

Aegon Life CI Rider UIN-138C001V01

Standard Provisions:

A1. General

This is an add-on benefit which is in addition to the benefits under the Base Plan and this Rider is only granted along with the Base Plan

AEGON LIFE CI Rider, CI Rider or this Rider means the Aegon Life Critical Illness Rider more fully described in this document.

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

CI Rider Term or Rider Term is the period for which this Rider benefit is granted as per the Company's rules.

Waiting Period refers to the first 90 days from Date of Commencement of the CI Rider or Effective Date of Reinstatement of Policy whichever is later.

A2. Rider Premium

The CI Rider Premium forms part of the Policy Premium. If the Rider is attached to a Unit Linked product the Rider Premium does not participate in any of the Investment Funds into which your Base Plan Premiums are allocated under the Policy.

A3. Rider Premium Guarantee

The CI Rider Premium is guaranteed to remain constant for a period of 5 Policy Years commencing from the Date of Commencement of the Rider coverage and the same shall be reviewed on an annual basis thereafter.

A4. Discontinuance of Rider

If you wish to discontinue the CI 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.

A5. Discontinuance of Premium

If any Policy Premium due remains unpaid even after the 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.

A6. Rider Benefit

We will pay the CI Rider Sum Assured in the event the Life Assured

- Is diagnosed to be suffering from any of the specified Critical Illness Conditions or has undergone a surgical procedure, as the case may be, as specified in Clause A7
- Survives the Critical Illness Condition for a period of at least 30 days from the date of diagnosis (the "stipulated survival period"); and
- Sends us a written notice of the claim within 60 days of such diagnosis while the Rider coverage is in force and provided that you furnish evidence, satisfactory to us, in our sole discretion, of:
 - The diagnosis that the Life Assured is suffering a Critical Illness Condition or has undergone a surgical procedure, as the case may be, as specified in Clause A7; and
 - Any other information which we may consider as material to the processing of the claim.

A7. Critical Illness Conditions

A "Critical Illness Condition" shall mean any one of the illnesses as defined hereunder:

A7.1 Cancer

A disease manifested by the presence of a malignant tumor characterised by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The diagnosis must be confirmed by a specialist and evidenced by definite histology. The term cancer will include leukemia and malignant disease of the lymphatic system such as Hodgkin's disease but will not include any malignant tumor in the presence of human immunodeficiency virus. All tumors which are histologically classified as pre-malignant tumours, cancer insitu, non-invasive cancer, basal cell carcinoma, squamous cell carcinoma, Prostate cancer stage 1 (T1a, 1b, 1c), Malignant melanoma stage IA (T1a No Mo) and any CIN (cervical intraepithelial neoplasia) stage will not qualify for the benefit.

A7.2 Heart Attack (Myocardial Infarction)

The death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. Conditions such as NSTEMI (Non-ST-segment elevation myocardial infarction) with only elevation of troponin I or T, acute coronary syndromes (e.g. stable/unstable angina pectoris) and silent myocardial infarction are not covered under this definition. Other than conditions not covered by this definition, diagnosis has to be confirmed by a specialist and evidenced by all of the following criteria:

- a) History of typical chest pain
- b) New characteristic electrocardiogram changes
- c) Elevation of infarction specific enzymes, troponins or other biochemical markers

A7.3 Coronary Artery Surgery (one or more)

The actual undergoing of major chest surgery requiring median sternotomy (division of the breast bone) on the advice of a cardiologist to correct narrowing of one or more coronary arteries with coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography and realization of surgery has to be confirmed by a specialist.

A7.4 Kidney Failure

End stage renal disease presented as total and chronic, irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted for a continuous period of at least 180 days (commencing after the Policy waiting period), or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist approved by us. Acute reversible kidney failure that only needs temporary renal dialysis and single kidney failure is not covered.

A7.5 Stroke

Any cerebrovascular incident producing permanent neurological sequelae and including infarction of brain tissue, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist and evidenced by typical clinical symptoms as well as typical findings in a CCT scan or MRI of the brain. Evidence of neurological deficit for at least three months has to be produced.

Transient ischemic attack (TIA), Traumatic injury of the brain, Lacunar strokes without neurological deficit and Neurological symptoms due to migraine will not be covered by the definition of stroke.

A7.6 Major Organ Transplant

The actual undergoing of transplantation as the recipient of a heart, lung, liver, pancreas, small bowel, kidney or bone marrow. Realisation of the transplantation has to be confirmed by a specialist.

A7.7 Paralysis

Total and irreversible loss of use of two or more limbs through paralysis due to accident or sickness of the spinal cord. These conditions have to be medically documented by a specialist for at least three months and will not include paralysis due to Guillain-Barré syndrome

A7.8 Heart Valve Surgery

Open heart valvuloplasty, valvulotomy or replacement of one or more heart valves. This includes surgery to the aortic, mitral, pulmonary or tricuspid valves for stenosis or incompetence or a combination of these factors. Realization of the heart valve surgery has to be confirmed by a specialist.

A7.9 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.

A8. Exclusions

We will not pay the CI Rider Sum Assured if a Critical Illness Condition results either directly or indirectly from any one of the following causes

A8.1 Any diagnosis of a Critical Illness Condition contracted or diagnosed during the Waiting Period.

A8.2 Any critical illness or event that has previously occurred in the Life Insured (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).

A8.3 Taking or absorbing 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.

A8.4 Intentional self-inflicted injury, attempted suicide, while sane or insane.

A8.5 Any disease causing the death of the Life Assured within the stipulated survival period, measured from the date of incidence of the illness.

A9. Maturity and Surrender

A9.1 No benefit is payable on the Date of Maturity of the CI Rider.

A9.2 No benefit is payable on the discontinuance of the CI Rider by way of surrender.

A10. Change in CI Rider Sum Assured

No change in Sum Assured is allowed.

A11. Termination

The CI Rider will terminate on the earliest of:

- i) Any diagnosis of a Critical Illness Condition contracted or diagnosed during the Waiting Period; the rider will be terminated without any value or refund of premium paid;
- ii) The date on which we receive a claim intimation from you under Clause A6;
- iii) The next premium Due Date following the receipt of a request by us of discontinuance of the CI Rider under Clause A4;
- iv) The date on which the Policy is terminated;
- v) The Date of Maturity of the CI Rider stated in the Policy Schedule;
- vi) On discontinuance of premium as under Clause A5.