



Boost Your Security: Comprehensive Coverage with utmost Flexibility

ABSLI Comprehensive Critical Illness Rider

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



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER – AN OVERVIEW

In a world full of uncertainties, financial burden at the time of a critical illness is the last thing you need.

Introducing the all new **ABSLI Comprehensive Critical Illness Rider**! Live a life without having to worry about finances in such difficult times. The Rider enables you to receive a lumpsum amount when diagnosed with the critical illnesses covered.

KEY FEATURES OF ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER



Protection against up to 64 Critical Illnesses (CIs)



Flexibility to choose from three Rider options – Silver (10 CIs), Gold (25 CIs), and Platinum (64 CIs)



Comprehensive protection against Minor and Major critical illnesses



Flexibility to opt for limited pay or regular pay option as per your base plan for the rider cover



Flexibility to cover yourself against the critical illness risk either at policy inception or at any policy anniversary

ABSLI COMPREHENSIVE CRITICAL ILLNESS RIDER AT A GLANCE

Description	Details					
Minimum/ Maximum Entry Age (Age last birthday on the effective date)	18 to 55 years					
Maximum CI Cover Ceasing Age (Age last birthday on the effective date)	70 years					
Premium Paying Term (PPT)	<table border="1"> <tr> <td>Limited</td> <td>5-20 Years</td> </tr> <tr> <td>Regular</td> <td>Subject to policy term of base policy</td> </tr> </table>		Limited	5-20 Years	Regular	Subject to policy term of base policy
Limited	5-20 Years					
Regular	Subject to policy term of base policy					
Minimum/Maximum Rider Term*	<p>5 years to 30 years</p> <table border="1"> <tr> <td>Limited Pay</td> <td>Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)</td> </tr> <tr> <td>Regular Pay</td> <td>Same as policy term of base policy (minimum of 5 years)</td> </tr> </table>		Limited Pay	Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)	Regular Pay	Same as policy term of base policy (minimum of 5 years)
Limited Pay	Min: PPT + 1 Max: Same as policy term of base policy (subject to max rider term boundary conditions)					
Regular Pay	Same as policy term of base policy (minimum of 5 years)					
Premium Payment Frequency	All premium payment frequencies shall be available i.e. Annual Semi-Annual Quarterly Monthly Same as the base plan					
Minimum Sum Assured	₹1,00,000					
Maximum Sum Assured	<p>₹1,50,00,000</p> <p>Subject to board approved underwriting policy of the company.</p> <p>The Rider sum assured cannot exceed the sum assured under the base product.</p>					
Rider Option	<p>Option 1: Silver</p> <p>Option 2: Gold</p> <p>Option 3: Platinum</p>					
List of Illnesses	Mentioned in “List of Covered CI Conditions” section below.					

CI Rider can be attached at inception of the base policy or any time during the PPT of base policy at policy anniversary, subject to meeting minimum PPT criteria of CI Rider as per boundary conditions.

*If the rider is attached at inception of the base policy, the premium paying term of the rider has to be equal to the premium paying term of the base policy. If the rider is attached at any policy anniversary, the premium paying term of the rider has to be equal to the outstanding premium paying term of the base policy. The policy term of the rider can be less than or equal to the policy term of the base policy.

KEY BENEFITS OFFERED UNDER THE RIDER

The customer has to choose from the following Rider Options at Rider inception, which cannot be changed later.

