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Product Name: Aegon Life iDisability Rider UIN-138B014V01

This is a non-linked non-participating rider

For more details

Call (Toll Free) 1800 209 9090

[www.aegonlife.com](http://www.aegonlife.com)



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## NOW, SICKNESS OR ACCIDENTS WILL NOT CRIPPLE YOU.

Aegon Life iDisability Rider

Covers disability due to accident or sickness



## ARE YOU CONCERNED:

- About comprehensive protection for your family
- That disability due to accident or sickness may affect your income earning capacity
- That in the absence of your income, financial liabilities may become a burden to your family
- That you may not be able to even pay your other insurance premiums

## WOULD YOU AGREE THAT A COMPREHENSIVE PROTECTION SOLUTION SHOULD:

- Ensure that your family's immediate financial needs are fulfilled in case of disability.
- Ensure no financial burden for you or your family for continuing your current insurance policy.

## KEY FEATURES OF AEGON LIFE IDISABILITY RIDER

- Immediate lump-sum payment on disability due to sickness or accident
- Premiums of the base plan are waived on occurrence of Disability due to accident or sickness
- Available for both Individual and Joint Life plans.
- Simple online buying process

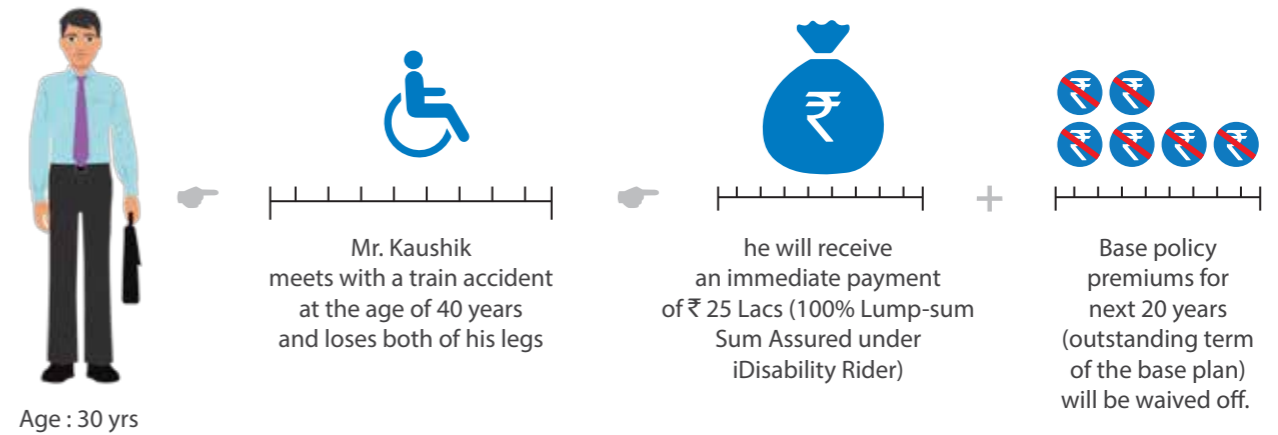
## ILLUSTRATION OF BENEFITS

Mr. Kaushik aged 30 years buys Aegon Life iTerm Insurance Plan along with iDisability Rider. He opted for base policy Sum Assured is ₹ 1 Crore and iDisability Rider Lump-sum Sum Assured of ₹ 25 Lacs for Policy Term & Premium Payment Terms of 30 Years respectively.

### Case I

Mr. Kaushik meets with a train accident at the age of 40 years and loses both of his legs.

Plan Purchased



If due to any reason, Mr. Kaushik dies in the next 20 policy years

his family will receive the base policy Sum Assured of ₹ 1 Crore, and the Policy will terminate.



## Case 2

Mr. Kaushik gets a paralytic attack at the age of 45 years and loses the use of his one hand and one leg.

### Plan Purchased



Year 1  
Age : 30 yrs



Mr. Kaushik gets a paralytic attack at the age of 45 years and loses the use of his one hand and one leg.



he will receive an immediate payment of ₹ 25 Lacs (100% Lump-sum Sum Assured under iDisability Rider)



and his base policy premiums for next 15 years (outstanding term of the base plan) will be waived off.

