Dear <<policyholder>>,

We thank you for including our Rider in Your financial planning. We are delighted to present Your Policy Document which represent your contract with Aegon Life Insurance Company. These are original and important documents.

If You are not satisfied with any of the Terms and Conditions of the Rider, You may return the Policy Document of the Rider along with a letter stating the reasons for disagreement to us within 15 days or 30 days (in case of an electronic Policy or if purchased through Distance Marketing mode(1)) from the date of receipt of the Policy document of the Rider.

Upon such cancellation, We will return the premium paid under the Rider (including taxes) subject to the deduction of proportionate risk premium (including taxes) for the period of cover, stamp duty paid and medical costs incurred (if any).

On cancellation of the Base Plan, the Rider will also stand cancelled.

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

Warm regards,

Managing Director & Chief Executive Officer

Your Relationship Manager / Intermediary Contact Details

<table>
<thead>
<tr>
<th>Name</th>
<th>Code</th>
<th>Mobile / Landline Number</th>
</tr>
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<tbody>
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Aegon Life Insurance Company has entered into this contract of insurance on the basis of the Proposal Form together with the Premium deposit, statements, report or other documents and declarations received from the Proposer for effecting a life insurance contract on the life of the person named in the Schedule hereto.

The Company agrees to pay the benefits under this Policy on the happening of the insured event, while this Policy is in force, subject to the Terms and Conditions stated herein.

On examination of this Policy, if You notice any mistake or error, this Policy should be returned to Us for rectifying the same.
Name of the Plan: Aegon Life AD Rider (UIN 138B006V05)

The Policy is evidence of contract of Insurance between Aegon Life Insurance Company Limited ("The Company") and the Policyholder ("You"). The Policy is based on the proposal made by You to the Company along with necessary documents, information, statements, medical examination reports, if any, and declarations made by You or obtained by the Company on your behalf, and are governed by the Terms and Conditions and the Schedule hereunder written which forms part of the Contract of insurance.

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Aegon Life AD Rider</th>
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<tbody>
<tr>
<td>Sum Assured (₹)</td>
<td></td>
</tr>
<tr>
<td>Annualized Rider Premium (₹)</td>
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<tr>
<td>Rider Premium (₹)</td>
<td>Rider Premium (Exclusive of taxes in ₹)</td>
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<td>Goods and services Tax</td>
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<td>Rider Premium (Inclusive of Taxes in ₹)</td>
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<td>Rider Term (years)</td>
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<td>Rider Premium Payment Term (years)</td>
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<td>Rider Premium Payment Frequency</td>
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<td>Premium Due Date</td>
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<td>Date of last Rider Premium Payment</td>
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<td>Date of Maturity</td>
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<tr>
<td>Special Conditions</td>
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<tr>
<td>Authorised Signatory</td>
<td>Vineet Arora</td>
</tr>
<tr>
<td></td>
<td>Managing Director &amp; Chief Executive Officer</td>
</tr>
</tbody>
</table>

This document is digitally signed.
DEFINITIONS

The words and phrases defined below shall have the meanings assigned to them in this Policy unless the context otherwise requires. Words implying masculine include the feminine, and vice versa. Words in singular include the plural and vice versa.

**Age** means age of the Life Assured as on the last birthday unless specifically otherwise provided.

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

**Accidental Death** is death caused due to an Accident.

**Annualized Rider Premium** means the premium payable in a year chosen by the Policyholder, excluding any underwriting extra premiums and loadings for modal premiums, if any.

**Base Policy** is the Base Plan to which the Rider is attached.

**Claimant** means the Nominee / Appointee (if Nominee is a minor)/ Assignee; and where there is no assignment or nomination in existence, the legal heir/s of the Policyholder.

**Company, We, Us, Our** means Aegon Life Insurance Company Limited or its successors.

**Date of Commencement of Rider** is the start date of the Rider.

**Date of Commencement of Risk** is the date from which the insurance cover under the Rider commences.

**Date of Maturity** means the date on which the Rider Terminates and is mentioned in the Policy Schedule.

**Due Date** means the date on which the Rider Premium is due and payable as per the Premium Payment Frequency opted by You.

**Free-look Period** is the period during which the Policyholder has the option to return the Policy Document of Rider and cancel the contract.

**Grace Period** is the period beyond the Due Date when the Policy is treated as in force but the Policyholder is still liable to pay the outstanding Premium.

