



L I F E I N S U R A N C E

We cover you. At every step in life.

RIDER BROCHURE

▶ Critical Illness Benefit Rider

▶ **Covers 9 Critical Illnesses:** Critical Illness Benefit Rider provides protection against 9 critical illnesses to the policyholder when attached to the basic policy. Critical Illness Benefit Rider covers the following critical illnesses:

- ◆ CABG (By-pass surgery)
- ◆ Cancer
- ◆ Complete Renal Failure
- ◆ Heart Attack
- ◆ Major Organ Transplants (as a recipient)
- ◆ Major Surgery of the Aorta
- ◆ Paralysis
- ◆ Stroke
- ◆ Valve Replacement Surgery

▶ **Accelerated Benefits:** If the policyholder is diagnosed with any of the specified illnesses, then the policyholder is paid the Rider Sum Assured. The policy along with all riders to the extent of Rider Sum Assured is then terminated. However, the remainder of the base policy along with other riders continues till the end of the term. The policyholder will have to continue paying his premiums for the remainder of the policy term or till the death of Life Assured.

▶ **Standalone Benefits:** If the policyholder is diagnosed with any of the specified illnesses, then the policyholder is paid the Rider Sum Assured. The life cover along with all the other riders continues till the end of the policy term or death of Life Assured, whichever is earlier.

▶ **Benefits paid on contracting any of the illnesses specified:** If you are diagnosed with any of the specified illnesses, the Sum Assured would be payable on survival for 28 days after the diagnosis. The Rider cover then terminates and the base policy continues till maturity.

▶ **Maturity Benefit:** When the policy matures there are no payouts from the Rider.

▶ **Sum Assured:** You can choose a Sum Assured between Rs. 50,000 and Rs. 1,000,000.

▶ **Term:** The term would be the same as the term for the base policy subject to a cover ceasing age of 65 years (age nearest birthday).

▶ **Age at entry:** You can take this Rider if you are aged between 18 and 55 years (age nearest birthday).

► **Charges:** The charges for standalone rider are deducted by cancellation of units on a monthly basis. The charges increase with increasing age. Sample charges for various ages are given below (Charges in Rs. per thousand Rider Sum Assured).

Age nearest birthday (Yrs.)	20	30	40	50	60
Males (Rs.)	0.61	1.14	3.60	11.11	21.06
Females (Rs.)	0.54	1.40	4.15	9.73	16.84

These charges are not guaranteed and can be reviewed subject to approval from IRDA.

► **Conditions**

- ◆ Only the diagnosis is required for the claim, post which the Company will verify the claim and settle it. A written notice for the claim must be given to the Company within 60 days of such a diagnosis.
- ◆ Claims for critical illness will only be accepted if the illness has occurred after 6 completed months from the date of issue of the policy.

► **Exclusions:** For the benefit to be payable, the critical illness should not have been caused by:

- ◆ The existence of Acquired Immune Deficiency Syndrome or the presence of any Human Immuno-Deficiency virus infection in the Life Assured
- ◆ Self-inflicted injury
- ◆ Drug Abuse
- ◆ Failure to follow medical advice
- ◆ War, whether declared or not and civil commotion
- ◆ Pregnancy
- ◆ Breach of Law
- ◆ Aviation other than as a fare paying passenger in a commercial licenced aircraft (being a multi-engined aircraft)
- ◆ Hazardous Sports and pastimes

Critical Illness Benefit Rider (Standalone) is available with the following policies:

- ◆ LifeTime Plus
- ◆ LifeTime Super
- ◆ PremierLife Gold
- ◆ ForeverLife

Critical Illness Benefit Rider (Accelerated) is available with the following policies:

- ◆ Save'n'Protect
- ◆ CashBak

▶ **Accidental Death & Disability Benefit Rider**

▶ **Benefits payable on death due to accident**

- ◆ If you have an accident that results in your death, the Rider Sum Assured will be paid to your nominee.
- ◆ In case the accident happens when you are traveling as fare paying passenger on a land surface, mass public transport system, double the Rider Sum Assured will be paid.

