Leukaemia is categorized as the uncontrolled growth and spread of malignant lymphocyte white blood cells within the bone marrow and the peripheral blood. The Chronic Lymphocytic Leukemia must be diagnosed and classified as Rai stage 0, 1, or 2 by a specialist in the relevant field. These early Rai stages of leukemia imply that there is an elevated malignant

monoclonal lymphocyte count with or without enlarged lymph nodes or spleen, but there is no anemia and no thrombocytopenia.

MAJOR STAGE

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion &



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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 are excluded:

- a) 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-I, CIN -2 & CIN-3.
- b) Any skin cancer other than invasive malignant melanoma
- c) 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
- d) Papillary micro-carcinoma of the thyroid less than 1 cm in diameter
- e) Chronic lymphocytic leukaemia less than stage 3 (three) as per the Rai Classification
- f) Microcarcinoma of the bladder
- g) All tumours in the presence of HIV infection.

CRITICAL STAGE

Critical Stage Cancer is defined as any cancer that meets the definition of “Major Stage” under this product and the insured’s oncologist has determined that the cancer has progressed to Stage IV according to the 7th edition AJCC Staging manual. The exact AJCC definition of Stage IV depends on the type of cancer but in general it means the cancer has spread to distant lymph nodes or to distant organs or sites. There must be histological evidence of uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. The diagnosis of Stage IV cancer must be supported by histological evidence and confirmed by a pathologist. We will accept a clinical diagnosis of Stage IV Critical Cancer based on the study of symptoms and diagnostic test results without pathology, only if all three (3) of the following conditions are met:

- a) A histological diagnosis cannot be made because it is medically inappropriate or life threatening
- b) There is medical evidence to support the diagnosis and stage
- c) A report from an Oncologist who is treating or advising the Insured confirms the diagnosis and stage of cancer

[Please refer to the policy contract for details for Rai and TNM classification](#)

TERMS AND CONDITIONS

Premium Waiver Benefit

If any premium due dates fall between the Major stage cancer diagnosis and claim approval, the Company will be collecting the premiums for these dates but on approval of the Major stage claim, will refund it back along with the Major stage claim benefit.

If the claim approval date falls 6 months beyond the date of claim intimation, then all premiums collected after date of intimation will be refunded with an interest of prevailing Bank Rate as on RBI’s website plus 200 bps. RBI website to be used will be: www.rbi.org.in

Premium Reviewability

Premiums are guaranteed for a period of 5 years. After every 5 Policy years, reviews will be carried out to determine whether the applicable premium will remain same or will change at the end of the guaranteed period. Premium revision will be applicable on approval from IRDAI. We will inform you about premium revision, if any at least 30 days in advance.

Waiting Period & Survival Period

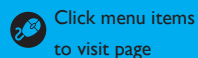
There is an initial waiting period of 180 days from the date of commencement of the Policy or from the date of reinstatement of the Policy for the diagnosis of cancer & valid claim to be admissible under this Policy.

Service Tax

Service tax or any other tax shall be levied as per the prevailing tax laws on premiums or benefits payable.

Related Cancers

- a. Once a Minor Stage Cancer claim is paid, no payment for any future claims under the Minor Stage of the same Cancer would be admissible. Same cancer means cancer of the same organ and same histological type. Where the organs are in a pair such as breasts, lungs, kidneys, testes, ovaries etc., the entire pair is considered as one organ.
- b. Once a Major Stage Cancer claim is paid, no payment for any future claims under the Minor Stage or Major Stage would be admissible whilst cover for critical stage will continue at 50% of the original Sum Assured.
- c. If the life assured claims for different stages of the same Cancer at the same time, the benefit will pay the highest claim which is admitted under the policy.



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d. If there is more than one Cancer diagnosed in an event, the Company will pay benefit under any one condition. That benefit will be the amount relating to the stage of Cancer which has the highest benefit amount.

Portability

The insurer will allow portability of the product from other insurers or from other plans with the company itself. Portability provisions under the Health Regulations 2013 and Standardization in Health Insurance 2013 will be adhered to.

EXCLUSIONS

The following exclusions are apart from the exclusions mentioned in the definitions above.