**In force** Rider is said to be in force if all due premiums under the Rider have been paid

**Lapse** means a condition wherein the due premiums have not been paid in full, as required under the Rider, thereby rendering this Rider unenforceable.

**Lapsed Rider** is a Rider for which the Premium remains unpaid at the expiry of the Grace Period for a Limited Pay or Regular Pay Rider.

**Life Assured** means the person to whom the insurance cover is granted by Us under the Base Policy.

**Limited Pay** Rider is any Rider where the Rider Premium Payment Term is less than the Rider Term.

**Revival** is the process of restoring the benefits under the Rider which are otherwise in the state of discontinuance due to non-payment of Premiums on Due Dates.

**Revival Period** means the time period from the date of first unpaid premium, during which You are entitled to revive the Rider, which was discontinued due to non-payment of premium. This time period will be same as the revival period of the Base Policy to which the Rider has been attached.
**Rider Premium Payment Frequency** is the period as specified in the Policy Schedule, between two consecutive premium due dates for the Rider.

**Regular Pay Rider** is a Rider where the Premiums are payable till the date of Maturity or Date of Death of Life Assured whichever is earlier.

**Rider** means the Aegon Life AD Rider more fully described in this document.

**Rider Premium** is the amount payable by You to avail the Benefits under this Rider. This amount depends on the Premium Payment Frequency selected by You and includes applicable Goods & Service Tax which may change depending upon the prevailing tax rules.

**Rider Premium Payment Term** means the period during which the Rider Premium is payable. If the Rider is purchased at the time of purchase of the Base Policy, the Rider Premium Payment Term will be same as the Premium Payment Term under the Base Policy.

**Rider Term** is the period for which this Rider cover is granted as per the rules of the Company. If the Rider is purchased at the time of purchase of the Base Policy, the Rider Term will be same as the Policy Term under the Base Policy.

**Single Pay Rider** is a Rider where the Premium is payable once in Lump-sum on the date of Inception of Rider.

**Surrender Value** is the amount of benefit payable to the Policyholder on Surrender of the Rider in accordance with the Terms & Conditions of the Rider.

**Unexpired Risk Premium Value** means the amount of benefit payable to the Policyholder in accordance to Clause D.2.

**You, Your & Policyholder** means or refers to the person specified in the Rider Schedule.

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**Benefits**

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

All the payments under the Rider will be made in Indian rupees and will be subject to prevailing tax laws.

**C.1 Death Benefit**

If the Life Assured dies due to an Accident during the Rider Term, We will pay to the Claimant an amount equal to the Sum Assured under this Rider, as mentioned in the Policy Schedule. This amount will be in addition to the death benefit under the Base Policy. The Rider benefit is available only when, both the Rider as well as the Base Policy to which it is attached, are in-force.

The death must occur within 90 days of the accident in question. The claim due to Accidental death, where death happens within 90 days of occurrence of the accident but beyond the Rider term, will be honored, provided the accident happened when the Rider was still in-force. The Rider will terminate on payment of this benefit.

**C.2 Maturity Benefit**

The Rider does not provide any Maturity Benefit.

**C.3 Payment of Rider Premium**

The Rider Premium is payable as per the Rider Premium Payment Frequency. Any tax on Rider Premium will be levied and collected in addition to the Rider Premium as per the applicable tax laws.

To enjoy uninterrupted benefits under the Rider, You are required to make payment of the Rider Premium on or before the due date or within Grace Period.

If amount received towards payment of Rider Premium is less than the Rider Premium due and payable, the same will not be accepted. In such cases the Rider Premium due and payable on the due date will be treated as unpaid.
Advance Rider Premium will be accepted as per prevailing IRDAI guidelines.

C.4 Grace Period
The Grace Period applicable to this Rider will be same as applicable to the Base Policy. If any premium remains unpaid after the expiry of the Grace Period, the Rider will lapse and the cover will cease to exist.

If the Life Assured dies due to accident during the Grace Period, the unpaid due Premiums (if any), as on the date of occurrence will be deducted from the Benefit payout.

C.5 Change in Rider Sum Assured
The Rider Sum Assured can be proportionately reduced commensurate to the reduction in policy premiums, provided it is allowed in the Base Policy. The timing and the limit of such reductions would follow the terms and conditions of the Base Policy.