If due to any reason, Mr. Kaushik dies in the next 15 policy years

his family will receive the base policy Sum Assured of ₹ 1 Crore, and the Policy will terminate.



## Case 3

Mr. Kaushik gets a paralytic stroke at the age of 50 years and loses the use of his one hand.

### Plan Purchased



Year 1  
Age : 30 yrs



Mr. Kaushik gets a paralytic Stroke at the age of 50 years and loses the use of his one hand.



he will receive an immediate payment of ₹ 12.5 Lacs (50% Lump-sum Sum Assured under iDisability Rider)



and his base policy premiums for next 10 years (outstanding term of the base plan) will be waived off.

If due to any reason, Mr. Kaushik dies in the next 10 policy years

his family will receive the base policy Sum Assured of ₹ 1 Crore, and the Policy will terminate.



## iDISABILITY FEATURES

Let's check whether Aegon Life iDisability Rider fulfills all your criteria for a Comprehensive Protection Solution:

Your Need	How does iDisability Rider fulfill your need
Comprehensive Protection	Immediate payment of Lump-sum Sum Assured under the rider plus Waiver of future premiums under the base plan
Security to Family	Covers disability due to sickness or accident

## BENEFITS OFFERED

### Disability Benefit

In case of the covered permanent disabilities due to sickness or accident, this rider offers a lump sum benefit plus all the future premiums payable under the base plan are waived off.

The permanent disability events covered under this rider and the percentage of the lump-sum Rider Sum Assured payable on their occurrence is as mentioned in the table below:

Permanent Disability	% of Lump-sum Rider Sum Assured payable
Loss of or loss of use of both Limbs	100%
Loss of eyesight	100%
Loss of speech	50%
Loss of hearing in both ears	50%
Loss of or loss of use of any one limb	50%

The policyholder can claim for a maximum of two contingent events from any of the above but the total payout will be limited to 100% of the Lump-sum Rider Sum Assured chosen at inception. However, the entire future premiums will be waived off in case of occurrence of any of the above mentioned contingent events. In case of Joint Life base policies, the benefit offered will be on disability of either of the lives subject to a maximum of 100% of the Lump-sum Rider Sum Assured.

The above benefits will be payable only if all due premiums have been paid and both the base policy and the rider are in force.

**Death Benefit** : There is no death Benefit payable under this rider.

**Maturity Benefit** : There is no maturity Benefit payable under this rider.

**Surrender Benefit** : There is no surrender benefit payable under this rider.

## OPTION TO ATTACH OR DETACH RIDER

Aegon Life iDisability Rider can be attached to a base plan at any time during the premium payment term of the base plan. Addition of the rider will be subject to underwriting requirements. In case where the rider is attached on a policy anniversary, rider premium will be calculated based on age and outstanding Rider Term as of that date. If the rider is attached at any time other than the Policy Anniversary, pro-rated rider premium will be calculated from the date of attachment to next policy anniversary.

The rider can be detached anytime wherein the effective date of detachment will be from the next premium due date after the request has been made.

## ELIGIBILITY

Entry age	Minimum: 18 years completed; Maximum : 65 years last birthday
Maturity age	75 years last birthday
Rider term	Minimum: 5 years; Maximum: equal to the outstanding premium payment term of the base plan.
Premium Payment Term(PPT)	Equal to the rider Policy Term
Premium Payment Frequency*	Same as the Base plan to which this rider is attached.
Sum Assured	Minimum Lump-sum SA: ₹ 5,00,000 The Total SA must not exceed ₹ 10,000,000

Waiver of Premium (WOP) SA = Sum of Outstanding Premiums of the base plan

Total SA = Lump-sum SA + WOP SA

## FAQs

### 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 all other premium payment modes, to pay the premium. If the due premium is not received within the grace period, the rider will lapse.

