

No more
worries



AEGON Religare
CI Rider



The world today is moving fast, and adapting to its pace requires a brisk lifestyle. This means less time for everything including taking care of your health. And looking after your health doesn't just mean being in good shape but also taking necessary measures to take care of it. We at AEGON Religare Life Insurance understand this. Hence, we are offering you the AEGON Religare CI Rider. As the old adage goes, "If there is health, there is hope. If there is hope, there is everything." So, when you keep your health issues covered, you nurture and realise the hope for a better life; a life that is in pace with the fast world.

Benefit Structure

The AEGON Religare CI Rider Cover is for 9 critical illness conditions as specified in this document. You receive 100% of the Rider Sum Assured as benefit if diagnosed to be suffering from any of the specified critical illness conditions or have undergone a surgical procedure, as the case may be, of any of these 9 critical illness conditions. The benefit is payable if the insured person survives 30 days following the confirmed diagnosis. Following an AEGON Religare CI Rider claim, the Death Benefit under the base plan and any other rider benefit remains unaffected.

This rider covers 9 critical illness conditions as given below :

- Cancer
- Coronary Artery Bypass Surgery
- Heart Attack (Myocardial Infarction)
- Kidney Failure (End-stage Renal Failure)
- Major Organ Transplant
- Stroke
- Paralysis
- Heart Valve Surgery
- Surgery for a disease of the Aorta

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 Sum Assured
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 Minimum rider term 10 years
Premium Pay Term	Equal to Policy term
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly (monthly premium payment available via electronic payment/ direct debit)
Modal Factor	Annual: 1.000 Half - yearly: 0.512 Quarterly: 0.259 Monthly (through ECS only): 0.087 (Example: If annual premium is Rs.10,000, half - yearly premium is Rs.5,120; quarterly Rs. 2,590 and monthly Rs.870)

Note: Premium rates are reviewable by the Company, subject to approval by the IRDA, at the end of 5 years and every year thereafter.

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 and Conditions

The Critical Illness covered under this rider are defined below:

Cancer - A disease manifested by the presence of a malignant tumour 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 leukaemia and malignant disease of the lymphatic system such as Hodgkin's disease but will not include any malignant tumour in the presence of human immunodeficiency virus. All tumours which are histologically classified as pre-malignant tumours, cancer in situ, 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.

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 ■ History of typical chest pain ■ New characteristic electrocardiogram changes ■ Elevation of infarction specific enzymes, troponins or other biochemical markers.

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.

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.

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.

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.

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.

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.

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.

Others - Level premium is payable during the term of the rider ■ Applicable Service tax on the rider premium to be levied in addition to the rider premium amount ■ Premium due dates will be the same as for the base plan to which this rider is attached ■ If premium is not received within the grace period of 30 days from the due date, the rider cover 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 ■ Premium for the riders (all riders combined) cannot exceed 30% (100% in case the base plan is term assurance) of the premium payable under the base plan

Exclusions - The insured benefit will not be payable if the claim results from or is accelerated by ■ Any Critical Illness or event that has previously occurred in 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) ■ Alcohol or solvent abuse or taking of drugs, narcotics or sychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner ■ Intentional self-inflicted injury, attempted suicide, whether sane or insane ■ Any diseases causing the death of the insured within the stipulated survival period, measured from the date of incidence of the illness ■ There is a waiting period of 90 days i.e. the Life Assured can avail of the benefit only after 90 days from the time the rider cover begins. So if the Life Assured is diagnosed with any of the Critical Illness during first 90 days of the policy, claim is not payable and the rider will be terminated without any value.

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 CI Rider UIN-138C001V01

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.,
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