

Because someday life might
catch you **unawares.**



AEGON Religare
ADD Rider



Life as we know is uncertain in every corner. You never know what will happen next. And when ill luck befalls in the form of accidents, the damage is more if you are not prepared in advance. We at AEGON Religare Life Insurance understand this. Which is why, we offer you a comprehensive insurance plan which covers such unfortunate events. The AEGON Religare ADDD Rider helps you do just that. This rider is a good supplement to your life insurance policy. You can add this rider to your existing insurance plan. So, in case of any unfortunate events, you are always prepared to face it and get life back to normal for you and your family.

Benefit Structure

This rider covers the following insured events:

- Accidental Death ▪ Accidental Dismemberment ▪ Accidental Total Permanent Disability

The amount of benefit payable on these insured events are as under:

| | | |
|---------------------------------------|--|---|
| Accidental Death | 100% of the Rider Sum Assured | |
| Accidental Dismemberment | Event | Percentage of Rider Sum Assured payable |
| | Permanent loss of sight (both eyes) | 100% |
| | Permanent loss of sight (one eye) | 50% |
| | Loss of or permanent loss of use of two limbs at or above wrist of arm or at or above ankle of leg | 100% |
| | Loss of or permanent loss of use of one limb at or above wrist of arm or at or above ankle of leg | 50% |
| Accidental Total Permanent Disability | 100% of ADDD Rider Sum Assured | |

The maximum total cumulative benefit payable under the ADDD Rider is 100% of the ADDD Rider Sum Assured. For more certainty,

- If the Life Assured loses both arms and one leg in single Accident, we will pay 100% and not 150% of the ADDD Rider Sum Assured
- If 50% of the ADDD Rider Sum Assured has been paid on Accidental Dismemberment, only the balance 50% of the ADDD Rider Sum Assured will be payable on any further insured event, be it Accidental Total and Permanent Disability or Accidental Death or further Accidental Dismemberment.

Eligibility

| | |
|---------------------------|--|
| Entry Age | Minimum - 18 years; Maximum - 55 years |
| Maturity Age | Maximum - 65 years |
| Sum Assured | Minimum - Limits as applicable for the base plans; Maximum - Rs. 25,00,000. However, the Rider Sum Assured cannot exceed the base plan |
| Rider Term | The rider term is equal to the term of the base plan subject to the following conditions: <ul style="list-style-type: none"> ▪ Rider term is not more than 30 years ▪ Age of the Life Assured on rider maturity does not exceed 65 years |
| Premium Pay Term | Single Premium, 5 years, 10 years, 15 years & equal to the Premium Pay Term of the base plan |
| Premium Payment Frequency | Single pay, Yearly, Half-yearly, Quarterly, Monthly (monthly premium payment available via electronic payment/ direct debit) |
| Modal Factor | Yearly : 1.000; Half - yearly : 0.512; Quarterly : 0.259; Monthly (through ECS only) : 0.087 |

Other Features

Free Look Cancellation - If base policy is cancelled for the free look, the rider terminates and the rider premium is returned by the insurer after deducting the premium for the period from the policy issue date to the policy cancellation date.

Option to attach or detach Rider Benefit - The rider can be detached from the next Policy Anniversary after the request has been made.

Premium/Charges - The applicable premium rate will depend upon the gender, entry age, rider premium pay term and the Policy Term selected.

Terms & Conditions

Definitions

Accidental Death shall mean death which ▪ is caused by bodily injury resulting from an accident ▪ occurs due to the said injury solely, directly

and independently of any other causes and ■ occurs within 90 days of the occurrence of such accident but before the expiry of the cover.

Accidental Dismemberment is defined as dismemberment and / or loss of use of a limb or eye of the Life Assured as a result of an Accident. Such dismemberment must be a result of a traumatic event caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within ninety (90) days of such trauma, proved to the satisfaction of the Company. The permanence of the dismemberment will only be established 180 days following the date of the event causing the dismemberment except in the case of complete severance of the hand at or above the wrist or leg at or above the ankle joint.

Accidental Total and Permanent Disability shall mean a disability which ■ results from bodily injury caused by an accident, and ■ results directly from the said injury and independently of all other causes ■ occurs within 90 days of the said accident, and ■ completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit for at least 180 days.

Others

- Level premium is payable during the Premium Payment Term of the rider
- Service tax on premiums will be payable as per the applicable tax laws
- Premium for the riders (all riders combined) cannot exceed 30% of the premium payable under the base plan ■ Premium due dates will be the same dates as for the base plan. If a due premium is not paid within the grace period, the policy will lapse ■ The lapsed rider may be reinstated as per the terms and conditions applicable to reinstatement of the base plan to which it is attached ■ Sum Assured cannot be changed during the term of the rider.

Exclusions - The rider benefit will not be payable in case the assured is found to be involved in the following ■ Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order ■ Self-destruction or any attempted self-destruction or self-inflicted injury whether sane or insane ■ Accident occurring while or because the Insured is under the

influence of alcohol or any non-prescribed drug ■ Engaging in or taking part in: motorized racing of any kind; professional sports; hazardous activities, including but not limited to scuba diving, boxing, mountaineering or rock climbing; flying or any other aerial activity, except as a fare paying passenger in a regular scheduled commercial aircraft ■ Arising or resulting from the insured committing any breach of law with criminal intent ■ 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 ■ Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty ■ Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than Life Assured.

About AEGON Religare Life Insurance

AEGON, one of the world's largest life insurance and pension groups and Religare, one of the leading integrated financial services groups in India, have come together to launch AEGON Religare Life Insurance Company Limited.

AEGON's businesses serve over 40 million customers in over 20 markets throughout the Americas, Europe and Asia, with major operations in the United States, the Netherlands and the United Kingdom. With headquarters in The Hague, the Netherlands, AEGON has more than 160 years of experience with its roots going back to 1844.

Religare Enterprises Limited is one of the leading integrated financial services institutions of India. It has pan-India footprint going well beyond Tier-1 cities, present through more than 1300 locations spread across over 400 cities and towns. Religare's businesses are broadly clubbed across three key verticals - the retail, institutional and the wealth spectrum.

Product Name: AEGON Religare ADDD Rider UIN-138C002V01

For more details
Call (Toll Free) 1800 209 9090
or SMS 'Insurance' to 56677
www.aegonreligare.com



Insurance is the subject matter of the solicitation.

IRDA Company Registration No. 138

Registered Office: AEGON Religare Life Insurance Company Ltd.,
2nd Floor Paranjpe 'B' Scheme, Subhash Road, Near Garware House, Vile Parle (East) , Mumbai – 400057

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