

LIFE GOALS. DONE.

 **BAJAJ** | Allianz 

# Aapke Life Goals ka back-up plan.



A Pure Term Insurance Plan

## Bajaj Allianz Life Smart Protect Goal

Planning your Life Goals is just the start, securing them against eventualities is the next step.

Here is an affordable term plan with numerous options, to secure your Life Goals and help you live worry free.

Bajaj Allianz Life Smart Protect Goal is an individual, life, non-linked, non-participating, single/limited/regular premium payment, savings (ROP) and pure risk term (life & health) cover plan, providing protection and add-on covers.

## Key Advantages

- Comprehensive coverage with a multitude of features
- Life Cover – for Self
- Option to choose Return of Premium (ROP)<sup>1</sup> as Maturity Benefit
- Option to choose Whole of Life<sup>1</sup> cover up to age 99 years
- Add-on covers to choose from –
  - Accidental Death Benefit (ADB)
  - Accidental Total Permanent Disability Benefit (ATPDB)
  - Critical Illness Benefit (CIB)
  - Waiver of Premium<sup>2</sup> Benefit (WOPB)
- Flexibility to opt for Single, Limited or Regular Premium

*Note - <sup>1</sup> If Whole Life is opted for, then ROP is not available*

*<sup>2</sup> Waiver of Premium (WOPB) is applicable on CI (Incl ATPD)*

*Add-on Covers, Maturity Benefit option & Whole of Life option can be chosen/opted at inception only and cannot be changed subsequently*

## Plan Working

**Choose your -**

1. Sum Assured
2. Maturity Benefit option<sup>+</sup>
3. Add-on cover(s)
4. Policy Term
5. Premium Payment Term

Your premium will be based on your age, gender, smoker or non-smoker categorization, options, add-on covers and the above details.

*<sup>+</sup> If ROP has been chosen as Maturity Benefit, the return of premium as maturity benefit will be applicable both on the premium paid for the variant and on any Add-on cover opted for.*

### Plan Details

Bajaj Allianz Life Smart Protect Goal has following combinations of variants, maturity benefit option (ROP), whole life option and Add-on cover (s) to choose from:

Variants / Benefits	Death Benefits			ATPDB			CIB			ADB			WOPB - I			WOPB - II			Whole Life			ROP		
	RP	LP	SP	RP	LP	SP	RP	LP	SP	RP	LP	SP	RP	LP	SP	RP	LP	SP	RP	LP	SP	RP	LP	SP
Life Cover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓	✓	✓	✓	✓
Life Cover with Child Education Extra Cover	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
Life Cover with Joint Life	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗	✗
Increasing Life Cover	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
Premium Payment Type	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓	✓	✗	✗	✗	✓	✗	✓	✓

- Single Premium - SP, Limited Premium - LP and Regular Premium - RP
- WOPB – II {CI (Incl ATPD)/Death} is applicable on Life Assured and not on the Spouse
- If Whole Life is opted for, then ROP is not available
- If CIB is opted for, then ATPDB is not available and vice versa
- The cover period for CIB / WOPB will always be equal to CIB / WOPB Premium Payment Terms respectively
- However, the cover period and Premium Payment Term for CIB can be less than or equal to the Variant Premium Payment Term
- The Policy Term and Premium Payment term of all other Add-on Covers (except CIB and WOPB) can be less than or equal to the Policy Term and Premium Payment Term of the variant respectively.

### Variant Description – Life Cover

Life Cover<sup>3</sup> amount is payable on death of the Life Assured.

You can also choose either of the following options –

- Whole of Life – Life Cover up to age 99 years
  - This option is only available when limited premium payment option is chosen
- Return of Premiums (ROP) – If no claim has been made for the Variant and/or for each Add-on cover(s), the total premiums paid for the Variant and/or each of the Add-on cover(s) opted for, will be returned on their respective maturity dates. If Whole Life is opted, ROP will not be available.

