

PROTECTING your family's financial future now with customisable options.

ABSLI Group Comprehensive Critical Illness Rider
A Non-linked Non-participating Traditional Critical Illness Rider



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**Aditya Birla Sun Life
Insurance Co. Ltd.**



**ADITYA BIRLA
CAPITAL**

Satisfied employees are a key to an organisation's growth and success. Therefore it is imperative to go an extra mile to protect your employees and provide financial security to their families. While you have provided them with a basic level of protection through group insurance cover, you need to ensure an enhanced protection for your employees in case they encounter in future any of the covered critical illnesses.

Addition of ABSLI Group Comprehensive Critical Illness Rider will customize group insurance cover for your members and provide them financial protection in the event life insured is diagnosed to be suffering from covered critical illnesses / conditions.

What is the benefit under this Rider?



Policy Benefit

The rider sum assured is paid in the event life insured is diagnosed to be suffering from one of the critical illnesses/ conditions covered under this rider and survives for 30 days after such diagnosis.

The cover under the base plan or any other riders taken will continue even after a claim under this rider is paid, if the member continues to be part of the group policy. However, the member will not be covered under this rider henceforth.

There are five variants in this rider. The master policyholder / member can choose any one of these variants:

ABSLI Group Comprehensive Critical Illness Rider (Additional):

1. Critical Illness – (CI-4)
2. Critical Illness – (CI-10)
3. Critical Illness – (CI-15)
4. Critical Illness – (CI-25)
5. Critical Illness – (CI-50)

What are the critical illnesses/conditions covered under this rider?

The rider can be selected for the entire group of members or for a few categories. The members of group should meet the following criteria.

- The rider must be attached with ABSLI Group Protection Solutions
- Minimum rider sum assured for each member is ₹5,000
- Maximum rider sum assured for each member is equal to sum assured under base plan
- Minimum age at entry is 18 years
- Maximum age at entry is 64 years
- Maximum age at maturity is 65
- Age is calculated as Age Last Birthday

What are the critical illnesses/conditions covered under this rider?

The following Critical Conditions are covered under this policy:

Sr. No.	Illness/Condition*	Critical Illness 4	Critical Illness 10	Critical Illness 15	Critical Illness 25	Critical Illness 50
1.	Cancer of Specified Severity	✓	✓	✓	✓	✓
2.	Myocardial Infarction (First Heart Attack of specific severity)	✓	✓	✓	✓	✓
3.	Open Chest CABG	✓	✓	✓	✓	✓
4.	Open Heart Replacement Or Repair Of Heart Valves		✓	✓	✓	✓
5.	Kidney Failure Requiring Regular Dialysis			✓	✓	✓
6.	Stroke Resulting in Permanent Symptoms	✓		✓	✓	✓
7.	Major Organ / Bone Marrow Transplant			✓	✓	✓
8.	Permanent Paralysis of Limbs			✓	✓	✓
9.	Multiple Sclerosis with Persisting Symptoms		✓	✓	✓	✓
10.	Coma of Specified Severity		✓	✓	✓	✓
11.	Motor Neuron Disease with Permanent Symptoms				✓	✓
12.	Third Degree Burns				✓	✓
13.	Deafness		✓	✓	✓	✓
14.	Loss of Speech				✓	✓
15.	Aplastic Anaemia				✓	✓
16.	End Stage Liver Failure		✓		✓	✓
17.	End Stage Lung Failure		✓			✓
18.	Bacterial Meningitis					✓
19.	Fulminant Hepatitis				✓	✓
20.	Muscular Dystrophy					✓
21.	Parkinson's disease			✓	✓	✓
22.	Benign Brain Tumor			✓		✓
23.	Alzheimer's Disease			✓	✓	✓
24.	Aorta Graft Surgery			✓	✓	✓
25.	Loss of Limbs				✓	✓
26.	Blindness		✓			✓
27.	Primary (Idiopathic) Pulmonary Hypertension				✓	✓
28.	Apallic Syndrome or Persistent Vegetative State (PVS)					✓
29.	Encephalitis					✓
30.	Chronic Relapsing Pancreatitis				✓	✓
31.	Major Head Trauma				✓	✓
32.	Medullary Cystic Disease					✓
33.	Poliomyelitis					✓
34.	Systemic Lupus Erythematosus					✓
35.	Brain Surgery					✓
36.	Severe Rheumatoid Arthritis					✓
37.	Creutzfeldt-Jacob disease					✓
38.	Hemiplegia					✓
39.	Tuberculosis Meningitis					✓
40.	Dissecting Aortic aneurysm					✓
41.	Progressive Supranuclear Palsy					✓
42.	Myasthenia Gravis					✓
43.	Infective Endocarditis					✓
44.	Pheochromocytoma					✓
45.	Eisenmenger's Syndrome					✓
46.	Chronic Adrenal Insufficiency					✓
47.	Progressive Scleroderma					✓
48.	Elephantiasis					✓
49.	Cardiomyopathy of specified severity					✓
50.	Loss of Independent Existence				✓	✓