▶ **Benefits payable in case of permanent disability due to an accident**

- ◆ If you have an accident that results in total and permanent disability, 10% of the Rider Sum Assured will be paid each year, from the end of 1st year after the disability date for the remainder of the base policy term or 10 years whichever is lesser.
- ◆ If death happens before all due installments are paid out, the remaining installments would be paid as lumpsum to your nominee.

▶ **Sum Assured:** You can choose a Sum Assured between Rs. 50,000 and Rs. 1,000,000.

▶ **Term:** The term would be the same as the term for the base policy subject to a cover ceasing age of 65 years (age nearest birthday).

▶ **Age at entry:** You can take this Rider if you are aged between 18 and 55 years (age nearest birthday).

▶ **Charges:** The charges for the rider are deducted by cancellation of units on a monthly basis. The charge for this Rider is independent of age and is Rs 0.90 for a Sum Assured of Rs.1000. This charge is guaranteed for the term of the contract.

▶ **Conditions:** The conditions subject to which the accidental death or disability benefit is payable, are:

- a) The death or disability due to accident must be caused by violent, external and visible means.
- b) The accident shall result in bodily injury or injuries to the Life Assured independently of any other means.
- c) The death or disability must occur within 180 days of the accident and the occurrence should be independent of any other causes.
- d) The death of the Life Assured shall occur before the expiry of the period for which premiums are payable or before the policy anniversary on which his age nearer birthday is 65, whichever is earlier. However, if the period of 180 days from the occurrence of the accident is current on the policy anniversary on which the Life Assured attains age 65 nearer birthday, the accident benefit shall be payable on death during that period.
- e) If there are any other benefits payable under this rider benefit, then all such benefits shall cease to be available on and after the Disability Date.
- f) Written notice of any claim for the benefit shall be served on the Company within 120 days of the Disability Date and the admission of any claim for Disability Benefit will be subject to such proof (at the expense of the Life Assured), as the Company may reasonably require, that the Life Assured has become totally and permanently disabled. Such proof shall be furnished to the Company along with the submission of the notice of the disability.

g) The Company reserves the right to call for such medical examinations as they may require and for this purpose, may advise the Life Assured to submit himself to one or more medical examinations conducted by medical practitioner/s appointed by the Company, the cost of which shall be borne by the Company.

h) The payment of the Disability Benefit and the continuation thereof shall be subject to such proof, as the Company may require, that the Life Assured has been totally and permanently disabled and has continued to be totally and permanently disabled. If such proof is not furnished or if the Life Assured shall refuse or fail to submit for medical examination/s when required to do so, or if at any time the Company is satisfied that a claim for benefit under this clause has been wrongly admitted, the Life Assured shall be deemed to have ceased to be totally and permanently disabled immediately from the date on which the Company has requested for the supply of such proof or submission to medical examination/s or, as the case may be, from the date on which the Life Assured is communicated of wrongful admission of the claim, and thereafter the policy shall continue under such terms and conditions as the Company may decide.

For the purpose of this benefit, a person shall only be regarded as 'totally and permanently disabled' if that person, due to accident or injury has suffered a loss such as:

a) The loss by physical separation of two limbs or the complete and irremediable loss of sight in both eyes or the loss by physical separation of one limb accompanied by the complete and irremediable loss of sight in one eye (where limb means an entire hand or foot), or

b) has been continuously disabled for a period of six consecutive months and has been determined by the Company, after consideration of the reports and other information supplied by the Company's own medical practitioner, appointed to examine that person, to be incapacitated to such an extent as to render that person unlikely ever to resume work or to attend any gainful employment or occupation.

► **Exclusions:** For the benefit to be payable, the death / disability due to accident should not be caused;

- ◆ By attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
- ◆ By engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger carrying commercial aircraft (being a multi-engined aircraft) operating on a regular scheduled route; or
- ◆ By the Life Assured committing any breach of law; or
- ◆ Due to war, whether declared or not or civil commotion; or
- ◆ By engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

Accidental Death & Disability Benefit Rider is available with the following policies:

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| ◆ Save'n'Protect | ◆ CashBak |
| ◆ LifeGuard WROP (without waiver of premium) | ◆ LifeGuard ROP (without waiver of premium). |
| ◆ SmartKid New Unit-linked Regular Premium (without waiver of premium) | ◆ SmartKid New Unit-linked Single Premium (without waiver of premium) |
| ◆ SmartKid Regular Premium | ◆ ForeverLife Life |
| ◆ LifeTime Super Pension (without waiver of premium) | ◆ Time Super (without waiver of premium) |
| ◆ PremierLife Gold (without waiver of premium) | ◆ LifeTime Plus (without waiver of premium) |