D.1 Free Look Cancellation
If you are not satisfied with any of the Terms and Conditions of the Rider, you may return the Policy Document of the Rider along with a letter stating the reasons for disagreement to us within 15 days or 30 days (in case of an electronic Policy or if purchased through Distance Marketing mode(2)) from the date of receipt of the Policy document of the Rider.

On cancellation of the Rider during the free-look period, Company will return the Rider premium paid (including taxes) subject to the deduction of proportionate risk premium (including taxes) for the period of cover, stamp duty paid and medical costs incurred (if any). The Rider will terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

On cancellation of the Base Policy, the Rider is also cancelled.

(2)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.

D.2 Premium Discontinuance

D.2.1 In case You have Opted for Regular Pay Rider
If You stop paying Rider Premium any time during the Rider Premium Payment Term, the Rider will lapse at the end of the Grace Period and the cover will cease to exist. We will not pay any benefits for such a Rider.

D.2.2 In case You have Opted for Limited Pay Rider
If You stop paying Rider Premium any time during the Rider Premium Payment Term, the Rider will lapse at the end of the Grace Period and the cover will cease to exist.

We will pay the Unexpired Risk Premium Value (URPV) under such a lapsed Rider during the Revival Period if:

- You voluntarily Surrender the Rider; or
- The Life Assured dies; or
- The Life Assured survives to the end of the revival period.

The Unexpired Risk Premium Value is calculated as below:

\[
URPV = 70% \times \frac{\text{Total Rider Premiums Paid}}{\text{Total Premiums Payable over the Rider Premium Payment Term}} \times \frac{\text{Outstanding Rider Term}}{\text{Rider Term}} \times \text{Total Rider Premium paid}
\]
If the Rider is not revived along with the Base Policy, the Rider would be deemed surrendered and revival of such surrendered Rider will not be allowed at a later stage.

D.4 Addition of Rider

The Rider can be attached to a Base Policy on Policy Commencement or at any time during the Premium Payment Term of the Base Policy.

In case the Rider is attached on a Policy Anniversary, level premium will be applicable based on attained age (last birthday) of the Life Assured and outstanding Policy Term and/or Premium Payment Term of the Base Policy.

If the Rider is attached at any time other than that on Policy Anniversary, the level premium will be applicable based on attained age (last birthday) of the Life Assured and outstanding Policy Term/Premium Payment Term of the Base Policy, as of last Policy Anniversary. In such cases, proportionate premium will be payable from the inception of the Rider to the next Premium Due Date of the Base Policy. From the next premium due date, the Rider Premium as per Premium Payment Frequency of the Base Policy will be payable along with the Base Plan premiums.

Addition of Rider (anytime attachment or along with the base plan) will be subject to our underwriting guidelines & outstanding Policy Term and/or Premium Payment Term satisfying the minimum eligibility conditions under the Rider.

D.5 Surrender Benefit

D.5.1 In case You have Opted for Regular Pay Rider

We will pay zero value in case You opt to surrender the Rider any time before the Date of Maturity.

D.5.2 In case You have Opted for Limited Pay Rider

We will pay the Unexpired Risk Premium Value (URPV) in case You opt to surrender the Rider any time before the Date of Maturity.

The Unexpired Risk Premium Value is calculated as below:

\[
URPV = 70\% \times \frac{\text{Total Rider Premiums Paid}}{\text{Total Premiums Payable over the Rider Premium Payment Term}} \times \frac{\text{Outstanding Rider Term}}{\text{Rider Term}} \times \text{Total Rider Premium paid}
\]

(Premium shall be exclusive of Underwriting Extra Premiums and any loadings for modal Premiums and taxes)

The Rider will terminate on payment of the above benefit.

D.5.3 In case You have Opted for Single Pay Rider

We will pay the Unexpired Risk Premium Value (URPV) in case You opt to surrender the Rider any time before the Date of Maturity.

The Unexpired Risk Premium Value is calculated as below:

\[
URPV = 70\% \times \frac{\text{Outstanding Rider term}}{\text{Rider term}} \times \text{Single Premium}
\]

(Premium shall be exclusive of Underwriting Extra Premiums and any loadings for modal Premiums and taxes)

The Rider will terminate on payment of the above benefit.
Part E

Not Applicable as this product is a non-linked Rider.

Part F

F.1 Assignment & Nomination

(i) Assignment (as per Section 38 of Insurance Act 1938 as amended from time to time)

As per Section 38 of The Insurance Act, 1938, as amended from time to time.

