

STANDARD POLICY PROVISIONS

Aegon Life WOP on CI Rider - UIN: I38B007V02

A1. General

This is an add-on benefit which is in addition to the benefits under the Policy and this Rider is only granted along with the Policy and shall be subject to continuation of the Policy.

WoP on CI Rider or this Rider means the Aegon Life WoP on CI Rider more fully described in this document.

WoP on CI Rider Premium or Rider Premium means the premium payable by you for this Rider.

WoP on CI Rider Term or Rider Term is the period for which this Rider benefit is granted as per the rules of the Company.

A2. Definition of Covered Condition under this Rider

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-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 T2N0M;
 - 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

- I. 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.
- II. The following are excluded:
 - i. Angioplasty and/or any other intra-arterial procedures
 - ii. any key-hole or laser surgery.

Heart Attack

- I. 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.

Stroke

- I. 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.

A3. Rider Premium

The Rider Premium is payable as per the frequency of Policy Premium payment mode under the Policy. Any tax on Rider Premium will be levied and collected in addition to the Rider Premium.

A4. Discontinuance of Rider

If you wish to discontinue this Rider, you can intimate the Company by sending an application in the specified form and this Rider shall stand terminated with effect from the immediately following Premium Due Date without any benefits.

A5. Discontinuance of Rider Premium

If any Policy Premium due remains unpaid even after the expiry of Grace Period of 30 days from the Due Date of the unpaid Policy Premium, the Policy will lapse together with this Rider with effect from the Due Date of the first unpaid Policy Premium. The lapsed Policy can be reinstated in accordance with provisions in the Policy along with this Rider.

A6. Addition of this Rider

Increase or Decrease of Rider Sum assured is not permitted. You can request for discontinuation of Rider. On receipt of such request Rider coverage will discontinue from next Rider Premium due date. You can anytime during the policy term purchase Rider by making an application for the same. The issuance of Rider will be subject to underwriting decisions and other conditions as may be applicable. If a Rider is purchased at any time other than that on Policy anniversary, proportionate premium will be payable from the inception of the Rider to the next Policy Anniversary.

A7. Rider Benefits

If the Life Assured is diagnosed with any of the covered Critical Illness as per Clause A2, the Company from the date of acceptance of claim under this Rider will waive Policy Premium till the Date of Maturity of the Policy.

This benefit will be available only if the Life Assured survives for a period of 30 days from the date of diagnosis of the covered Critical Illness.

This Rider will terminate upon the benefit being made available to the Policy. However, the Policy along with other Riders, if any will continue till the Date of Maturity.

A8. Waiting Period & Survival Period

There is a waiting period of 90 days from the date of inception 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 Critical Illness to claim the benefit.

A9. Exclusions

The Policyholder shall not be entitled for the payment of the WoP on CI Rider Benefit if the insured event results either directly or indirectly from any one or more of the following causes:

- Diseases in the presence of an HIV infection;
- Diseases that have previously occurred to 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);
- Any disease occurring 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 or 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 other policy taken prior to this Rider;
- 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.
- Participation by the insured person in any flying activity, except as a bona fide, air-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 radio active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

A10. Maturity and Surrender

No benefit is payable under this Rider on Maturity or Surrender.

All Termination

The VoP on CI Rider will terminate on the earliest of:

- On availability of benefit as mentioned under Clause A7;
- The next Premium Due Date following the receipt of a request for discontinuance of the this Rider under Clause A4;
- The date on which the Policy is terminated;
- The Date of Maturity of the this Rider as stated in the Policy Schedule; or
- On discontinuance of Rider Premium as under Clause A5.



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