* For detailed definitions, please refer to the rider brochure

Waiting Period

- 90 days Waiting is applicable to all benefit payable under this rider.
- The waiting period shall apply to all members of a new group or to new members of an existing group. The waiting period shall not apply to those existing members of a renewing group provided who have already completed their waiting period fully.
- The benefit shall not apply or be payable in respect of any listed conditions for which the symptoms have occurred or for which care, treatment or advice was recommended by or received from a Physician, or which first manifested itself or was contracted during the waiting period after the date of commencement of cover of member. In the event of occurrence of any of the scenarios mentioned above, the Company will refund the premiums for that benefit for the member and member's benefit cover will terminate with immediate effect.
- No waiting period applies where the condition manifests due to accident.

Exclusions

No critical illness benefit shall be paid on diagnosis of critical illness due to attempted suicide within one year from the date of commencement of Membership.

The critical illness benefit shall not be paid on any of the lives covered in case of the following conditions:

- i. Critical illness which occurred within 90 days of the Entry Date or the date of Revival.
- ii. The Member committing or attempting to commit a criminal act whether alone or with others;
- iii. The Member's intentional self-inflicted injury, attempted suicide.
- iv. War, invasion, civil war, rebellion or riot;
- v. 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;
- vi. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
- vii. Taking part in any naval, military or air force operation during peace time
- viii. Engaging in or taking part in hazardous activities, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungeejumping; underwater activities involving the use of breathing apparatus or not;
- ix. Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not
- x. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- xi. Any Pre-existing medical condition. "Pre-existing medical condition" definition will be as per health regulation.
- xii. For any medical condition or any medical procedure arising from 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;
- xiii. Any External Congenital Anomaly which is not as a consequence of Genetic disorder
- xiv. Failure to seek medical advice or treatment by a medical practitioner leading to occurrence of the insured event.

Tax Benefits

The income tax benefits on Your Policy may be available as per prevailing Income Tax laws in India and any amendment(s) made thereto from time to time. You are advised to consult your tax advisor for details.

Goods and Services Tax (GST)

ABSLI reserves the right to recover levies such as GST levied by the authorities on insurance transactions.

Nomination

Nomination shall be as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment

Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time.

Prohibition of Rebates – Section 41 of the Insurance Act, 1938 as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend upto 10 Lakh rupees.

Fraud and Mis-statement

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website: <https://lifeinsurance.adityabirlacapital.com>.

Free look cancellation

By Master Policy Holder:

1. In case the Master Policyholder is not satisfied with the terms and conditions specified in the Master Policy Document, MPH shall have the option of returning the Master Policy Document to us stating the reasons thereof, within 15 days from the date of receipt of the Master Policy Document, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017
2. In case the Product is sold through Distance Marketing mode or Electronic Issuance, the period will be 30 days from the date of receipt of the letter along with Master Policy Document
3. On receipt of the letter along with the Master Policy Document, we shall arrange to refund the premium paid by MPH, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

By Member:

1. In case the Member is not satisfied with the terms and conditions specified in the Certificate of Insurance, he/she has the option of returning the Certificate of Insurance to us stating the reasons thereof, within 15 days from the date of receipt of the Certificate of Insurance, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017
2. In case of the Product is sold through Distance Marketing mode or Electronic Issuance, the period will be 30 days from the date of receipt of the letter along with Certificate of Insurance
3. On receipt of the letter along with the Certificate of Insurance, we shall arrange to refund the premium, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

For administrative purposes, all Free-Look requests should be registered by MPH, on behalf of Member.

Risk Factors and Disclaimer

ABSLI Group Comprehensive Critical Illness Rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non-linked non-participating traditional critical illness rider. ABSLI reserves the right to recover levies such as GST levied by the authorities on insurance transactions. If there be any additional levies, they too will be recovered from you. For further details please refer to the policy contract. Tax benefits subject to changes in the tax laws. Please refer to the Product Brochure for more details on the product. “We”, “Us”, “Our” or “the Company” or “ABSLI” means Aditya Birla Sun Life Insurance Company Limited. “You” or “Your” means the Policyholder. For other terms and conditions, request your Agent Advisor or intermediaries for giving a detailed presentation of the product before concluding the sale. For more details on risk factor terms and conditions, please read sales brochure before concluding the sale. Should you need any further information from us, please contact us on the below mentioned address and numbers.

**Aditya Birla Sun Life
Insurance Co. Ltd.**



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Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

