



©Aditya Birla Sun Life Insurance Company Limited All rights reserved.

Atika Obhan, Aalia Obhan & Rishaan Obhan/Self-employed Professional

# PROTECTING your family's financial future even in your absence

**ABSLI Term Rider (U&F)**

A Non - Participating Traditional Critical Illness Rider.

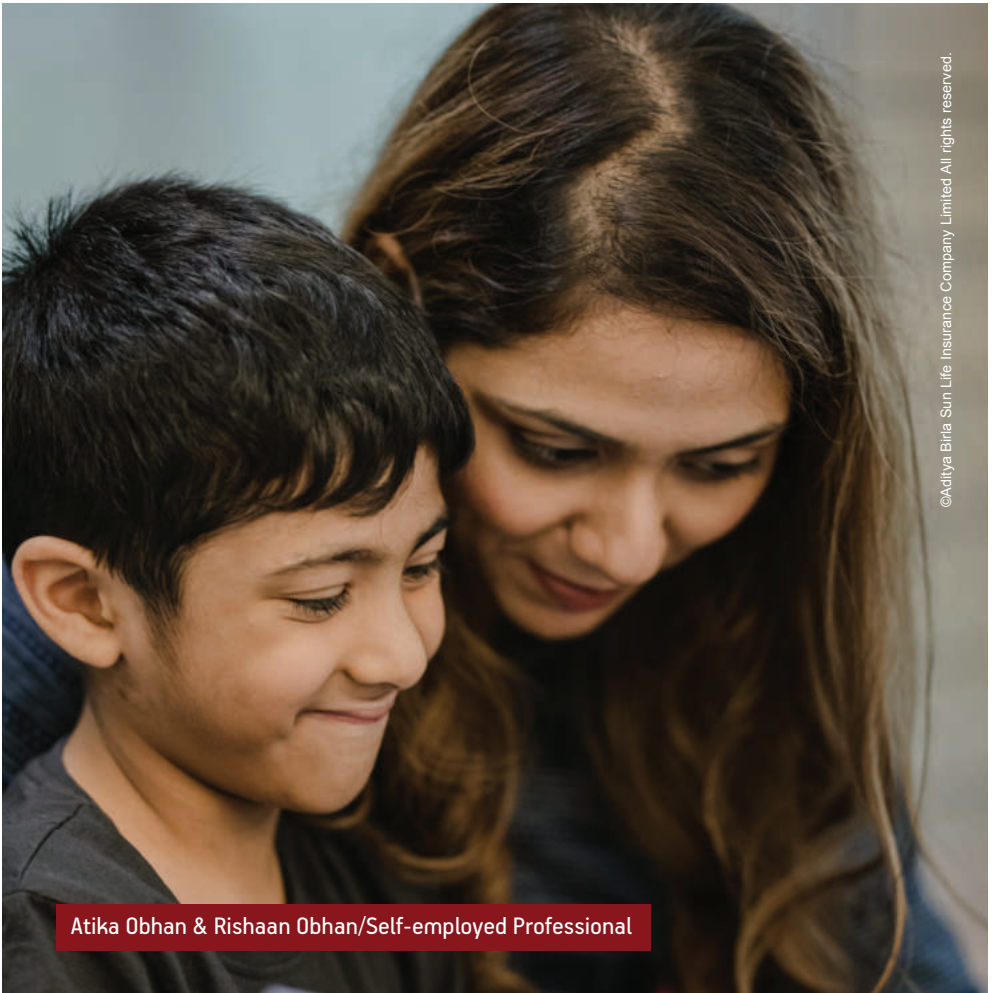
**Life Insurance**

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



**ADITYA BIRLA  
CAPITAL**

1800-270-7000



©Aditya Birla Sun Life Insurance Company Limited All rights reserved.

Atika Obhan & Rishaan Obhan/Self-employed Professional

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 of death.

Addition of Term Rider will customize group insurance cover for your members and provide them financial protection in the event of death.

### **What is the benefit under this Rider?**

The rider sum assured is paid in the event of death of member covered under this rider.

### **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. 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 69 years or 1 year less than the normal retirement age
- Maximum age at maturity is 70 years or normal retirement age
- Age is calculated as Age Last Birthday

### **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. If a Member covered under this Policy dies by suicide, whether sane or insane, within one year after the Effective Date or Date of Commencement of Coverage, whichever is later, ABSLI will not pay the Life Insurance Coverage.  
The nominee of the member shall be entitled to 80% of the premiums paid in respect of that member.
2. Any death claim during the waiting period (maximum of 90 days) from the date of commencement of coverage for the Life Insured, if death other than accidental death occurs
3. The cover on the basic benefit and any other riders taken will discontinue for the Member, after a death claim is registered under this rider.

## Terms And 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)

## Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



# ADITYA BIRLA 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.

Protection  
Plans

Health  
Plans

Children's  
Future

Retirement  
Plans

Wealth Plans  
with Protection

Savings Plans  
with Protection

"The Trade Logo "Aditya Birla Capital" Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License."

ABSLI Term 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.

**Aditya Birla Sun Life Insurance Company Limited Registered Office:** One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com)  
IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109B007V04 ADV/9/21-22/1030

### BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

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.