

Bajaj Allianz Life Insurance Company Limited

Bajaj Allianz Critical Illness Benefit Rider

Part A

FORWARDING LETTER

As per Base Policy

Free Look Cancellation (FLC): FLC will be as mentioned in the base Policy, but will be applicable from the Date of Commencement of Rider, if different from the Date of Commencement of Risk (of the base Policy).

PREAMBLE

The Bajaj Allianz Critical Illness Benefit Rider is an additional rider benefit attached with the base Policy. This document should be read along with the base Policy Document and form part of the base Policy Document. Wherever term & conditions are not specified in this Rider Document, the terms & conditions of the base policy will apply, to the extent applicable to the Rider. The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under this Rider.

This Rider is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Rider.

All taxes, including GST & cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder.

SCHEDULE

As per Base Policy Schedule or Policy Endorsement (as applicable).

Part B

DEFINITIONS & ABBREVIATIONS

The following terms shall have the meaning assigned to them below. The singular includes the plural and references to the male include the female where the context so permits.

- 1) Definitions & abbreviations:
 - a. "Critical Illness" means on first diagnosis of any one of the 11 critical illnesses [mentioned in Section 4a) below], subject to the exclusions [mentioned in Section 9 below].
 - b. "Claimant" means the Policyholder (if different from the Rider Life Assured) or the Nominee or the legal heirs to whom the Rider Benefit will be payable.
 - c. "Date of Commencement of Rider" means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the Rider Benefit commences under the Rider.
 - d. Goods and Service Tax" ("GST") is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.
 - e. "GST" means Goods and Service Tax
 - f. "Rider Benefit" means the benefit payable under the Rider on the happening of the contingent event covered under the Rider. For more details, refer to Section 4 below.
 - g. "Rider" means the arrangements established by the Rider Policy Document.
 - h. "Rider Life Assured" means the person named as the Rider Life Assured in the Schedule whose life is assured under this Rider.
 - i. "Rider Maturity Benefit" means the benefit payable under the Rider on the Rider Maturity Date. For more details, refer to Section 4c) below
 - j. "Rider Maturity Date" means the date as mentioned in the Schedule
 - k. "Rider Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder at regular intervals during the Rider Premium Paying Term, in amount (along with and as part of the Regular Premium) and at the Premium Payment Frequency. For more details, refer to Section 3 below.
 - l. "Rider Premium Paying Term" means the period specified in the Schedule during which the Rider Premium is payable.
 - m. "Rider Sum Assured" means the sum assured as mentioned in the Schedule.
 - n. "Rider Surrender Benefit" means the benefit payable if the Rider is surrendered/excluded or terminated. For more details, refer to Section 6 below.
 - o. "Rider Term" means the period between the Date of Commencement of Rider and the Rider Maturity Date, as mentioned in the Schedule.
 - p. "Rider Surrender Value" has the meaning as in Section 6 below

Part C

- 2) Rider Description
 - a. This Rider is a non-linked, life, regular/limited premium payment critical illness, pure risk premium benefit rider attached to both non-participating and participating individual non-linked products.
 - b. The Rider provides benefit on first diagnosis of any of 12 critical illnesses mentioned in Section 4 below.
 - c. Death Benefit or Maturity Benefit is not available with respect to this Rider.
 - d. The Rider does not in any way confer any right whatsoever on the Policyholder or the Rider Life Assured to share in the assets, the profits or surplus of the business of the Company.
- 3) Rider Premium
Rider Premiums, including applicable taxes, as a part of the Regular Premium under the Policy, is payable in full on the premium due dates specified in the Schedule or within the Grace Period allowed, during the Rider Premium Paying Term.
- 4) Rider Benefit
 - a. Critical Illness Benefits