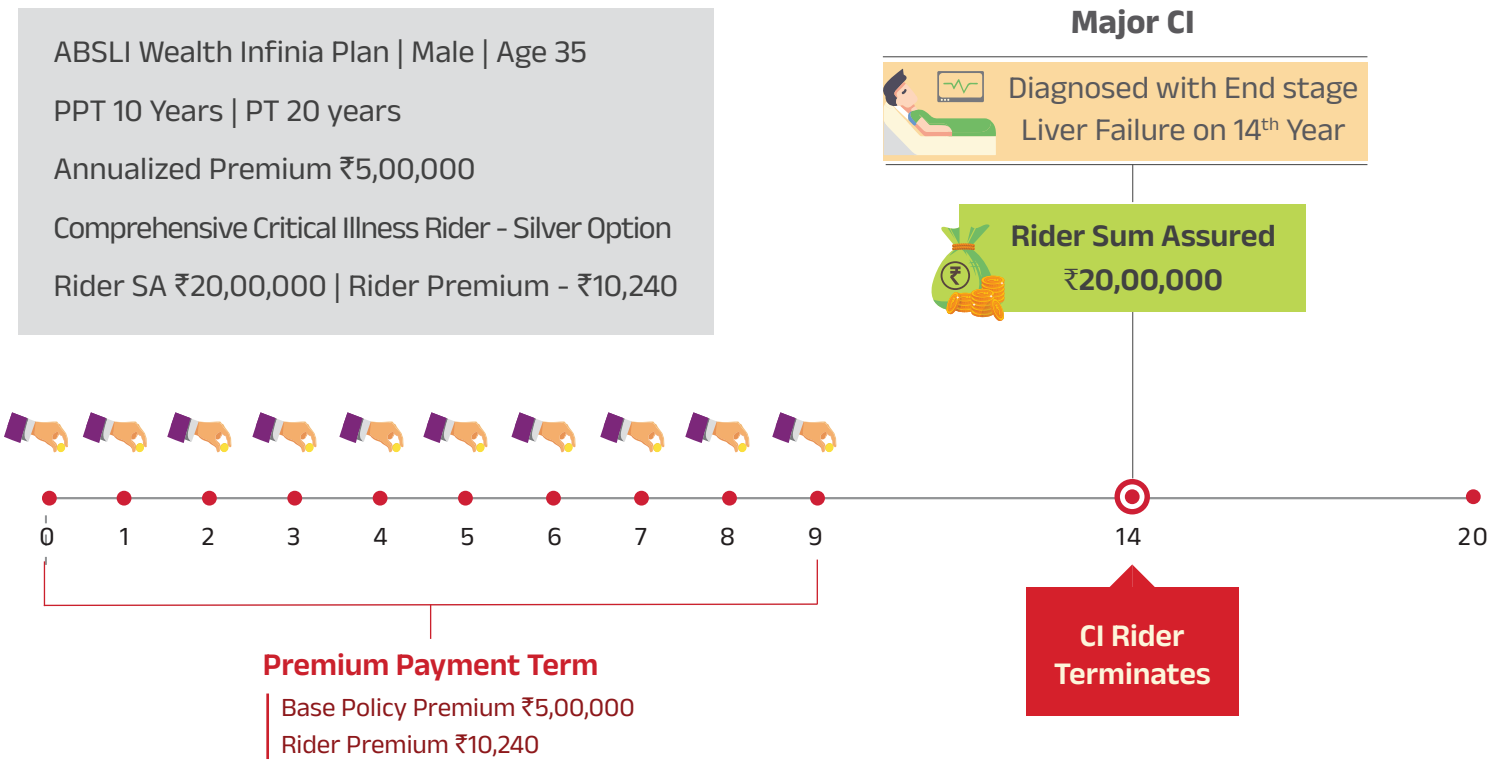
Rider Option	Option Name	Rider Benefits
1	Silver	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 10 critical illnesses, as mentioned in “List of Covered CI Conditions” section below, we will pay 100% of the rider sum assured as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>The CI benefit will end thereafter, and no further rider premiums need to be paid. The benefit under the base policy remains intact and will continue as per terms of the base policy.</p>
2	Gold	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 25 critical illnesses, as mentioned in “List of Covered CI Conditions” section below, we will pay 100% of the rider sum assured as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>The CI benefit will end thereafter, and no further rider premiums need to be paid. The benefit under the base policy remains intact and will continue as per terms of the base policy.</p>
3	Platinum	<p>In the unfortunate event that the life insured is diagnosed to be suffering from the 64 critical illnesses, as mentioned in “List of Covered CI Conditions” section below (including 5 minor CI), we will pay the following benefit as lumpsum on survival of the life insured for 14 days following the date of confirmed diagnosis.</p> <p>Benefit Payable: Minor CI: Lower of 25% of Rider Sum Assured or ₹5,00,000 Major CI: 100% of Rider Sum Assured less Minor CI claim paid, if any</p> <p>On diagnosis of a major CI, 100% of Rider SA minus total minor CI claim paid (if any) shall be payable as lumpsum, and the CI Rider shall terminate.</p> <p>In case of minor CI claim under the rider, we will pay for minor CI claim as detailed above and the rider will continue with reduced Rider Sum Assured.</p> <p>Following a valid minor CI claim,</p> <ul style="list-style-type: none"> • Rider SA will reduce by amount equal to minor CI claim paid (i.e. minimum of 25% of Rider SA or ₹5 lacs), and the reduced Rider SA will be available for any subsequent claim for critical illness conditions. • Maximum of three minor CI conditions can be claimed. However, only one claim will be paid for the same minor CI. • Multiple claims against the same CI are not allowed. For example, if a claim is paid for Angioplasty, the claim for Angioplasty again during the rider policy term shall not be allowed. • The cooling period between diagnosis of any two minor CI is 365 days. No claim shall be payable in case of diagnosis of minor CI within 365 days of diagnosis of a minor CI already claimed for. • There is no cooling period between payment of minor CI and major CI. • The premiums will not reduce if minor CI claim has been paid out. • The initial Rider SA would be used for calculation of subsequent minor CI claims as well, i.e. minimum of 25% of Rider SA or ₹5 lacs.

