

Standard Policy Provisions

Aegon Life WOP CI Rider - UIN: 138B007Vo1

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: Cancer is a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The term cancer includes leukemia, lymphoma, and Hodgkin's disease. The cancer must require treatment by surgery, radiotherapy, or chemotherapy. The diagnosis must be confirmed with a valid pathology report and a report from an approved specialist.

The following cancers are excluded:

- All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, or non-invasive;
- Any lesion described as carcinoma in-situ;
- Polycythemia Rubra Vera;
- Essential Thrombocythemia;
- All non-melanoma skin cancers.
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least class T2NoMo by the AJCC Sixth Edition TNM Classification;
- Any form of cancer in the presence of HIV infection, including but not limited to, lymphoma or Kaposi's sarcoma;
- Thin Melanomas with pathology report showing Clark's Level less than III or Breslow thickness less than 1.0 mm;
- Early thyroid cancers that are less than 1 cm in diameter and histologically described as T1 by the AJCC Sixth Edition TNM Classification unless there are metastases;
- Early localized bladder cancers that are histologically described by the AJCC Sixth Edition TNM Classification as Ta or equivalent classification, unless there are metastases;
- Chronic Lymphocytic Leukaemia (CLL) less than RAI Stage 3;
- All cancers that are a recurrence or metastases of a tumor that first occurred within the qualifying waiting period.

Heart Attack: Death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area as a consequence of coronary artery disease. The diagnosis must be supported by all three (3) of the following criteria and be diagnostic of a new definite acute myocardial infarction:

- Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction; and
- New characteristic electrocardiographic changes; and
- The characteristic rise above accepted normal values of biochemical cardiac specific markers.

Heart failure, non-cardiac chest pain, angina, unstable angina, myocarditis, pericarditis, and traumatic myocardial injury are not covered. Myocardial infarction that occurs within fourteen (14) days of any coronary artery interventional procedure, including but not limited to, coronary angioplasty or coronary bypass surgery, will only be covered if it has resulted in new Q waves on the electrocardiogram or a new permanent regional wall motion abnormality on cardiac imaging thirty (30) days after the coronary procedure.

Stroke: is defined as a cerebrovascular incident resulting in irreversible death of brain tissue due to intra-cranial hemorrhage or due to embolism or thrombosis in an intra-cranial vessel. Subarachnoid hemorrhage is also covered under this definition. This event must result in permanent neurological functional impairment with objective neurological abnormal signs on physical examination by a neurologist at least 3 months after the event. The diagnosis must also be supported by findings on Magnetic Resonance Imaging, Computerised Tomography or cerebral spinal fluid examination and must be consistent with the diagnosis of a new stroke.

The following are excluded:

- Transient Ischaemic Attacks (TIA)
- Brain damage due to an accident or injury, infection, vasculitis, inflammatory disease or migraine;
- Disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina;
- Ischaemic disorders of the vestibular system;
- Asymptomatic silent stroke found on imaging.

Coronary Artery Bypass Surgery: The actual undergoing of open-heart surgery with a thoracotomy and sternotomy to correct narrowing or blockage of one or more coronary arteries with insertion of bypass graft(s). Preoperative angiographic evidence of more than 50% coronary artery obstruction must be provided and the procedure must be considered medically necessary by a consultant cardiologist. Balloon angioplasty (PTCA), heart catheterization, laser relief, rotablate, stenting and all other intraarterial catheter based techniques are excluded. Key-hole coronary artery bypass surgery is also excluded.

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

If this Rider is not reinstated along with the Policy, then a new rider can be added on the subsequent Policy anniversaries. The request for addition of rider should be made at least 45 days prior to the Policy Anniversary. Addition of this Rider will be subject to underwriting rules of the Company.

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:

- 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.
- 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, 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.

A11. Termination

The WoP 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 this Rider under Clause A4;
- The date on which the Policy is terminated;
- The Date of Maturity of this Rider as stated in the Policy Schedule; or
- On discontinuance of Rider Premium as under Clause A5.