You can also opt for any/all the following Add-on covers –

- **Accidental Death Benefit (ADB)** – In case of death due to an accident, Sum Assured chosen as ADB is payable
- **Accidental Total Permanent Disability Benefit (ATPDB)** – In case of occurrence of total permanent disability of the Life Assured due to an accident, Sum Assured chosen as ATPDB is payable
- **Critical Illness Benefit (CIB)** –
  - In case of diagnosis of any of the listed Critical Illnesses, Sum Assured chosen for Critical Illness benefit is payable
  - In case of Minor CI other than Angioplasty, 25% of the CIB will be payable
  - For Angioplasty, lower of 5 lakhs or 25% of CIB, will be payable
  - A maximum of four (4) Minor CI including Angioplasty claims will be payable during the CIB cover period
  - For Major CI, 100% of CIB will be payable

The total claims paid under Minor and Major CI will not be more than 100% of CIB. If CIBs have been paid for four (4) Minor CIs including Angioplasty during cover period, no CIB will be payable for any future Minor CI. Any remaining CI Sum Assured shall be payable on the occurrence of a Major CI. Once claim is paid for Minor CI (including Angioplasty), no

future claim will be paid for the same Minor CI. The remaining CIB will continue for all listed CI's excluding the Minor CI for which the claim has already been paid.

If ROP option is chosen and 100% of CIB has not been claimed, on maturity the ROP will be a proportion of the total premiums paid for CIB.

**Waiver of Premium Benefit on CI (incl. ATPD) (WOPB-I) Benefit –**

- On occurrence of fourth (4<sup>th</sup>) Minor CI or on the date of occurrence of the first (1st) Major CI (incl. ATPD), whichever is earlier, all future premiums due under the policy will be waived and WOPB-I cover will terminate immediately and automatically.

**Note -**

- The variant/options/Add-on covers can be chosen only at inception and cannot be altered during the term of the Policy.
- <sup>3</sup>Life Cover is the Sum Assured on Death which is -
  - for RP / LP - Sum Assured on Death is defined as higher of (a) 10 times Annualized Premium<sup>4</sup>, (b) 105% of total premiums paid\* till date of death, (c) Sum Assured
  - for SP - Sum Assured on Death is defined as higher of (a) 1.25 times Annualized Premium<sup>4</sup>, (b) Sum Assured
- <sup>4</sup>Annualized Premium is the total premium/s payable in a policy year for a LP & RP and the single premium for an SP. The annualized premium is exclusive of extra premium, add-on covers and loadings for modal premiums, if any, and Total Premiums paid shall be equal to (Annualized Premium \* number of years for which premiums have been paid). Please note that GST/any other applicable tax levied, subject to changes in tax laws, will be collected over and above the premium under the policy.
- ROP is excluding GST/any other applicable tax levied, subject to changes in tax laws and any extra premium
- Add-on Covers will only be applicable, subject to the conditions, exclusions, waiting period, cooling period & survival period as applicable and mentioned in this document
- The Premium for this variant and add-on cover(s), except CIB & WOPB I, are guaranteed for the entire Policy term. The premiums for CIB & WOPB I are guaranteed for a period of 5 years and reviewable for subsequent cover periods
- In case of a policy where WOPB has already been triggered and subsequently if any Add-on Covers become payable or in case of death, the present value of all future premiums w.r.t. the respective Variant and/or Add-on Covers will be added to the death benefit or Add-on cover benefit payable. The present value will be calculated at 6% per annum

## Sample Premium Table

**Without Return of Premium –**

Annualized premiums for PT/PPT of 25 years				
Age	Life Cover of ₹ 1 Cr	Add – on Covers		
		ADB of ₹ 1 Cr	ATPD of ₹ 1 Cr	CIB of ₹ 10 Lakhs
30 years / Male	₹ 6,250	₹ 5,379	₹ 4,459	₹ 3,448
40 years / Male	₹ 12,156	₹ 9,916	₹ 4,460	₹ 8,612
50 years / Male	₹ 27,281	₹ 21,519	₹ 4,464	₹ 19,195

**With Return of Premium –**

Annualized premiums for PT/PPT of 25 years				
Age	Life Cover of ₹ 1 Cr	Add – on Covers		
		ADB of ₹ 1 Cr	ATPD of ₹ 1 Cr	CIB of ₹ 10 Lakhs
30 years / Male	₹ 13,969	₹ 11,645	₹ 8,031	₹ 8,269
40 years / Male	₹ 28,912	₹ 23,367	₹ 7,943	₹ 18,357
50 years / Male	₹ 61,796	₹ 49,061	₹ 7,762	₹ 34,686