HOW DOES THIS PLAN WORK?

EXAMPLE 1:

Mr. Bhatia, aged 35, renowned for his astute financial planning and wise investment choices, opted to invest in the ABSLI Wealth Infinia Plan. He committed to paying an Annualized Premium of ₹5,00,000 for 10 years, with the policy term extending over 20 years. Recognizing the importance of mitigating risk and preparing for unforeseen medical expenses, he also added the ABSLI Comprehensive Critical Illness Rider – Silver Option (covering 10 CIs), providing critical illness coverage with a Sum Assured of ₹20,00,000 for an additional annual premium of just ₹10,240.

Sadly, in the 14th year, Mr. Bhatia was diagnosed with End Stage Liver Failure, a major critical illness. In this situation, he will receive the CI Rider Sum Assured of ₹20,00,000, and the rider will end. However, the base policy benefits stay intact and continue as per its terms.



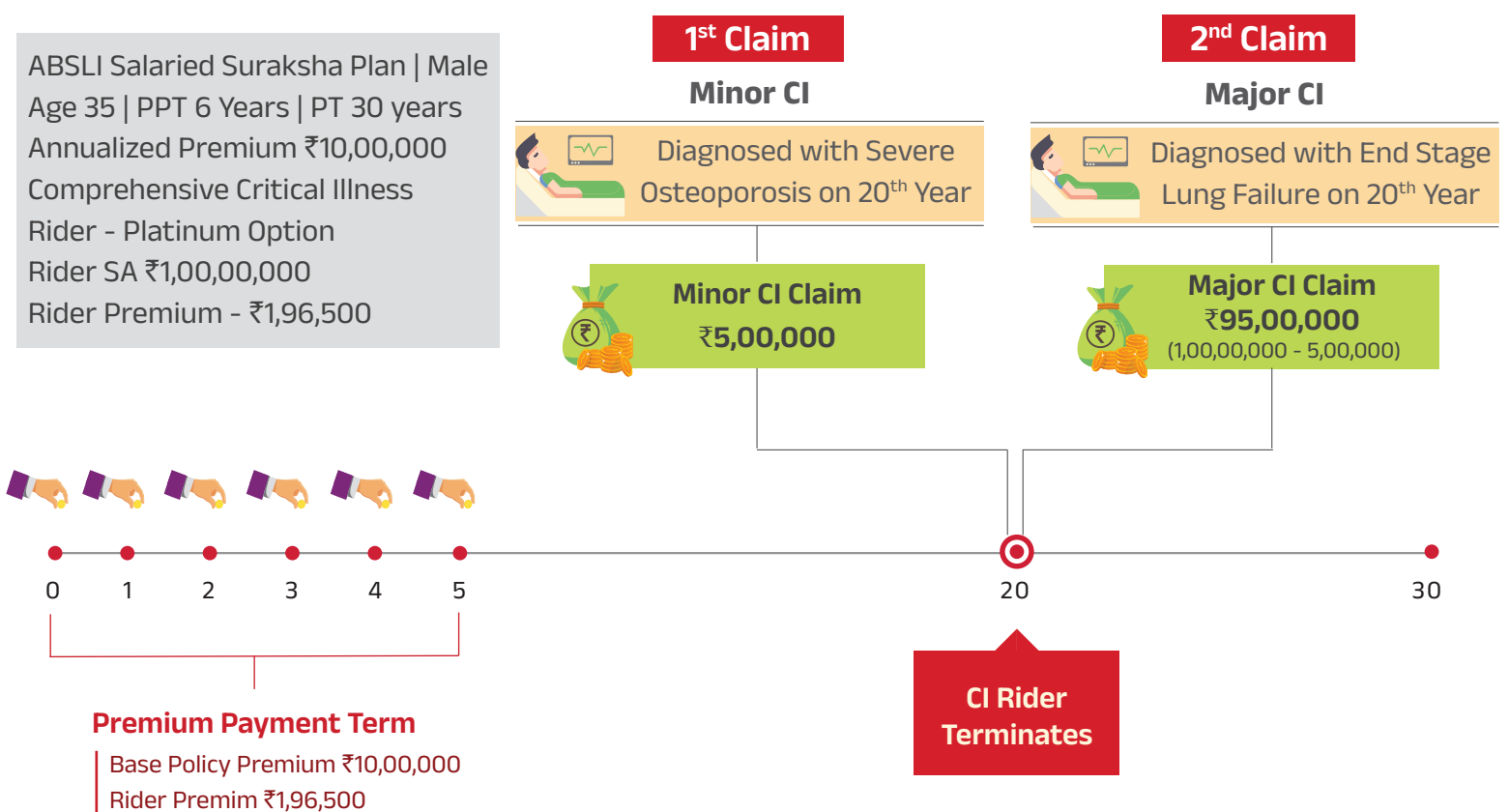
EXAMPLE 2:

