



LET YOUR FALL NOT LIMIT YOU

Aegon Life TPD Rider
Total and Permanent Disability Rider



INTRODUCTION

Life as we know is uncertain in every corner. You never know what will happen next. And when ill luck befalls in the form of accidents or illness making one disable and therefore unable to earn the daily living, the damage is more if you are not prepared in advance. We at Aegon Life Insurance understand this. Which is why, we offer you a comprehensive insurance plan which covers such unfortunate events. The Aegon Life TPD Rider helps you do just that. This rider is a good supplement to your life insurance policy. You can add this rider to your existing insurance plan. So, in case of any unfortunate events, you are always prepared to face it and get your life back to normal for you and your family.

BENEFIT STRUCTURE

The Aegon Life TPD Rider covers the risk of income loss due to becoming total and permanent disable. On becoming total and permanent disable, the Sum Assured under the rider is paid out. Once the rider benefit is claimed, the rider will terminate and no benefit under this rider will be available in future. All future rider premiums need not be paid and no renewal notice will be generated to the extent of rider premium.

'Total and Permanent Disability' or TPD means disablement of the Life Assured which meets any one of the three definitions mentioned below:

Definition I: Unable to work :

Loss of the physical or mental ability through an illness or injury to the extent that the insured person is unable to do the 'material and substantial' duties of any occupation at all ever again. The 'material and substantial' duties are those that are normally required for, and/or form a significant and integral part of, the performance of the occupation that

cannot reasonably be omitted or modified. Any occupation means any type of work at all, irrespective of location and availability.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

Specialist shall mean a 'Registered Medical Practitioner' whose practice is limited to a particular branch of medicine or surgery. The Specialist should have advanced clinical training and post-graduate education in the discipline or specialty and may have appropriate post-graduate academic degree registered by an appropriate licensing authority.

For e.g. If musculoskeletal system is involved then it will be an orthopedic surgeon, if nervous system, such as brain, spinal cord, etc, is involved then it will be a neurologist and so on.

Registered Medical Practitioner shall mean a person who has attained a full degree(s) in the practice of allopathic medicine having attended a recognised medical school and who is licensed to practice medicine by the relevant licensing authority, such as Medical Council of India, and is acting within the scope and jurisdiction of his license.

'Unable to work' must be medically documented (all documents such as prescriptions, clinical reports, observations, etc as documented by the treating specialist) for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Person Insured is alive and permanently disabled. In the event of death of the Person Insured within the above period, no benefits will be payable under Total and Permanent Disability. TPD benefit can be claimed only once in the life time.

Total and Permanent Disability due to an injury should

occur independently of any other causes within ninety days of such injury.

Definition 2: Loss of use of limbs or sight

The Person Insured suffers from total and irrecoverable loss of:

- The use of two limbs; or
- The sight of both eyes; or
- The use of one limb and the sight of one eye,

The loss of use of the particular limb must be documented for an uninterrupted period of at least six months.

Loss of sight 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 an appropriate consultant. The blindness must not be correctable by aides or surgical procedures.

Limb means the whole hand above the wrist or the whole foot above the ankle.

Definition 3: Loss of independent living

Loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

The insured person must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The tasks are:

- I. Bathing - the ability to wash in the bath or shower

(including getting into and out of the bath or shower) or wash satisfactorily by other means;

2. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Getting in and out of bed - the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Maintaining personal hygiene - the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
5. Feeding oneself - the ability to feed oneself once food has been prepared and made available.
6. Getting between rooms – the ability to move indoors from room to room on level surface.

Loss of independent living must be medically documented for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Person Insured is alive and permanently disabled. In the event of death of the Person Insured within the above period, no benefits will be payable under Total and Permanent Disability. TPD benefit can be claimed only once in the life time starting from the first year.

Total and Permanent Disability due to an injury should occur independently of any other causes within ninety (90) days of such injury.

This rider does not provide any benefit on death of the Life Assured or on maturity of the rider or on surrender of the rider.

ELIGIBILITY

Entry Age	Minimum	20 years completed
	Maximum	60 years last birthday
Maximum Maturity Age		70 years last birthday
Sum Assured	Minimum	Rs. 5,00,000
	Maximum	Rs.50,00,000
		Sum Assured of the rider should not be more than the Sum Assured of the base plan
Rider Term	Minimum	10 years
	Maximum	40 years
		Rider Term will not exceed the Policy Term
Premium Pay Term		Equal to the Rider Term
Premium Payment Frequency		Same as base plan

OTHER FEATURES

Free Look Cancellation:

If you are not satisfied with any of the terms and conditions of the policy, you may return the policy document to the Company for cancellation within:

- 15 days from the date you received it, if your policy is not purchased through Distance marketing*
- In case purchased through distance marketing*, 30 days from the date you received the policy

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

- a) Proportionate rider premium
- b) Stamp duty paid and
- c) Expenses borne by the Company on medical

examination, if any

The policy will terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

*Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

Option to attach or detach Rider Benefit:

The rider can be added or removed anytime during the policy years. Addition of riders will be subject to underwriting requirements.

Rider Premium:

The premium rate for this rider will depend upon the age at entry of the Life Assured and the Rider Sum Assured.

Company may change the premium rates on fifth policy anniversary after clearance of revised rates from IRDAI and the new premium rates will be guaranteed for next five years.

Advance Premium:

Advance installment premium will be accepted only for premium due date with in the same financial year. The premium so collected in advance shall only be adjusted on the due date of the premium.

Exclusions

Benefit under this rider shall not be payable if the insured event is caused directly or indirectly by any of the

following:

1. Suicide or attempted suicide or self inflicted injury, whether the Life Assured is medically sane or insane.
2. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
3. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
4. Committing an assault, a criminal offence, an illegal activity or any breach of law.
5. Any congenital condition.
6. Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than the Life Assured.
7. Inhaling any toxic gas or fumes, except accidentally in the course of duty.
8. 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
9. Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes.
10. Infection with Human Immunodeficiency Virus(HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS)
11. Unreasonable failure to seek or follow medical advice
12. 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

Service Tax

Service tax or any other tax will be levied as per prevailing tax laws.

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 Lakh.

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 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-term financial goals. The company is headquartered in Mumbai having 53 branches across 46 cities. The company has around 9600 life insurance agents serving over 4 lakh customers across

India. development has been founded on the tenet of providing the customer with great value. In 2015, the Indian Insurance Awards, honoured Aegon Life as the 'E-Business Leader', for the third year in a row, under the category of Overall Insurance Industry Awards.

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.

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Product Name: [Aegon TPD Rider](#); UIN [I38B010V02](#)
This is a non-linked non-participating term insurance plan
For more details:
[Call \(Toll Free\) 1800 209 9090](tel:18002099090)
www.aegonlife.com



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