The life assured will not be entitled to any benefits under any stage of cancer:

- a. Pre-Existing Disease is defined as Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the first policy issued by the insurer.
- b. For any medical condition or medical procedure resulting directly or indirectly from self inflicted injuries, attempted suicide, whether the Life Assured is sane or insane
- c. For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured 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)
- d. For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by any congenital anomaly or defect
- e. For any medical condition or any medical procedure arising from the donation of any of the Life Assured's organs
- f. For any medical conditions suffered by the Life Assured or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug abuse.
- g. 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.

- h. In order to be valid claim under any stage, the incidence of cancer after policy issuance must be the first incidence in the lifetime of the policyholder.
- i. Once a Minor Stage Cancer claim is paid, no payment for any future claims under the Minor Stage of the same Cancer would be admissible. Same cancer means cancer of the same organ and same histological type. Where the organs are in a pair such as breasts, lungs, kidneys, testes, ovaries etc., the entire pair is considered as one organ.

ASSIGNMENT AND NOMINATION

1. **Assignment:** Allowed as per section 38 of the Insurance Act 1938 as amended from time to time

2. **Nomination:** Allowed as per section 39 of the Insurance Act 1938 as amended from time to time

PROHIBITION OF REBATES

Section 41 of the Insurance Act, 1938 (as amended from time to time) states: 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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.

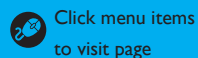
2) Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to Rs. 10 Lacs.

Non-Disclosure

Section 45 of the Insurance Act, 1938 (as amended from time to time) states:

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from the date of date of policy i.e. from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later.

2) On the ground of fraud, a policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of



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rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

[For full texts of Section 38, Section 39 and Section 45, please refer to the Insurance Act, 1938 \(as amended from time to time\).](#)

DISCLAIMER

- This product brochure should be read along with the benefit Illustration. The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- This product is underwritten by Aegon Life Insurance Company Ltd.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting policy
- Insurance is the subject matter of the solicitation
- Insurance cover is available under this product

ABOUT AEGON LIFE INSURANCE

Aegon Life Insurance Company Limited (formerly AEGON Religare Life Insurance Company Limited) launched its pan-India operations in July, 2008 following a multi-channel distribution strategy with a vision to help people plan their life better. The fulfillment of this vision is based upon having a complete product suite, providing customised advice and enhancing the overall customer experience. Aegon, an international provider of life insurance, pensions and asset management and Bennett, Coleman & Company, India's leading media conglomerate, have come together to launch Aegon Life Insurance. This joint venture adopts a local approach with the power of global expertise to launch products that are focused on providing customers with the means to meeting their long-terms financial goals. The company is headquartered in Mumbai having 59 branches across 46 cities. The company has around 9600 life insurance agents serving over 4 lakh customers across India.

ABOUT AEGON

Aegon's roots go back 170 years – to the first half of the nineteenth century. Since then, Aegon has grown into

an international company, with businesses in more than 20 countries in the Americas, Europe and Asia. In the US, Aegon's leading market, it operates under the Transamerica brand. Today, Aegon is one of the world's leading financial services organizations, providing life insurance, pensions and asset management. Aegon never loses sight of its purpose to help its customers secure their long-term financial future. With around 28,000 employees, it has 635 billion Euros of revenue-generating investments.

ABOUT BENNETT, COLEMAN & COMPANY LIMITED

The Times Group is one of the leading media conglomerate in India having presence in print, radio, TV, outdoor media and the internet through Bennett, Coleman and Company Limited (BCCL) and its subsidiaries. The Times of India, the flagship brand of the company, is the number 1 English newspaper in India and the World by circulation. With a turnover exceeding a billion dollars, the group has the support of over 25,000 advertisers, 11,000 employees and an audience spanning across all continents.

Product Name: [Aegon Life iCancer Insurance Plan - UIN: I38N053V01](#)

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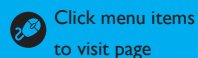
For more details:

[Call \(Toll Free\) 1800 209 9090](tel:18002099090)

www.aegonlife.com

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- 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.



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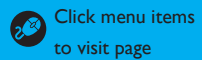


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