- i) On first diagnosis of any one of the 12 Critical Illness (listed below), subject to the exclusions mentioned below, the Rider Sum Assured under the Policy shall be payable. The Rider will terminate after the Rider Benefit is paid. For any Critical Illness, there is a waiting period of 90 days from inception or from the latest revival.
- ii) The Critical Illness benefit shall be payable only on confirmation of the diagnosis by a registered Medical Practitioner appointed by the Company and is supported by acceptable clinical, radiological, histological and laboratory evidence.
- iii) Survival Period: The Critical Illness benefit shall be payable only after 30 days from the date of diagnosis provided if the Rider Life Assured survives this period.
- iv) The above benefit will be payable provided the Rider has not been terminated as per Section 10 below, and subject to Section 7, Section 9, Section 11 and Section 14 below:
 - b. Critical illnesses covered
- (1) CANCER OF SPECIFIED SEVERITY
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. The term cancer includes leukemia, lymphoma and sarcoma.
The following are excluded—
(i) All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3 ; (ii) Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; (iii) Malignant melanoma that has not caused invasion beyond the epidermis; (iv) All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0; (v) All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; (vi) Chronic lymphocytic leukaemia less than Rai stage 3; (vii) Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification; (viii) All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- (2) FIRST HEART ATTACK – OF SPECIFIED SEVERITY
The first occurrence of heart attack or myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:
(i) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain); (ii) new characteristic electrocardiogram changes; (iii) elevation of infarction specific enzymes, Troponins or other specific biochemical markers.
The following are excluded: (a). Other acute Coronary Syndromes; (b). Any type of angina pectoris; (c) A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure
- (3) OPEN CHEST CABG
The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.
The following are excluded: (i) Angioplasty and/or any other intra-arterial procedures
- (4) KIDNEY FAILURE REQUIRING REGULAR DIALYSIS
End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
- (5) STROKE RESULTING IN PERMANENT SYMPTOMS

- Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. The following are excluded: (i) Transient ischemic attacks (TIA); (ii) Traumatic injury of the brain; (iii) Vascular disease affecting only the eye or optic nerve or vestibular functions.
- (6) **MAJOR ORGAN / BONE MARROW TRANSPLANT**
The actual undergoing of a transplant of: (i) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or (ii) Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. The following are excluded: (i) Other stem-cell transplants; (ii) Where only islets of Langerhans are transplanted.
- (7) **PERMANENT PARALYSIS OF LIMBS**
Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.
- (8) **MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS**
The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:
(i) investigations including typical MRI findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
(ii) there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months,
Other causes of neurological damage such as SLE is excluded.
- (9) **AORTIC SURGERY**
The undergoing of surgery to correct any narrowing, dissection, obstruction or aneurysm of the thoracic or abdominal aorta, but not its branches.
The surgery must be considered medically necessary by a recognized consultant cardiologist and must be the most appropriate treatment.
All minimally invasive procedures such as keyhole, catheter, laser, angioplasty or other intra-arterial techniques are excluded.
Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.
- (10) **PRIMARY PULMONARY HYPERTENSION**
An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.
The NYHA Classification of Cardiac Impairment are as follows:
i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.
Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.
- (11) **ALZHEIMER'S DISEASE**
Progressive and permanent deterioration of memory and intellectual capacity as evidenced by accepted standardised questionnaires and cerebral imaging.
The diagnosis of Alzheimer's disease must be confirmed by a specialised medical practitioner. There must be significant reduction in mental and social functioning requiring the continuous supervision of the life assured. There must also be an inability of the Life Assured to perform (whether aided or unaided) at least three (3) of the following six (6) Activities of Daily Living" for a continuous period of at least three (3) months.
Activities of Daily Living are defined as:
a) Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
b) Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, or artificial limbs or other surgical appliances;
c) Transferring – the ability to move from a bed to an upright chair or wheelchair and vice versa;
d) Toileting – the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
e) Feeding – the ability to feed oneself once food has been prepared and made available.
f) Mobility - the ability to move from room to room without requiring any physical assistance.
g) The following are excluded: (i) Drug-induced or toxic causes of Parkinsonism; (ii) Any other type of irreversible organic disorder/dementia; (iii) Non-organic disease such as neurosis; and (iv) Alcohol-related brain damage.
- 12 **Reconstructive breast surgery (only for Female Life)**
If the Rider Life Assured is diagnosed as suffering from breast cancer which requires reconstructive breast surgery, and the same is intimated to the company within 30 days of diagnosis, an additional benefit amount of 30% (thirty percentage) of the sum assured under the Rider will be payable. This payment will be made on the diagnosis of the breast cancer and it being confirmed by an oncologist supported by surgical, clinical, radiological, histological and laboratory evidence acceptable to the company.
The Company does not cover any other Critical Illnesses other than those mentioned in Section 4 above under the rider.
- b. **Rider Maturity Benefit**
No Rider Maturity Benefit is available under the Rider.
- Part D
- 5) **Free Look Conditions:**
As per the base Policy
- 6) **Rider Surrender Benefit**
The Rider can be excluded/surrendered anytime before the maturity date. The rider surrender value will be available to rider life assured on exclusion of the rider if rider premium payment term is less than rider policy term and if two full years premium has been paid.