### Whole Life –

Annualized premiums for PPT of 25 years				
Age	Life Cover of ₹ 1 Cr up to Age 99 years	Add – on Covers		
		PT for Add-on Covers will be (80 minus Age at entry)		
		ADB of ₹ 1 Cr	ATPD of ₹ 1 Cr	CIB of ₹ 10 Lakhs
30 years / Male	₹ 17,400	₹ 5,379	₹ 4,459	₹ 3,448
40 years / Male	₹ 29,967	₹ 9,916	₹ 4,460	₹ 8,612
50 years / Male	₹ 53,771	₹ 21,519	₹ 4,464	₹ 19,195

- PPT – Premium Payment Term, PT – Policy Term
- The above premiums are for Non-Smoker
- Premium shown above is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws and any extra premium
- The plan can be purchased directly from the company's website also at the applicable premium rates
- If CIB is opted for, then ATPDB is not available and vice versa

## Eligibility Conditions

### Eligibility for this Variant:

Age at Entry		Minimum 18 - Maximum 65 years			
Maximum Age at Maturity	With ROP	75 years			
	Without ROP	85 years			
	Whole Life	99 years			
Sum Assured		Minimum- 50 lakhs	Maximum- As per Board Approved Underwriting Guidelines		
Policy Term (PT) / Premium Payment Term (PPT)					
	Premium Type for Variant	Minimum		Maximum	
		PT (years)	PPT (years)	PT (years)	PPT (years)
Without ROP	RP	5	5	85 minus Age at Entry	67
	LP <sup>7</sup>	6	5	85 minus Age at Entry	30
	SP	5	1	40	1
With ROP	RP	10	10	75 minus Age at Entry	57
	LP <sup>7</sup>	10	5	75 minus Age at Entry	30
	SP	10	1	40	1
Whole Life	RP	Not Available			
	LP <sup>7</sup>	99 minus Age at Entry	5	99 minus Age at Entry	30
	SP	Not Available			

### Eligibility for Add-On Covers (if opted) with this Variant:

Age at Entry		Minimum 18 years - Maximum 65 years	
Maximum Age at Maturity	With ROP	75 years	
	Without ROP	80 years	
	Whole Life		
Sum Assured for ADB / ATPDB	Minimum 5 lakhs - Maximum 2 Crores		
Sum Assured for CIB	Minimum 5 lakhs - Maximum 1 Crore		

Add-on cover	Premium Type for Variant	Minimum		Maximum	
		PT (years)	PPT (years)	PT (years)	PPT (years)
"ADB/ATPDB" Without ROP	RP	5	5	80 minus Age at Entry	62
	LP <sup>7</sup>	6	5	80 minus Age at Entry	30
	SP	5	1	40	1
"ADB/ATPDB" With ROP	RP	10	10	75 minus Age at Entry	57
	LP <sup>7</sup>	10	5	75 minus Age at Entry	30
	SP	10	1	40	1
"ADB/ATPDB" With Whole Life	RP	Not Available			
	LP <sup>7</sup>	6	5	80 minus Age at Entry	30
	SP	Not Available			
"CIB & WOPB" Without ROP	RP	5	5	80 minus Age at Entry	62
	LP <sup>7</sup>	5	5	30	30
	SP	Not Available			
"CIB & WOPB" With ROP	RP	10	10	75 minus Age at Entry	57
	LP <sup>7</sup>	10	10	30	30
	SP	Not Available			
"CIB & WOPB" With Whole Life	RP	Not Available			
	LP <sup>7</sup>	5	5	30	30
	SP	Not Available			

<sup>7</sup>For Limited Premium Payment & for Add-on Cover(s) opted, the PPTs available are 5, 10, 15, 20, 25, 30 years; subject to maximum PPT cessation age of 75 years. For Limited Premium with ROP option, the minimum difference between PT and PPT should be 5 years

**Note:**

- The cover period for CIB / WOPB will always be equal to CIB / WOPB Premium Payment Terms respectively
- However, the cover period and premium payment term for CIB can be less than or equal to the Variant Premium Payment Term
- CIB is not available if Single Premium Payment has been opted for in the Variant

## Non-Payment of Regular or Limited Premiums

**For Regular Premium or Limited Premium payment option without ROP:**

If any premium is not paid before the end of the grace period, then, the policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit under the policy will be payable

**For Regular Premium or Limited Premium payment option with ROP:**

- If at least two (2) full years' premiums under a policy are not paid, the policy (Variant and/or Add-on Covers) will, immediately & automatically, lapse at the expiry of the grace period, and no benefit will be payable under the policy.
- If at least two (2) full years' premiums under a policy are paid, and subsequent premiums are not paid, then, the policy (variant and/or Add-on Cover/s, excluding WOPB Cover), will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period. The Sum Assured, Sum Assured on Death, Maturity Benefit and Add-on Cover

Sum Assured as applicable, will be converted to Paid-up Sum Assured, Paid-up Sum Assured on Death, Paid-up Maturity Benefit and Paid-up Add-on Cover Sum Assured respectively.

