

Standard Policy Provisions

Aegon Life TPD Rider UIN - 138Bo1oVo1

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.

TPD Rider or this Rider means the Aegon Life TPD Rider more fully described in this document.

TPD Rider Premium or Rider Premium means the Premium payable by Policyholder for this Rider.

TPD 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 Total and Permanent Disability

TPD or 'Total and Permanent Disability' means disablement of the Life Assureds falling under any one of the three criteria mentioned below:

Criteria 1: Unable to work

Loss of the physical or mental ability through an illness or injury to the extent that the Life Assured is permanently unable to do the 'material and substantial' duties of any occupation. The 'material and substantial' duties are those that are normally required for, and/or form a significant and integral part of, the performance of the occupation that cannot reasonably be omitted or modified.

Occupation means any type of work at all, irrespective of location and availability.

The relevant specialists must reasonably expect that the disability is permanent without any prospect of improvement, irrespective of when the cover ends or the Life Assured expects to retire. 'Unable to work' must be medically documented for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Life Assured is alive and permanently disabled. In the event of death of the Life Assured within the above period, no benefits will be payable under Total and Permanent Disability. TPD benefit can be claimed only once during the Policy Term

Total and Permanent Disability due to an injury should occur independently of any other causes within ninety days of such injury.

Criteria 2: Loss of use of limbs or sight

The Life Assured suffers from total and irrecoverable loss of:

- The use of two limbs; or
- The sight of both eyes; or
- The use of one limb and the sight of one eye,

The loss of use of the particular limb must be documented for an uninterrupted period of at least six months.

Loss of sight means total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The diagnosis must be clinically confirmed by an Ophthalmologist. The blindness must not be correctable by aides or surgical procedures.

Limb means the whole hand above the wrist or the whole foot above the ankle.

Criteria 3: Loss of independent living

Permanent Loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below:

The relevant specialists must reasonably expect that the disability is permanent without any prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

The Life Assured must need the help or supervision of another person and be unable to perform the any three of the following tasks on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The tasks are:

1. Bathing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. Getting in and out of bed - the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. Maintaining personal hygiene - the ability to maintain a satisfactory level of personal hygiene by using the toilet or otherwise managing bowel and bladder function.
5. Feeding oneself - the ability to feed oneself once food has been prepared and made available.
6. Getting between rooms - the ability to move indoors from room to room on level surface.

Loss of independent living must be medically documented for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Life Assured is alive and permanently disabled. In the event of death of the Life Assured within the above period, no benefits will be payable under Total and Permanent Disability. TPD benefit can be claimed only once during the Policy Term.

Total and Permanent Disability due to an injury should occur independently of any other causes within ninety (90) days of such injury.

A3. Rider Premium

The TPD 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 Policy Premium Due Date without any benefits.

A5. Addition of this Rider

This rider can be attached to a base plan on Policy commencement or at any time during the Policy Term (subject to acceptance of request by the Company and communication of the acceptance in writing to You). If this rider is attached at any time other than that on Policy Anniversary, the Rider Premium will be calculated based on age and outstanding term as of last Policy Anniversary. For the current year, pro-rated rider premium will be calculated from the date of attachment to next policy anniversary. In case a rider is attached on policy anniversary, the level premium will be calculated based on age and outstanding term as of that date.

A6. Rider Benefits

In case of Life Assured being total and permanently disabled as per the terms & conditions mentioned in this document, the Sum Assured under this Rider, will be payable upon fully satisfying the applicability of the Rider conditions.

A7. Exclusions

The Policyholder shall not be entitled for the payment under this Rider if the claim results from or is accelerated by:

- Suicide or attempted suicide or self inflicted injury, whether the Life Assured is medically sane or insane.
- War (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion.
- Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- Committing an assault, a criminal offence, an illegal activity or any breach of law.
- Any congenital condition.
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than the life assured.
- Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- 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
- 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.
- Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).
- Unreasonable failure to seek or follow medical advice.
- 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.

A8. Death, Maturity and Surrender

No benefit is payable under this Rider on death of the Life Assured, Maturity of the Rider or on Surrender of the Rider.

A9. Change in Rider Sum Assured

Sum Assured for this Rider cannot be changed during the Rider Term.

A10. Free Look Option

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) Proportionate rider premium
- b) Stamp duty paid and
- c) Expenses borne by the Company on medical examination, if any

The policy 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.

A11. Termination

The Rider will terminate on the earliest of:

- On payment of Rider Sum Assured;
- The next premium Due Date following the receipt of a request by us of discontinuance of the Rider under Clause A4;
- The date on which the Policy is terminated;
- The Date of Maturity of the Rider