

Standard Policy Provisions

AEGON Religare Women CI Rider - UIN: 138Bo05Vo2

A1. General

This is an add-on benefit which is in addition to the benefits under the Policy and this Rider is only granted along with the Policy and shall be subject to continuation of the Policy.

Women CI Rider or this Rider means the AEGON Religare Women CI Rider more fully described in this document.

Women CI Rider Premium or Rider Premium means the premium payable by you for this Rider.

Women CI Rider Term or Rider Term is the period for which this Rider benefit is granted as per the rules of the Company.

A2. Definition of Covered Condition under this Rider

The covered conditions under this Rider are classified into 2 different groups. The benefits and eligibility criteria is separate for both these groups.

Group 1

- Malignant Cancer of the Female Organs: Lump sum benefits as per the Sum Assured will be payable on diagnosis of any Malignant Cancer of any of the following female Organs:
 - Breast
 - Cervix Uteri
 - Corpus Uteri
 - Ovary
 - Vulva
 - Vagina
 - Fallopian Tube

Group 2

- Birth of child with Congenital Disorders and required Surgeries: Lump sum benefits as per the Sum Assured will be payable on occurrence of any of the following diagnosis/surgeries to the child:
 - Open Heart Surgical Repair of ASD
 - Open Heart Surgical Repair of VSD
 - Surgical Repair of Tetralogy of Fallot
 - Surgical Repair of Transposition of Great Vessels
 - Confirmed diagnosis of the Down's syndrome
- Pregnancy Complications: Lump sum benefits as per the Sum Assured will be payable on Pregnancy related Complications as specified below:
 - On diagnosis of Disseminated Intravascular Coagulation (DIC) during pregnancy
 - On diagnosis of Molar Pregnancy
 - On undergoing hysterectomy due to Post partum hemorrhage

The definitions of the above mentioned critical illnesses are given below:

Cancer: A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

Open Heart Surgical Repair: The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

Policyholder can claim benefit from both the groups. Rider will terminate either on claim of both Group 1 & Group 2 benefits or on maturity.

A3. Rider Premium

The Rider Premium is payable as per the frequency of Policy Premium payment mode under the Policy. Any tax on Rider Premium will be collected in addition to the Rider Premium. The premium rates for this rider will be guaranteed for a period of 5 Policy Years from the date of issue of this Rider. Upon completion of 5 Policy Years the premium rates may be revised subject to prior approval from IRDA. Rider premium is sum total of premium for Group 1 benefit and Group 2 benefit. After 40 years of age the Rider Premium applicable only for group 1 benefits will be charged.

A4. Discontinuance of Rider

If you wish to discontinue this Rider, you can intimate the Company by sending an application in the specified form and this Rider shall stand terminated with effect from the immediately following Policy Premium Due Date without any benefits.

A5. Addition of this Rider

Increase or Decrease of Rider Sum assured is not permitted. You can request for discontinuation of Rider. On receipt of such request Rider coverage will discontinue from next Rider Premium due date. You can anytime during the policy term purchase Rider by making an application for the same. The issuance of Rider will be subject to underwriting decisions and other conditions as may be applicable. If a Rider is purchased at any time other than that on Policy anniversary, proportionate premium will be payable from the inception of the Rider to the next Policy Anniversary.

A6. Rider Benefits

If the Life Assured is diagnosed with any of the covered conditions as mentioned in clause A2, the Sum Assured under this Rider, as mentioned in the Policy Schedule will be payable. Benefits under each Group can be availed only once during the Rider Term.

A7. Waiting Period

The Company will not be liable to make any payment for any treatment or any Diagnosis within 180 days for Group 1 and 1 year for Group 2 i.e. if any of the covered condition under this rider occur within 180 days for Group 1 and within first year for Group 2 from the commencement of this Rider, the Benefit is not payable and the Rider will be terminated without any value or refund. If any claim is received during the waiting period under any Group, then the benefit under that Group shall not be payable and the benefits under the Group will terminate. However, the Rider will continue with the other Group. The premium paid for the Rider will also be reduced in the proportion of the terminated Group.

A8. Exclusions

The Policyholder shall not be entitled for the payment under this Rider if the Covered Condition results either directly or indirectly from any one or more of the following causes:

Group 1

- Malignant Cancer of the Female Organs
 - Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
 - Any skin cancer other than invasive malignant melanoma
 - All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NoMo.
 - Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
 - Chronic lymphocytic leukaemia less than RAI stage 3
 - Microcarcinoma of the bladder
 - All tumours in the presence of HIV infection.
 - Carcinoma-in-situ or tumours histologically described as pre-malignant or non-invasive including but not limited to carcinoma-in-situ of the breasts, Cervical Dysplasia: CIN-1, CIN-2 and CIN-3; vaginal intra-epithelial neoplasia (VAIN) & Vulvar intra-epithelial neoplasia (VIN)
 - All tumours and cancers in the presence of HIV infection or conditions due to any Acquired Immune Deficiency Syndrome (AIDS). All tumours that have metastasized from organs other than the breast, fallopian tube, cervix, ovarian, uterus, vagina and vulva.

Group 2

- Birth of child with Congenital Disorders/Surgeries
 - Benefit will not pay for children born before the policy is taken or within 1 year of Policy commencement.
 - Birth of child with congenital disorder or complication arising when Life Assured is a carrier of surrogacy pregnancy is not covered. Benefit is not payable on any surgeries performed after the age of 18 years for the child.
 - Age of the Life Assured at the time of delivery of the child is more than 40 years.
 - Benefit will not be applicable on adoption of child or child born from a surrogate mother (i.e. Birth of child born with disorder when Life Assured is not carrier of child)
 - Angioplasty and/or any other intra-arterial procedures
 - Any key-hole or laser surgery.
 - Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.
- Pregnancy Complications
 - Benefit will not be payable within 1 yr of policy commencement.
 - Any disseminated intravascular coagulation arising during the first 7 months of pregnancy will not be covered
 - Age of the life assured should not be more than 40 years to avail this benefit.
 - Any complication arising from surrogacy or fertility treatment including in-vitro fertilizations.

A9. Maturity and Surrender

No benefit is payable under this Rider on Maturity or Surrender.

A10. Change in Women CI Rider Sum Assured

Sum Assured for this Rider cannot be changed during the Rider Term.

A11. Termination

The Women CI Rider will terminate on the earliest of:

- On payment of Rider Sum Assured;
- The next premium Due Date following the receipt of a request by us of discontinuance of the this Rider under Clause A4;
- The date on which the Policy is terminated;
- The Date of Maturity of the this Rider as stated in the Policy Schedule.