- c) There is no paid-up value available with respect to WOPB-I.

## Surrender Benefit

- a) Surrender Benefit is available, subject to below conditions –
- i. For Regular premium with ROP, if at least two (2) full years' premiums under a policy are paid
  - ii. For Limited premium –
    1. with ROP only if at least two (2) full years' premiums under a policy are paid
    2. without ROP option only after the premium payment term
  - iii. For single premium with/without ROP anytime

Note –

*Under Regular Premium payment for without ROP option, no surrender benefit shall be available.*

- a) *The surrender of a Policy will mean surrender of Variant and the Add-on Cover (s). The Add-on cover (s) cannot be independently surrendered.*
- b) *The surrender value payable shall be higher of the GSV or SSV. The company shall have the right to revise the SSV Factors from time to time, subject to prior IRDAI approval*
- c) *In case of a policy where WOPB has already been triggered and is subsequently surrendered the surrender benefit payable will be the present value of all future premiums w.r.t. the Variant and/or Add-on Covers. The present value will be calculated at 6% per annum.*

## Product Terms and Conditions

- a) **Free Look Condition:** Within fifteen (15) days of the receipt of this Policy and thirty (30) days in case of electronic Policy & Policy obtained through distance mode, you may, if dissatisfied with any of the terms and conditions for any reason, provided no claim has already been made on the Policy, give the Company a written notice of cancellation along with reasons for the same, and return the Policy Document to the Company, subject to which the Company shall send you a refund comprising all Premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium (including add-on cover premium/s) for the period you were on cover and the expenses incurred by the Company on medical examination and stamp duty.

*\*Policies obtained through distance mode will be sold through online sales and tele-calling*

- b) **High Sum Assured Rebate (HSAR):**

- i. HSAR will be applicable on your premium with respect to Sum Assured chosen for Life Cover
- ii. This rebate will be applied on your premium for every additional 10 lacs increase in Sum Assured over and above ₹ 50 Lakhs and will be based on variant, smoker categorization, Sum Assured slab for each age and policy term. HSAR is not applicable for Sum Assured above ₹ 3 cr.

- c) **Female Life Rebate:** Premium rate applicable to female life will be based on the premium rate of 3 years younger male
- d) **Suicide Claim Provisions:** If the life assured commits suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the higher of 80% of the total premiums paid or the surrender value as on the date of death will be paid as death benefit, provided the policy is in force.
- e) **Grace Period for Regular & Limited premium payment:** Thirty (30) days for frequencies other than monthly and fifteen (15) days for monthly frequency.  
 During the grace period, you will be covered for the contingent events in the variant & the Add-on Cover/s chosen. On the occurrence of the contingent event during the grace period, the due-but-unpaid premium/s will be deducted from the benefit payable
- f) **Waiting Period:**
  - i. For Major CI conditions: A waiting period of 90 days is applicable from the date of issue of policy or date of revival or reinstatement whichever is later
  - ii. For Minor CI conditions: A waiting period of 180 days is applicable from the date of issue of policy or date of revival or reinstatement whichever is later
- g) **Survival Period:** 14 days survival period from the date of diagnosis of any CI conditions covered under the plan
- h) **Cooling Period:** Up to four (4) Minor CI conditions can be claimed over the term of the policy subject to Cooling-off period of 180 days. Cooling-off period of 180 days applies from date of diagnosis of one (1) Minor stage CI condition to the date of diagnosis of another Minor stage CI condition. However, Cooling-off will not apply in case of diagnosis of any Major stage condition claim following a claim made for a Minor stage condition.
- i) **Policy Loan:** Policy Loan is not available

## Option to Change Premium Payment Frequency

The Premium Payment Frequency may be changed on any policy anniversary during the policy term, subject to the availability, then, of the premium payment frequency and the minimum premium allowed under the product then.