Mr. Singh, aged 35, decides to secure his financial future by investing in the ABSLI Salaried Suraksha Plan, with a Premium Paying Term of 6 years and a Policy Term of 30 years. He chooses to pay an Annualized Premium of ₹10,00,000.

To enhance his coverage, Mr. Singh opts for the Platinum Option (covering 64 CIs) of the ABSLI Comprehensive Critical Illness Rider, offering a Sum Assured of ₹1,00,00,000, for an additional annual premium of just ₹1,96,500.

In the 20th year, Mr. Singh receives a diagnosis of Severe Osteoporosis, classified as a Minor Critical Illness. Mr. Singh is entitled to receive the lesser of either 25% of the Critical Illness Rider Sum Assured or ₹5,00,000. Since the minimum payout is ₹5,00,000, he receives that amount. As a result, the Sum Assured of his Critical Illness Rider decreases to ₹95,00,000 (1,00,00,000 - 5,00,000).

During the same year, Mr. Singh is diagnosed with End Stage Lung Failure, categorized as a Major Critical Illness. In this instance, he receives the remaining Critical Illness Rider Sum Assured of ₹95,00,000, and the rider subsequently terminates.



LIST OF COVERED CI CONDITIONS

Sr. No	Name of CI / Surgery	Major/Minor	Silver (10 CIs)	Gold (25 CIs)	Platinum (64 CIs)
1	Cancer of Specified Severity	Major	✓	✓	✓
2	Myocardial Infraction (First Heart Attack of Specific Severity)	Major	✓	✓	✓
3	Open Chest CABG	Major	✓	✓	✓
4	Coma of Specified Severity	Major	✓	✓	✓
5	Open Heart Replacement or Repair of Heart Valves	Major	✓	✓	✓
6	Multiple Sclerosis with Persisting Symptoms	Major	✓	✓	✓
7	Blindness	Major	✓	✓	✓
8	Deafness	Major	✓	✓	✓
9	End Stage Liver Failure	Major	✓	✓	✓
10	End Stage Lung Failure	Major	✓	✓	✓
11	Major Organ /Bone Marrow Transplant	Major		✓	✓
12	Permanent Paralysis of Limbs	Major		✓	✓
13	Motor Neuron Disease with Permanent Symptoms	Major		✓	✓
14	Loss of Speech	Major		✓	✓
15	Kidney Failure Requiring Regular Dialysis	Major		✓	✓
16	Stroke Resulting in Permanent Symptoms	Major		✓	✓
17	Loss of Limbs	Major		✓	✓
18	Major Head Trauma	Major		✓	✓
19	Primary (Idiopathic) Pulmonary Hypertension	Major		✓	✓
20	Alzheimer's Disease	Major		✓	✓
21	Aorta Graft Surgery	Major		✓	✓
22	Fulminant Hepatitis	Major		✓	✓
23	Third Degree Burns	Major		✓	✓
24	Loss of Independent Existence	Major		✓	✓
25	Parkinson's Disease	Major		✓	✓
26	Apallic Syndrome or Persistent Vegetative State (PVS)	Major			✓
27	Bacterial Meningitis	Major			✓
28	Brain Surgery	Major			✓
29	Cardiomyopathy - of specified severity	Major			✓
30	Chronic Adrenal Insufficiency	Major			✓
31	Creutzfeldt - Jakob Disease (CJD)	Major			✓
32	Dissecting Aortic Aneurysm	Major			✓
33	Eisenmenger's Syndrome	Major			✓
34	Elephantiasis	Major			✓
35	Encephalitis	Major			✓
36	Hemiplegia	Major			✓
37	Infective Endocarditis	Major			✓
38	Medullary Cystic Disease	Major			✓
39	Myasthenia Gravis	Major			✓
40	Pheochromocytoma	Major			✓
41	Progressive Supranuclear Palsy - resulting in permanent symptoms	Major			✓
42	Progressive Scleroderma	Major			✓
43	Poliomyelitis	Major			✓
44	Severe Rheumatoid Arthritis	Major			✓
45	Systemic Lupus Erythematosus	Major			✓
46	Tuberculosis Meningitis	Major			✓
47	Muscular Dystrophy	Major			✓
48	Benign Brain Tumor	Major			✓
49	Amputation of Feet Due to Complications from Diabetes	Major			✓
50	Crohn's Disease	Major			✓
51	Loss of One Limb and One Eye	Major			✓
52	Myelofibrosis	Major			✓
53	Necrotising Fasciitis	Major			✓
54	Other Serious Coronary Artery Disease	Major			✓
55	Severe Ulcerative Colitis	Major			✓
56	Terminal Illness	Major			✓
57	Pneumonectomy	Major			✓
58	Aplastic Anaemia	Major			✓
59	Chronic Relapsing Pancreatitis	Major			✓
60	Angioplasty	Minor			✓
61	CIS / Early Stage Cancer	Minor			✓
62	Small Bowel Transplant	Minor			✓
63	Brain Aneurysm Surgery or Cerebral Shunt Insertion	Minor			✓
64	Severe Osteoporosis	Minor			✓