▶ Accident Benefit Rider

- ▶ **Benefits:** If the policyholder dies due to an accident, 100% of the rider sum assured is paid in addition to the basic sum assured.
- ▶ **Sum Assured:** You can choose a Sum Assured between Rs. 50,000 and Rs. 1,000,000.
- ▶ **Term:** The term would be between 10 and 30 years subject to a cover ceasing age of 65 years (age nearest birthday).
- ▶ **Age at entry:** You can take this Rider if you are aged between 18 and 60 years (age nearest birthday).
- ▶ **Charges:** The charges for the rider are deducted by cancellation of units on a monthly basis. The charge for this Rider is independent of age and is Rs 0.80 for a Sum Assured of Rs.1000. This charge is guaranteed for the term of the contract.
- ▶ **Conditions:**
 - a) The maximum aggregate of Accident Benefit Rider and Accident & Disability Benefit Rider granted by the Company under all the policies of the life assured shall not exceed Rs.1,000,000.
 - b) The claim under this rider can be made if any bodily injury due to the accident causes death within a period of 180 days from the occurrence of accident.
 - c) The death due to accident must be caused by violent external and visible means.
 - d) The death due to accident is not caused ;
 - ◆ By attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
 - ◆ By engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger carrying commercial aircraft (being a multi-engined aircraft) operating on a regular scheduled route; or
 - ◆ By the Life Assured committing any breach of law; or
 - ◆ Due to war, whether declared or not or civil commotion; or
 - ◆ By engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
 - e) The death of the Life Assured shall occur before the expiry of the period for which premiums are payable or before the policy anniversary on which his age nearer birthday is 65, whichever is earlier;
 - ◆ However, if the period of 180 days from the occurrence of the accident is current on the policy anniversary on which the Life Assured attains age 65 nearer birthday, the accident benefit shall be payable on death during that period.

Accident Benefit Rider is available with the following policies:

- ◆ Save'n'Protect
- ◆ CashBak
- ◆ LifeGuard WROP
- ◆ SmartKid Regular Premium
- ◆ ForeverLife
- ◆ LifeGuard ROP

► Waiver of Premium Rider (WOPR)

- **Benefits:** On total and permanent disablement due to accident all future premiums under the base policy will be waived till the end of the term of the rider or death of assured life, if earlier.
- **Minimum annual premium to be waived:** Rs 5,000
- **Maximum annual premium to be waived:** Rs. 10,00,000
- **Term:** The term would be between 10 and 30 years subject to a cover ceasing age of 65 years (age nearest birthday).
- **Age at entry:** You can take this rider if you are aged between 18 and 55 years (age nearest birthday).
- **Charges:** The charges for the rider are deducted by cancellation of units on a monthly basis. The charges depend on the age at entry and the term chosen. Sample charges (% of premium to be waived) are given below (Charges in Rs. per thousand Rider Sum Assured).

Age nearest birthday\Term (Yrs.)	10	15	20	25	30
20	1.25	1.25	1.25	1.25	1.30
30	1.25	1.30	1.60	1.85	2.25
40	1.35	1.85	2.45	2.80	-
50	2.20	2.75	-	-	-

These charges are guaranteed for the term of the contract.

- **Conditions:** The conditions subject to which the waiver of premium benefit is payable, are:
 - a) The disability must result within 180 days from the date of occurrence of the accident.
 - b) Written notice of any claim for the benefit shall be served on the Company within 120 days of the disability date and the admission of any claim for disability benefit will be subject to such proof (at the expense of the Life Assured), as the Company may reasonably require, that the Life Assured has become totally and permanently disabled. Such proof shall be furnished to the Company along with the submission of the notice of the disability.
 - c) The Company reserves the right to call for such medical examinations as they may require and for this purpose, may advise the Life Assured to submit himself to one or more medical examinations conducted by medical practitioner/s appointed by the Company, the cost for which shall be borne by the Company.
 - d) The payment of the disability benefit and the continuation thereof shall be subject to such proof, as the Company may require, that the Life Assured has been totally and permanently disabled and has continued to be totally and permanently disabled. If such proof is not furnished or if the Life Assured shall refuse or fail to submit for medical examination / s when required to do so, or if at any time the Company is satisfied that a claim for benefit under this clause has been wrongly admitted, the Life Assured shall be deemed to have ceased to be totally and permanently disabled immediately from the date on which the Company has requested for the supply of such proof or submission to medical examination/s or, as the case may be, from the date on which the Life Assured is communicated of wrongful admission of the claim, and thereafter the policy, shall continue such terms and conditions as the Company may decide.

