

Chinmay Divekar / Entrepreneur

# PROTECTING you from financial worries when dealing with critical illnesses

## ABSLI Critical Illness Rider (U&F)

A Non- Participating Traditional Critical Illness Rider

### Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.  
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA  
CAPITAL**

1800-270-7000



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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 Critical Illness Rider (CI4) 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?**

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.

### **What are the eligibility conditions for this rider?**

The rider can be selected for the entire group of members or for a few categories. An individual member does not have the option of choosing for or against it. 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 Rs.1,000
- 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 or 1 year less than the normal retirement age
- Maximum age at maturity is 65 years or normal retirement age
- Age is calculated as Age Last Birthday

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

Following critical illnesses/conditions are covered under this rider:

- 1)First Heart Attack of Specified Severity
- 2)Cancer of Specified Severity
- 3)Stroke Resulting in Permanent Symptoms
- 4)Open Chest CABG

## What is not covered under this rider?

No rider benefit is available hereunder and no payment will be made by us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Suicide - ABSLI will not pay any part of this rider sum assured if the occurrence of critical illness of the Life Insured is a direct or indirect result of suicide or attempted suicide, while sane or insane Diseases in the presence of an HIV infection;
2. Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period);
3. Diseases that have 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);
4. Intentional self-inflicted injury, attempted suicide, while sane or insane
5. 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
6. Participation by the insured person in a criminal or unlawful act
7. Any disease in the presence of an HIV infection;
8. Any disease causing the death of the insured within 30 days of the incidence of the illness (i.e., the survival period);
9. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period or for which a claim has or could have been made under any earlier policy.
10. Any congenital condition
11. Failure to seek or follow medical advice

12. 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
13. Taking part in any naval, military or air force operation during peace time
14. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping;
15. 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.

## More Information

### Spouse Cover

The policyholder can take the cover for the spouse of the member covered under this rider. Spouse will be eligible for this rider benefit up to the extent of the member's coverage amount. This cover will cease the moment the member leaves the scheme irrespective of the reasons of exit including death and claim under this cover. Spouse cover option is not available for social groups.

### Member additions

The policyholder can choose to cover new members during the policy year by paying pro-rate premium. The policyholder should inform ABSLI with the list of mid-year joiners. The member can be covered from the date of joining or the date of intimation, as chosen by the policyholder, subject to sufficient premium available with us. In case of inadequate premium, the cover will begin from the date of receipt of the full premium.

### Member deletions

ABSLI will refund pro-rata premium to the policyholder for member exiting during the policy year due to reasons other than death or claiming benefit under this rider. The policyholder should inform ABSLI with the list of mid-year deletions. The risk will cease from the date of exit. The refund of premium will be calculated as 100% of the unearned risk premium from the date of exit to the renewal date or the next premium due date.

## Terms & Conditions

### Free-look period

You will have the right to return your policy to us within 15 days from the date of receipt of the policy, if you are not satisfied with the terms and conditions of the policy you. We will refund all premiums paid till date once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy and as permitted by the IRDAI and in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.

### 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 to ten lakh rupees.

### Fraud and Misrepresentation

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 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com).

## Aditya Birla Sun Life Insurance – a coming together of values

Aditya Birla Sun Life Insurance Company Limited (ABSLI) is a subsidiary of Aditya Birla Capital Ltd (ABCL). and is one of the leading private sector life insurance companies in India. ABSLI was incorporated on August 4, 2000, and commenced operations on January 17, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., a leading international financial services organization in Canada.

ABSLI is one of India’s leading life insurance companies offering a range of products across the customer’s life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans (“ULIPs”).

ABCL, the holding company, is a Universal Financial Solutions provider and one of the largest financial services players in India. It is committed to serving the end-to-end financial needs of its retail and corporate customers under a unified brand — Aditya Birla Capital. Delivering a wide range of money solutions for protecting, investing and financing, Aditya Birla Capital serves millions of customers across the country.

Apart from life insurance, ABCL has a significant presence across several business sectors including NBFC, asset management, health insurance, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management and pension fund management.

[www.adityabirlacapital.com/lifeinsurance](http://www.adityabirlacapital.com/lifeinsurance)

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CAPITAL**

[adityabirlacapital.com](http://adityabirlacapital.com)

Contact our advisor or visit our website [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com) to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

<b>Protection Plans</b>	<b>Health Plans</b>	<b>Children’s Future</b>	<b>Retirement Plans</b>	<b>Wealth Plans with Protection</b>	<b>Savings Plans with Protection</b>
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ABSLI Critical Illness Premier rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a non- participating traditional critical illness rider. Unless otherwise specifically stated all terms & conditions are guaranteed during policy term. ABSLI reserves the right to recover levies such as Goods and Services Tax levied by the authorities on insurance transactions. If there be any additional levies, they too would be recovered from you. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding the sale. For more details please refer rider brochure.

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