



**NO MORE WORRIES**

Aegon Life CI Rider

**AEGON**Life

## 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 CI 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 CI Rider Cover is for 9 critical illness conditions as specified in this document. You receive 100% of the Rider Sum Assured as benefit if diagnosed to be suffering from any of the specified critical illness conditions or have undergone a surgical procedure, as the case may be, of any of these 9 critical illness conditions. The benefit is payable if the insured person survives 30 days following the confirmed diagnosis. Following an Aegon Life CI Rider claim, the Death Benefit under the base plan and any other rider benefit remains unaffected.

This rider covers 9 critical illness conditions as given below :

- Cancer
- Coronary Artery Bypass Surgery
- Heart Attack (Myocardial Infarction)
- Kidney Failure (End-stage Renal Failure)
- Major Organ Transplant
- Stroke
- Paralysis
- Heart Valve Surgery
- Surgery for a disease of the Aorta

## ELIGIBILITY

Entry Age	Minimum - 18 years; Maximum - 55 years
Maturity Age	Maximum - 65 years
Sum Assured	Minimum - Limits as applicable for the base plans; Maximum - ₹25,00,000. However, the Rider Sum Assured cannot exceed the base plan Sum Assured
Rider Term	The rider term is equal to the term of the base plan subject to the following conditions: <ul style="list-style-type: none"><li>• Rider term is not more than 30 years</li></ul>

	<ul style="list-style-type: none"><li>• Age of the Life Assured on rider maturity does not exceed 65 years</li></ul> Minimum rider term 10 years
Premium Pay Term	Equal to Rider term
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly (monthly premium payment available via electronic payment/direct debit)
Modal Factor	Annual : 1.000 Half - yearly : 0.512 Quarterly : 0.259 Monthly (through ECS only) : 0.087 (Example: If annual premium is ₹10,000, half - yearly premium is ₹5,120; quarterly ₹2,590 and monthly ₹870)

Note: Premium rates are reviewable by the Company, subject to approval by the IRDAI, at the end of 5 years and every year thereafter.

## OTHER FEATURES

### Free Look Cancellation

If you are not satisfied with any of the terms and conditions of the rider, 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 rider during the freelook period, we will return the premium paid subject to the deduction of:

- a) Stamp duty paid and
- b) Expenses borne by the Company on medical examination, if any

The rider 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.

**Premium / Charges:** The applicable premium rate will depend upon the gender, entry age, rider premium pay term and the Policy Term selected.

**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.

## TERMS AND CONDITIONS

The Critical Illness covered under this rider are defined below:

### CANCER

- I. A malignant tumour characterised 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.
- II. The following are excluded -
  - i. 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.
  - 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.

### Coronary Artery Bypass Surgery

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.

### Heart Attack (Myocardial Infarction)

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.

II. 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

### Kidney Failure (End-stage Renal Failure)

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical

practitioner.

### Major Organ Transplant

- I. The actual undergoing of a transplant of:
  - i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
  - ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.
- II. The following are excluded:
  - i. Other stem-cell transplants
  - ii. Where only islets of langerhans are transplanted

### 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.

- II. 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

### Paralysis

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

### Heart Valve Surgery

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence

of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

### Surgery For A Disease Of The Aorta

The actual undergoing of surgery for a chronic disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purpose of this definition aorta shall mean the thoracic and abdominal aorta but not its branches. Realization of the aortic surgery has to be confirmed by a specialist.

### Other conditions

- Level premium is payable during the term of the rider
- Applicable Service tax on the rider premium to be levied in addition to the rider premium amount
- Premium due dates will be the same as for the base plan to which this rider is attached
- If premium is not received within the grace period of 30 days from the due date, the rider cover 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

### General Exclusions

The insured benefit will not be payable if the claim results from or is accelerated by

- Any Critical Illness or event that has previously occurred in the Life Assured (i.e. the benefit is payable only if the disease is a first incidence, regardless of whether the earlier incidence occurred before the individual was covered or whether the insured was covered by the Company or another insurer)
- 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
- Intentional self-inflicted injury, attempted suicide, whether sane or insane

- Any diseases causing the death of the insured within the stipulated survival period, measured from the date of incidence of the illness
- There is a waiting period of 90 days i.e. the Life Assured can avail of the benefit only after 90 days from the time the rider cover begins. So if the Life Assured is diagnosed with any of the Critical Illness during first 90 days of the policy, claim is not payable and the rider will be terminated without any value.

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

## 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 CI Rider UIN-138B001V02**

This is a non-participating and non-linked Rider.

For more details: Call (Toll Free) 1800 209 9090

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



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