The Premium payment frequency factors are:

Premium frequency	Monthly	Quarterly	Half yearly	Yearly
Frequency Factor (freq)	0.09	0.26	0.51	1.00

## Tax Benefits

Premium paid may be eligible for tax benefits under section 80(c) of Income Tax Act. Return of Premiums, Death, Accidental Death, Accidental Permanent Total Disability and Critical Illness may be eligible for tax benefits under section 10(10D) of the Income Tax Act, subject to the provision stated therein. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

## Revival

A policy, which has lapsed/paid-up for non-payment of due premium after the grace period, may be revived, subject to the following conditions:

- a) A written application for revival is received from you by the company within five (5) years of the due date of the first unpaid premium.
- b) The arrears of premiums together with interest, at such rate as the company may decide from time to time along with applicable taxes are paid. The current applicable revival interest is 10% per annum, compounded half-yearly.



- c) You, at your own expense, agree to undergo medical examination and provide evidence of continuity of insurability.
- d) The revival of the policy may be on terms different from those applicable to the policy before it lapsed, based on prevailing board approved underwriting guidelines.
- e) The Company may revive or refuse to revive the policy based on the prevailing board approved underwriting norms of the Company. If the policy is refused revival based on the board approved underwriting guidelines, the Company will refund the amount deposited for the purposes of revival of the policy
- f) The revival will only be effective when the Company has specifically communicated the same to you.
- g) On revival, the Sum Assured, Sum Assured on Death, Add-on Cover Sum/s Assured and Maturity Benefit, as applicable, under the Policy which prevailed before the date of latest lapse/paid-up will be reinstated.

*Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis.*

*Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.*

## Termination

This Policy shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:

- i) On the expiry of the revival period of 5 years from the date of first unpaid Premium for lapsed policies.
- ii) On the payment of Death Benefit
- iii) On the payment of Maturity Benefit
- iv) On payment of refund in case of cancellation under Free look
- v) On payment of Surrender Benefit

The risk cover under the Policy and Add-on Cover(s) shall, immediately and automatically, terminate on the occurrence of any of the following events:

- i) On payment of full Add-on Sum Assured with respect to ATPDB or CIB
- ii) Once WOPB is triggered
- iii) On the cessation of respective Add-on Cover period(s)
- iv) On the date of death of Life Assured
- v) On the Maturity date of the Policy

## Definitions

### **A) Accidental Death Benefit:**

'Accident' shall mean a sudden, unforeseen and involuntary event caused by external, visible, and violent means.

'Accidental Death' means death caused by sudden, violent, unforeseen and involuntary event caused by external and visible means as revealed by an autopsy provided such death was caused directly by such Accident, and independently of any physical or mental illness within one hundred and eighty (180) days of the date of Accident.

### **B) Accidental Total Permanent Disability:**

"Accidental Total Permanent Disability" shall mean disability of the rider Life Assured as a result of bodily injury caused by an Accident (a sudden unforeseen and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the rider Life Assureds' disability which must be permanent and total and must result in at least one of the following:

- (a) Loss of both eyes; (b) Loss of both arms and both hands; (c) Loss of one arm and one leg; (d) Loss of one arm and one foot;
- (e) Loss of one hand and one foot; (f) Loss of one hand and one leg; (g) Loss of both legs; (h) Loss of both feet; (i) Removal of lower jaw

The disability must be documented for an uninterrupted period of at least six months.

- Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist
- If the disability is due to amputation/ dismemberment, loss of hand will mean amputation/ dismemberment above wrist, loss of arm will mean amputation/ dismemberment above elbow, loss of feet will mean amputation/ dismemberment above ankle and loss of leg will mean amputation/ dismemberment above knee
- If the disability is not due to amputation/dismemberment, loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.
- The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured.
- The Disability Benefit is paid if and only if disability is detected as per above Disability Condition.

### C) Critical Illness:

#### Minor CI Conditions:

##### 1. Percutaneous Heart Valve Repair

The actual undergoing of percutaneous intravascular Valvotomy or percutaneous intravascular Valvuloplasty not involving the deployment of any device or prosthesis necessitated by damage of the heart valve as confirmed by a specialist in the relevant field and established by a cardiac echocardiogram.

All other surgical corrective methods will be excluded from this benefit.

