



EASE YOUR WORRY

Aegon Life iCI Rider



INTRODUCTION

The world today is moving fast, and adapting to its pace requires a brisk lifestyle. This means less time for everything including taking care of your health. And looking after your health doesn't just mean being in good shape but also taking necessary measures to take care of it. We at Aegon Life Insurance understand this. Hence, we are offering you the Aegon Life iCI Rider. As the old adage goes, "If there is health, there is hope. If there is hope, there is everything." So, when you keep your health issues covered, you nurture and realise the hope for a better life; a life that is in pace with the fast world.

BENEFIT STRUCTURE

The Aegon Life iCI Rider Covers 4 critical illness conditions as specified in this document. On being diagnosed with any of these 4 critical illnesses, Sum Assured under this rider is paid out and the rider terminates while the life cover under the Base Plan and other Riders (if any) continue.

The illnesses covered under this rider are as below:

1. Cancer
2. Open Chest CABG
3. First Heart Attack
4. Stroke

ELIGIBILITY

Entry Age	Minimum 18 years completed Maximum 65 years last birthday
Maximum Maturity Age	Maximum 75 years last birthday
Sum Assured	Minimum ₹ 10,00,000 Maximum ₹ 50,00,000
Rider Term*	Minimum 5 years Maximum equal to the Premium Payment Term of the base plan
Pay Term	Equal to the Rider Term
Premium Payment Frequency	Annual

*At inception of the policy, the rider term will be equal to the Policy Term of the base plan.

OTHER FEATURES

Free Look Cancellation: The rider can be free-looked within a period of 30 days from the issue date of the rider upon which the rider Premium after deduction of stamp duty will be refunded. Moreover, if Base Policy is cancelled for the free look, then the rider is also considered to be free looked.

Option to attach or detach Rider Benefit: The rider can be attached to the Base Policy anytime during the term of the base plan. Addition of riders will be subject to underwriting requirements. The rider can be detached from the base plan anytime. The effective date of detachment will be the next Premium due date.

Premium Reviewability: Premiums are guaranteed for the first 5 years of the policy and for a period of 5 years thereafter. Reviews will be carried out to determine whether the Premium will be changed at the end of the guaranteed period. New Premiums after approval from IRDAI will be charged from you. Aegon Life would inform you about the changes in Premium at least 30 days in advance.

TERMS & CONDITIONS

Definitions

Definitions of covered Critical Illness

Cancer: A malignant tumour characterized by the uncontrolled growth & 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 leukemia, lymphoma and sarcoma.

The following are excluded:

1. 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.

- ii. Any skin cancer other than invasive malignant melanoma
- iii. 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.
- iv. Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- v. Chronic lymphocytic leukaemia less than Rai stage 3
- vi. Microcarcinoma of the bladder
- vii. All tumours in the presence of HIV infection.

Open Chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- i. Angioplasty and/or any other intra-arterial procedures
- ii. Any key-hole or laser surgery.

First Heart Attack

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:

- i. a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii. new characteristic electrocardiogram changes
- iii. elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- ii. Other acute Coronary Syndromes

- iii. Any type of angina pectoris

Stroke

Any cerebrovascular incident producing permanent 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 permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

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

OTHER TERMS & CONDITIONS

- In order to be a valid claim, the diagnosis or related signs/ symptoms of these 4 Critical Illnesses need to be first event in the lifetime of the policyholder.
- If the policyholder discloses history of any of the 4 Critical Illnesses or the medical evidence indicates the same, then in that case this rider will not be offered.
- Any pre-existing 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 must be declared by the policyholder at the time of purchase.
- Service tax on Premiums will be payable as per the applicable tax laws.
- Premium due dates will be the same dates as for the base plan.
- If a due Premium is not paid within the grace period, the rider will lapse
- The lapsed rider may be reinstated as per the terms and conditions applicable to reinstatement of the base plan to which it is attached and the reinstatement happens along with

the base plan.

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

Waiting Period & Survival Period

There is a waiting period of 90 days from the date of inception and date of reinstatement of the rider to claim the benefit and the Life Assured should have survived for a period of 30 days from the date of diagnosis of the covered CI to claim the benefit.

Grace Period: A grace period of 30 days is allowed from the due date of the unpaid Premium.

Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no Premium is received.

Exclusions

The following exclusions are apart from the exclusions mentioned in the definitions of the illnesses.

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:

- Diseases in the presence of an HIV infection;
- 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 prior to the first policy issued by the insurer.
- Any of the 4 critical illnesses being diagnosed within 90 days of the start of coverage (i.e. during the waiting period);
- 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; Date of occurrence of critical illness will be reckoned for the above purpose and for the purpose of evaluating waiting/ survival period as the date of diagnosis of the illness/ condition. It will be the date on which the medical examiner first examines the life assured and certifies the diagnosis of any of the illness/ conditions.

- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide, while sane or insane.
- 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.
- Failure to seek or follow medical advice.
- 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.
- 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.
- 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.
- 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.

Disclaimer

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

Prohibition of Rebates

Section 41 of the Insurance Act, 1938 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 Lakhs.

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 \(as amended from time to time\)](#)

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.

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 Life iCI Rider UIN I38B01IV01](#)

This is a non-linked non-participating Rider.

For more details:

Call (Toll Free) 1800 209 9090

www.aegonlife.com



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