(ii) Nomination (as per Section 39 of Insurance Act 1938 as amended from time to time)

As per Section 39 of The Insurance Act, 1938, as amended from time to time.

F.2 Fraud or misrepresentation

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

(A simplified version of the provisions of Section 45 is enclosed in Annexure for reference)

F.3 Misstatement of Age or gender

As per the clause F.2, if the age or gender of the Life Assured has been misstated or incorrectly mentioned, then We may at Our sole discretion take the following action subject to the underwriting norms prevailing at the time of taking such action:

If at the correct age, the Life Assured was not insurable under this Rider according to Our requirements, we reserve the right to refund the Rider Premium paid and terminate the Rider.

If at the correct age, the Life Assured was insurable, then we may revise the Rider Premium and/or applicable benefits payable under the Rider from the Date of Commencement of Risk by adjusting or deducting the differential Rider Premium that would have been payable.

F.4 Suicide Exclusion

The Suicide Claim provision will only be applicable to the death benefit under the Base Plan as suicide related deaths are part of exclusions under this Rider.

F.5 Exclusions:

Benefit under this Rider shall not be payable if Accidental Death is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Suicide or self-inflicted injury, whether the life assured is medically sane or insane
- 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
- Taking part in any naval, military or air force operation during peace time
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotics, medicine, sedative, poison or psychotropic substances, unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty. The intent under this exclusion is to exclude accidental gas/fumes leak incidents which could lead to exposing the population to such toxic gas/fumes and lead to deaths (like Bhopal Gas Tragedy). However, if the incidence happens as part of the life assured's job then the claim is payable.
• 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
• 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

F.6 Payment of Accidental Death Claim

We will require the following primary documents in support of an Accidental Death claim to enable processing of the claim intimation under the Rider. All benefits will be paid to the Claimant.

• Certificate of the Doctor / Medical Officer certifying the cause of death
• Death Certificate issued by the local authority or the authority authorized to issue the same under the Registration of Births and Deaths Act, 1969; and
• Hospital treatment statement for death claim
• Post Mortem Report – dully filled
• Police Inquest Report
• Panchanama
• First Investigation Report
• Final Investigation Report
• Copy of Driving Licence of Insured (if Life Assured was driving a vehicle)
• Claimant’s statement in prescribed form
• Copy of claimants identity and address proof
• Copy of self-attested cancelled cheque / Passbook copy of the claimant
• One passport size colour photo of the claimant
• Relationship proof (wherever applicable)

We are entitled to ask for additional documents (including Policy document of Rider) or information for the processing of the claim. We may also seek professional/independent assistance for speedy disposal of the claim. You and/or the Nominee/legal heir/s shall have no objection for Us to obtain any details/information to form an opinion about the claim.

The Claimant is required to intimate us on the Claim by submitting the requisite documents within 90 days of the occurrence of event. However, claims filed even beyond this period would be considered if there are valid reason for the delay.

In case of delay in payments by Us, penal interest as specified in Section 14 of the Protection of Policyholders’ Interests Regulation, 2017 will be paid.

F.7 Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control, which restricts performance of our obligations of the Company, the performance of this Contract will be wholly or partially suspended during the continuance of such force majeure conditions with prior approval of the IRDAI.

F.8 Electronic Transactions

You shall adhere to and comply with all such terms and conditions as, We may prescribe from time to time. Any transactions carried out by or through any electronic facilities or means established by or on behalf of Us, in respect of the Policy, shall constitute legally binding and valid transactions on You.
F.9 Taxation

• Income Tax benefits under the Policy may be in accordance with the prevailing tax laws.

• It is recommended that you obtain professional advice for applicability of Income Tax benefit on Premiums paid and benefits received. Income Tax to be deducted, if any, may be deducted at the applicable rate from the payments made under the Policy.

• Goods & Services Tax, Cess (if any) and any other Statutory levy may be charged extra as per prevailing rates.

