

Standard Policy Provisions

AEGON Religare AD Rider - UIN: 138B0o6Vo2

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.

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

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

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

Accident means to a sudden, unforeseen and involuntary event caused by external, violent and visible means.

Accidental Death is death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes. The death should occur within ninety (90) days of such trauma but before the expiry of the Rider Term.

A2. Rider Premium

The AD Rider Premium is payable as per the frequency of Policy Premium payment mode under the Policy. Any tax on Rider Premium will be levied and collected in addition to the Rider Premium.

A3. Addition or Discontinuance of 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.

A4. Rider Benefits

In case of Accidental Death of the Life Assured, the Sum Assured under this Rider, as mentioned in the Policy Schedule, will be paid along with the benefits under the Policy.

A5. Suicide Claim Provision

If death occurs due to suicide within one year from the date of inception of the Rider or within one year from the date of reinstatement of the Rider, the nominee or legal heir shall be entitled to 80% of the Rider premiums paid, provided the Rider is in force.

A6. Exclusions

The Policyholder shall not be entitled for the payment under this Rider if the claim results from or is accelerated by

- Suicide or self inflicted injury, whether the Life Insured is medically sane or insane.
- War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than the owner of this policy or the Life Insured.
- Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- Body or mental infirmity or any disease.
- Participation in aviation other than as a fare-paying passenger in an aircraft that is authorised by the relevant regulations to carry such passengers between established aerodromes.

A7. Maturity and Surrender

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

A8. Change in AD Rider Sum Assured

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

A9. Termination

The AD Rider will terminate on the earliest of:

- On payment of AD Rider Sum Assured;
- The next premium Due Date following the receipt of a request by us of discontinuance of the AD Rider under Clause A3;
- The date on which the Policy is terminated;
- The Date of Maturity of the AD Rider as stated in the Policy Schedule.