### What if I am not happy with my rider?

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

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

- Pro rata adjustment for the period of rider coverage
- Stamp duty paid, and
- Medical examination charges, if any

Moreover, if the base policy is cancelled within the free look period, then the rider will also be considered as cancelled.

### What if I stop paying the Premiums?

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

### How can I revive the lapsed rider?

The lapsed rider may be reinstated as per the terms and conditions applicable to the reinstatement of the base plan to which it is attached and the reinstatement happens along with the base plan. If a lapsed rider is not reinstated within the reinstatement period it will automatically stand terminated.

Reinstatement period is 2 years from the date of first unpaid Premium under the base plan. If the Rider is not reinstated along with the base policy, then reinstatement of the rider is not allowed at a later stage. However, a new rider can be added to the base plan.

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.

### Is there any waiting period?

In case of loss of use of limb(s), Loss of eyesight, Loss of speech and Loss of hearing a waiting period of 180 days is applicable from the date of occurrence of the disability.

### What are the Definitions?

The following conditions need to be satisfied in order for the benefits under this rider to be payable:

- The disability must be caused by an accident or due to sickness.
- Such disability must in the opinion of a Medical Practitioner appointed by the company be deemed permanent and irrecoverable.
- Loss of use of limb(s), Loss of eyesight, Loss of speech and Loss of hearing in both must be persisted continuously for a period of at least 180 days.
- 180 days period will not be applicable to Loss of limb(s) from any cause.

The definitions in relation to covered permanent disabilities are as follows:

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

**"Loss of Limb"** shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle joint as the result of an accident or medically required amputation. This has to be confirmed by a Specialist Medical Practitioner of the relevant field.

**"Loss of eyesight"** means total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The diagnosis must be clinically confirmed by a Specialist Medical Practitioner of the relevant field. The blindness must not be correctable by aides or surgical procedures.

**"Loss of Speech"** shall mean total and irreversible loss of the ability to speak as the result of physical injury or disease. The diagnosis must be confirmed by a Specialist Medical Practitioner of the relevant field. For the above definition Loss of speech due to psychiatric disorders is excluded.

**"Loss of Hearing in both ears"** is a definite diagnosis of a permanent and irreversible loss of hearing as a result of sickness or accidental injury. The diagnosis must be confirmed by a Specialist Medical Practitioner of the relevant field and supported by an audiometric and sound-testing threshold. The deafness must not be correctable by aides or surgical procedures.

**"Medical practitioner"** is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical practitioner should also be Post - Graduate Allopathic Medical Consultant.

## TERMS AND CONDITIONS

### Premium reviewability

Rider Premiums are guaranteed for the first 5 years and for every 5 years thereafter. Reviews will be carried out to determine whether the premium will be changed at the end of the guaranteed period. Where a change is required, new premium rates after approval from IRDA will be charged from the policyholders. The company would inform the policyholder about the changes in premium at least 30 days in advance from the policy anniversary date.

### Service Tax

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

### Exclusions

In case of Disability due to accident or sickness, disability benefit shall not be paid on disablement of the insured person occurring directly or indirectly as a result of any of the following:

- Intentional self-inflicted injury, or attempted suicide, while sane or insane.
- Presence of HIV at the time of occurrence of disabilities covered under this product.
- “Pre-Existing Condition” 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”.
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to follow medical advice/treatment prescribed by Medical practitioner.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.

- Taking part in any naval, military or air force operation during peace time.
- 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.
- Participation by the insured person in a criminal or unlawful act with criminal intent.
- Engaging in or taking part in professional sport(s) or any adventurous pursuits or hobbies “Adventurous Pursuits or Hobbies” includes any kind of racing (other than on foot or swimming); potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.”
- 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.

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

### DISCLAIMER

- The brochure is not a contract of insurance. The precise terms and conditions of this rider are specified in the policy contract.
- This rider is underwritten by Aegon Life Insurance Company Ltd.
- Insurance is the subject matter of the solicitation.
- Insurance cover is available under this rider.

## ABOUT US

### ABOUT AEGON LIFE COMPANY LIMITED

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.