• Tax laws are subject to amendments from time to time

F.10 Travel, Residence and Occupation

This Rider does not impose any restrictions as to travel, residence or occupation except for Exclusions mentioned under clause F.5

F.11 Rider Termination

The Rider will terminate on the earliest of the following:

• The Date of Maturity of the Rider as stated in the Policy Schedule, if the Life Assured survives till the Date of Maturity;

• On payment of Rider Sum Assured as may be applicable;

• The next premium Due Date following the receipt of a request to Us of discontinuance of the Rider under Clause D.2;

• On Surrender of the Rider as mentioned in Clause D.5;

• On payment of amount pursuant to the exercise of Free-Look Cancellation as mentioned in Clause D.1 or

• The Date on which the Base Policy is Terminated

All the rights, benefits and interests under this Rider will stand extinguished upon termination.

F.12 Applicable Law

This Policy is subject to the provisions of the laws of India.

F.13 Currency and Payment

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing regulations and other relevant laws of India.
Customer Information Sheet (CIS)

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Title</th>
<th>Description</th>
<th>Policy Clause Number</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Product Name</td>
<td>Aegon Life AD Rider</td>
<td></td>
</tr>
</tbody>
</table>
| 2      | What am I covered for              | Benefit under this Rider shall not be payable if Accidental Death is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:  
  • Suicide or self-inflicted injury, whether the life assured is medically sane or insane  
  • 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  
  • Taking part in any naval, military or air force operation during peace time  
  • Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent  
  • Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotics, medicine, sedative, poison or psychotropic substances, unless taken in accordance with the lawful directions and prescription of a registered medical practitioner  
  • Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty. The intent under this exclusion is to exclude accidental gas/fumes leak incidents which could lead to exposing the population to such toxic gas/fumes and lead to deaths (like Bhopal Gas Tragedy). However, if the incidence happens as part of the life assured’s job then the claim is payable  
  • 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  
  • 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 | Clause no C.1        |
| 3      | What are the major exclusions in the policy: |                                                                                                                                                                                                                                                                                                                                              | Clause no F.5        |
| 4      | Waiting Period                     | Not Applicable                                                                                                                                                                                                                                                                                                                           |                      |
| 5      | Payment Basis                      | Lump Sum payment equal to the Rider Sum Assured payable                                                                                                                                                                                                                                                                                    | Clause no C.1        |
| 6      | Loss Sharing                       | Not Applicable                                                                                                                                                                                                                                                                                                                          |                      |
| 7      | Renewal Conditions                 | Guaranteed renewability till the end of Rider Premium Payment Term                                                                                                                                                                                                                                                                       |                      |
| 8      | Renewal Benefits                   | Not Applicable                                                                                                                                                                                                                                                                                                                          |                      |
| 9 | Cancellation | This rider would be cancelled, and no claim or refund would be due to you if:  
|   |   | • You have not correctly disclosed details about current and past health status OR 
|   |   | • Have otherwise encouraged or participated in any fraudulent claim under the policy. |

| 10 | Claims | If the Life Assured dies due to an Accident during the Rider Term, We will pay to the Claimant an amount equal to the Sum Assured under this Rider, as mentioned in the Policy Schedule. The death must occur within 90 days of the accident in question. 
|    |   | We will require the following primary documents in support of an Accidental Death claim to enable processing of the claim intimation under the Rider. All benefits will be paid to the Claimant.  
|    |   | • Certificate of the Doctor / Medical Officer certifying the cause of death 
|    |   | • Death Certificate issued by the local authority or the authority authorized to issue the same under the Registration of Births and Deaths Act, 1969; and 
|    |   | • Hospital treatment statement for death claim 
|    |   | • Post Mortem Report – duly filled 
|    |   | • Police Inquest Report 
|    |   | • Panchanama 
|    |   | • First Investigation Report 
|    |   | • Final Investigation Report 
|    |   | • Copy of Driving License of Insured (if Life Assured was driving a vehicle) 
|    |   | • Claimant’s statement in prescribed form 
|    |   | • Copy of claimant’s identity and address proof 
|    |   | • Copy of self-attested cancelled cheque / Passbook copy of the claimant 
|    |   | • One passport size color photo of the claimant 
|    |   | • Relationship proof (wherever applicable) 
|    |   | We are entitled to ask for additional documents (including Policy document of Rider) or information for the processing of the claim. We may also seek professional/independent assistance for speedy disposal of the claim. |