Kindly refer to Rider Brochure for Definitions and Exclusions.

TERMINATION OF POLICY

The rider cover shall terminate upon the happening of the first of the following events:

1. the date of payment of freeloop cancellation amount under the Base Policy or Rider;
2. death of Life Insured;
3. on payment of 100% rider SA under this rider;
4. on the expiry of the rider coverage term;
5. on date on which the rider or base cover is cancelled or terminated for any reason;
6. the date of payment of the surrender value, if any;
7. on cancellation/ termination of the cover by the Company on grounds of misrepresentation, fraud or nondisclosure subject to section 45 of the Insurance Act, 1938 as amended from time to time.

TERMS AND CONDITIONS

Free Look Period

We request You to go through the enclosed Policy document in detail and check the accuracy of information provided herein. You will have the right to return Your Policy to Us within 30 days from the date of receipt of the Policy, in case You disagree with the terms & conditions of Your Policy. We will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from Your end. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and stamp duty charges while issuing Your Policy in accordance with IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Grace Period

Conditions for grace period of the contract shall be same as that applicable for the base product.

Surrender Value

- No Surrender Value is payable for Regular Pay riders.
- For Limited Pay rider, a Surrender Value is available upon receipt of all premiums under the rider.
- Limited Pay riders are eligible for a surrender value provided that the base plan is eligible (if the base plan was also surrendered). If limited pay rider is deleted, without the base plan being surrendered, then surrender value on rider benefit is available upon receipt of all premiums under the rider.

The Surrender Value for all eligible policies is calculated as under:

$$50\% \text{ of Total Rider Premiums Paid} \times \left(\frac{\text{Unexpired Coverage Term/Original Coverage Term}}{100} \right) \times \left[\frac{\text{(Rider SA at inception less minor CI Claim paid, if any)}}{\text{Rider SA at inception}} \right]$$

The Unexpired Coverage Term is calculated as the number of whole years from the date of surrender to the end of the Rider Term.

Total Rider Premiums Paid means total of all the premiums received for this rider, excluding any underwriting extra premiums, any loadings for modal premiums and taxes.

For other Terms and Conditions, kindly refer to Product Brochure and/or Policy Contract.

Aditya Birla Sun Life Insurance Co. Ltd.



LIFE INSURANCE

Life Insurance coverage is available in this product.

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.

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. For policies issued on minor life, the date of commencement of risk shall be the date of commencement of the policy. Where a policy is issued on a minor life, the policy will vest after attainment of majority of the Life Insured. Where the Life Insured (whether major or minor) and Proposer/Policyholder is different, on the death of the Proposer/Policyholder, his legal heirs, in accordance with the existing succession laws, will be considered as new Proposer/Policyholder. As there is no death benefit payable on the death of the Proposer/Policyholder, the policy status does not change, and the policy continues. This product shall also be available for sales through online channel. Tax benefits are subject to changes in tax laws. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Please refer rider brochure for more details. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

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. Customer Helpline Numbers 1-800-270-7000, Company Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN: 109A041V01 ADV/5/24-25/184

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.