For the purpose of this benefit, a person shall only be regarded as "Totally and Permanently Disabled" if that person, due to accident or injury has suffered a loss such as:

- a) The loss by physical separation of two limbs or the complete and irremediable loss of sight in both eyes or the loss by physical separation of one limb accompanied by the complete and irremediable loss of sight in one eye (where limb means an entire hand or foot), or
- b) Has been continuously disabled for a period of six consecutive months and has been determined by the Company, after consideration of the reports and other information supplied by the Company's own medical practitioner, appointed to examine that person, to be incapacitated to such an extent as to render that person unlikely ever to resume work or to attend any gainful employment or occupation.

► **Exclusions:** The following exclusions will apply throughout the term of the policy: The disability is not caused;

- ◆ by attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
- ◆ by engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft operating (being a multi-engined aircraft) on a regular scheduled route; or
- ◆ by the Life Assured committing any breach of law; or
- ◆ due to war, whether declared or not or civil commotion; or
- ◆ by engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yatch racing or any race, trial or timed motor sport.

Waiver of Premium Rider is available with the following policies:

- ◆ LifeGuard WROP
- ◆ LifeGuard ROP
- ◆ SmartKid New Unit-linked Regular Premium
- ◆ LifeTime Super
- ◆ LifeTime Plus
- ◆ LifeTime Super Pension

► Income Benefit Rider

- **Benefits:** In case of death of the Life Assured during the term of the policy, 10% of the Sum Assured is paid annually to the nominee on each policy anniversary till the maturity of the Rider.
- **Conditions:** If the Life Assured commits suicide whether sane or insane, within one year from the date of issue of this policy, this benefit cover shall be void and the premiums paid hereunder will be refunded after deducting the expenses incurred by the Company for the issue of the cover.
- **Term:** The term would be between 10 and 30 years subject to a cover ceasing age of 65 years (age nearest birthday).
- **Age at entry:** You can take this Rider if you are aged between 18 and 55 years (age nearest birthday).
- **Charges:** The charges for this Rider are deducted by cancellation of units on a monthly basis. The charges depend on the Rider Sum Assured, age at entry and the term chosen. Sample charges are given below (Charges in Rs. per thousand Rider Sum Assured).

Age nearest birthday\Term (Yrs.)	10	15	20	25
20	0.87	1.09	1.32	1.58
30	0.97	1.33	1.76	2.33
40	1.64	2.52	3.67	5.10
50	3.81	6.09	-	-

These charges are guaranteed for the term of the contract.

- **Sum Assured:** You can choose a Sum Assured between Rs. 100,000 and Rs. 1,000,000.

Income Benefit Rider is available with the following policies:

- ◆ SmartKid New Unit-linked Regular Premium
- ◆ SmartKid Regular Premium
- ◆ SmartKid New Unit-linked Single Premium

Conditions applicable for all Riders:

- ◆ The maximum Sum Assured that can be chosen for each Rider is limited to the Sum Assured on the base policy. If the Sum Assured for the base policy can be increased, Rider Sum Assured can also be increased to the same extent.
- ◆ The maximum aggregate benefit under a particular rider granted by the Company under all the policies of Life Assured shall not exceed Rs.1,000,000.
- ◆ Nominee for riders will be the same as under the base policy.
- ◆ The benefit shall automatically cease to be available when the policy is surrendered.

For more information call our Customer Service Toll Free Number on 1800-22-2020 from your MTNL or BSNL line. (Call Center Timings: 9.00 A.M. to 9.00 P.M. Monday to Saturday, except National Holidays)

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