| 11 | Policy Servicing/Grievances/Complaints | 1. Company Officials: You may reach us for any complaints/ grievances in any of the following manner:  
|    |   | a. By calling the Toll Free Number 1800 209 9090 between 9 a.m. to 7 p.m. Monday to Saturday or 
|    |   | b. By writing an e-mail to customer.care@aegonlife.com or 
|    |   | c. By registering the grievance on the website of the Company at www.aegonlife.com or 
|    |   | In case of disagreement with the response of the Company or of no- response within 15 days, the grievance can be escalated to Grievance Redressal Officer by an e-mail to grievance.manager@aegonlife .com or written letter at 
|    |   | Grievance Redressal Officer Aegon Life Insurance Company Limited, Building No. 3, Third floor, Unit No. 1 NESCO IT Park, Western Express Highway Goregaon (E), Mumbai 400 063 
|    |   | 2. IRDAI: You may contact the following official of the IRDAI for resolution:  
|    |   | IRDAI Grievance Call Centre (IGCC) 
|    |   | Toll Free No:155255 or 1800 4254 732 
|    |   | Email ID: complaints@irda.gov.in 
|    |   | You can also register Your complaint online at http://www.igms.irda.gov.in/ 
|    |   | You can also register Your complaint through fax/paper by submitting Your complaint to: |
### Benefits

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

All the payments under the Rider will be made in Indian rupees and will be subject to prevailing tax laws.

#### C.1 Death Benefit

If the Life Assured dies due to an Accident during the Rider Term, We will pay to the Claimant an amount equal to the Sum Assured under this Rider, as mentioned in the Policy Schedule. This amount will be in addition to the death benefit under the Base Policy. The Rider benefit is available only when, both the Rider as well as the Base Policy to which it is attached, are in-force.

The death must occur within 90 days of the accident in question. The claim due to Accidental death, where death happens within 90 days of occurrence of the accident but beyond the Rider term, will be honored, provided the accident happened when the Rider was still in-force. The Rider will terminate on payment of this benefit.

#### C.2 Maturity Benefit

The Rider does not provide any Maturity Benefit.

#### C.3 Payment of Rider Premium

The Rider Premium is payable as per the Rider Premium Payment Frequency. Any tax on Rider Premium will be levied and collected in addition to the Rider Premium as per the applicable tax laws.

To enjoy uninterrupted benefits under the Rider, You are required to make payment of the Rider Premium on or before the due date or within Grace Period.

If amount received towards payment of Rider Premium is less than the Rider Premium due and payable, the same will not be accepted. In such cases the Rider Premium due and payable on the due date will be treated as unpaid.

### 12 Insured's Right

- **Grace Period:** The Grace Period applicable to this Rider will be same as applicable to the Base Policy. If any premium remains unpaid after the expiry of the Grace Period, the Rider will lapse and the cover will cease to exist.

- **Change in Rider Sum Assured:** The Rider Sum Assured can be proportionately reduced commensurate to the reduction in policy premiums, provided it is allowed in the Base Policy. The timing and the limit of such reductions would follow the terms and conditions of the Base Policy.

- **Free Look Cancellation:** If you are not satisfied with any of the Terms and Conditions of the Rider, you may return the Policy Document of the Rider along with a letter stating the reasons for disagreement to us within 15 days or 30 days (in case of an electronic Policy or if purchased through Distance Marketing mode(2)) from the date of receipt of the Policy document of the Rider.

- **Revival:** If Your Rider has lapsed, You may revive the Rider along with the Base Policy during the applicable Revival Period. The revival will be subject to our underwriting guidelines and payment of all outstanding premiums without any interest.

- **Addition of Rider:** The Rider can be attached to a Base Policy on Policy Commencement or at any time during the Premium Payment Term of the Base Policy.

### 13 Insured's Obligations

- Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.

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Consumer Affairs Department  
Insurance Regulatory and Development Authority of India  
Sy No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032  
Ph: (040) 20204000

3. **Ombudsman:** In case You are not satisfied with the decision/resolution or have not received any reply to Your complaints/ grievances within a period of 15 days, You may approach to the Insurance Ombudsman.

Any notice, direction or instruction given to Us under the Policy shall be in writing and delivered by hand, post, facsimile or from registered electronic mail to:

Customer Service Department  
Aegon Life Insurance Company Limited, Building No. 3, Third floor, Unit No. 1NESCO IT Park, Western Express Highway Goregaon (E), Mumbai 400 063

Toll free number: 1800 209 9090

E-mail: customer.care@aegonlife.co Or any of our Aegon Life Branches and such other address as may be informed by Us.

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**Clause**  
C.4, C.5,D.1, D.3 & D.4

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**Clause**  
F.2 & F.3