$$\text{Rider Surrender value} = 70\% * \{(n-t)/n\}^2 * \text{Total rider premiums paid}\}$$
where, n – Rider Term and t - elapsed duration (in years and fraction thereof) from the Date of Commencement of Rider
- 7) **Revival**
A lapsed Rider can be revived subject to the revival conditions applicable to the base Policy.
- 8) **Flexibilities: Option to include/exclude the rider**
a) The Policyholder will have the option to include the Rider under the Policy only at inception.
b) The Policyholder will have the option to exclude the rider at any time during the Rider Term. On exclusion the Rider will immediately cease and the Surrender Value, if any, as per Section 6 above shall be payable. Once this Rider is excluded, it cannot be added back again.
- 9) **Exclusions**
The Rider does not cover any other risk, other than those mentioned in Section 5 above.

- Some of the salient exclusions under the Rider are as given below:
- a) Any of the listed Critical Illness conditions where death occurs within 30 days of the diagnosis.
 - b) Any medical condition which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later
 - c) Any Pre-existing medical condition. "Pre-existing medical condition" definition will be as per health regulation.
 - d) Suicide or attempted suicide or intentional self-inflicted injury, by the life insured
 - e) Rider Life assured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner
 - f) War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action.
 - g) Participation by the life assured in a criminal or unlawful act with criminal intent or committing any breach of law including involvement in any fight or affray
 - h) Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger
 - i) Any underwater or subterranean operation or activity. Racing of any kind other than on foot
 - j) Participation by the insured person in any flying activity other than as a bona fide passenger (whether paying or not), in a licensed aircraft provided the life insured does not, at the time have any duty on board such aircraft.
 - k) Nuclear reaction, Radioactive, Biological or chemical contamination due to nuclear accident
- 10) Termination of Rider
The Rider Benefit shall automatically terminate on the earlier occurrence of either of the following.
- a. If Rider Premiums are discontinued
 - b. On termination of the Rider
 - c. On termination of the base Policy
 - d. On receipt of Critical Illness Benefit.
 - e. On the Policy Anniversary in which the attained age is 65 years.
 - f. On maturity of the Rider.

Part E

CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc
Not Applicable

Part F

GENERAL CONDITIONS

- 11) Non payment of Regular Premium and Forfeiture
All benefits under this rider shall continue if the risk cover under base Policy is continued, subject to Section 10 above.
- 12) Assignment & Nomination
As per base Policy. All assignments & nominations are subject to section 38 & 39 of the Insurance Act, 1938.
- 13) Age
Age related conditions are as per the base Policy provisions
- 14) Payment of Claim
The Company shall be under no obligation to make any payment under Section 5 above unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:
- i) Written notice as soon as possible and in any event within 60 days of diagnosis of the Critical illness of Rider Life Assured.
 - ii) The claimant's proof of entitlement to receive payment under the Policy.

- iii) Original Policy Document.
 - iv) The Critical Illness benefit shall be payable only on confirmation of the diagnosis by a registered Medical Practitioner appointed by the Company and is supported by acceptable clinical, radiological, histological and laboratory evidence.
 - v) Any other document as asked for by the Company depending on the facts and circumstances of each case.
 - vi) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- The above mentioned 60 days may be condoned by the Company if it is satisfied as to the genuineness of the reasons for the delay.

- 15) All other General Conditions as per the base Policy

Part G

As per base Policy provisions