The following are specifically excluded:

- Chronic constrictive pericarditis related to alcohol or drug abuse or HIV
- Acute pericarditis due to any reason
- Other procedures on the pericardium including pericardial biopsies, and pericardial drainage procedures by needle aspiration.

##### 2. Angioplasty

Coronary Angioplasty is defined as percutaneous coronary intervention by way of balloon angioplasty with or without stenting for treatment of the narrowing or blockage of minimum 50 % of one or more major coronary arteries. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram (CAG).

Coronary arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery.

Diagnostic angiography or investigation procedures without angioplasty/stent insertion are excluded.

***The benefit payout for Angioplasty claim is capped at lower of INR 5 lakhs and 25% of CISA.***

##### 3. Minimally Invasive Surgery of Aorta

The actual undergoing of surgery via minimally invasive or intra-arterial techniques to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta, as evidenced by a cardiac echocardiogram and confirmed by a specialist in the relevant field. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

##### 4. Infective Endocarditis

Inflammation of the inner lining of the heart caused by infectious organisms, where all of the following criteria are met:

- a) Positive result of the blood culture proving presence of the infectious organism(s);
- b) Presence of at least moderate heart valve incompetence (meaning regurgitant fraction of 20% or above) or moderate heart valve stenosis (resulting in heart valve area of 30% or less of normal value) attributable to Infective Endocarditis; and
- c) The Diagnosis of Infective Endocarditis and the severity of valvular impairment are confirmed by a Registered Medical Practitioner who is a cardiologist.

##### 5. Carotid Artery Surgery

Angioplasty or Endarterectomy for Carotid Arteries shall mean the treatment of stenosis of 50% or above, as proven by angiographic evidence of one (1) or more of carotid arteries. Both (a) and (b) below must be met:

- a) Either:
  - i. Actual undergoing of endarterectomy to alleviate the symptoms; or
  - ii. Actual undergoing of an endovascular intervention such as angioplasty and/or stenting or atherectomy to alleviate the symptoms; and

b) The Diagnosis and medical necessity of the treatment must be confirmed by a Registered Medical Practitioner who is a specialist in the relevant field.

### **6. Early Cancer (including Carcinoma in-situ)**

The diagnosis of any of the listed below conditions must be established by histological evidence and be confirmed by an independent Medical Practitioner who is an Oncologist.

- Carcinoma in-situ: Carcinoma-in-situ means the presence of malignant cancer cells that remain within the cell group from which they arose. It must involve the full thickness of the epithelium but does not cross basement membranes and it does not invade the surrounding tissue or organ. The diagnosis of which must be positively established by microscopic examination of fixed tissues.
- Prostate Cancer – early stage: Early Prostate Cancer that is histologically described using the TNM classification as T1N0M0 with a Gleason Score 2 (two) to 6 (six).
- Thyroid Cancer – early stage: All thyroid cancers that are less than 2.0 cm and histologically classified as T1N0M0 according to TNM classification.
- Bladder Cancer – early stage: All tumors of the urinary bladder histologically classified as TaN0M0 according to TNM classification.
- Chronic Lymphocytic Leukaemia – early stage: Chronic Lymphocytic Leukaemia categorized as stage 0 (zero) to 2 (two) as per the Rai classification.
- Cervical Intraepithelial Neoplasia: Severe Cervical Dysplasia reported as Cervical Intraepithelial Neoplasia 3 (CIN3) on cone biopsy.

The following are specifically excluded from all early cancer benefits:

- All tumors which are histologically described as benign, borderline malignant, or low malignant potential
- Dysplasia, intra-epithelial neoplasia or squamous intra-epithelial lesions
- Carcinoma in-situ of skin and Melanoma in-situ
- All tumors in the presence of HIV infection are excluded
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond
- Malignant melanoma that has not caused invasion beyond the epidermis.

### **7. Guillain Barre Syndrome**

A definite diagnosis of Guillain Barre Syndrome by a consultant neurologist. There must be ongoing clinical impairment of motor or sensory function caused by Guillain Barre syndrome which must have persisted for a continuous period of at least six months.

### **8. Nephrectomy**

The complete surgical removal of one kidney necessitated by any illness or accident of the Life Assured. The need for the surgical removal of the kidney must be certified to be absolutely necessary by a specialist in the relevant field.

Donation is excluded.

### **9. Chronic Primary Sclerosing Cholangitis**

This benefit is payable for chronic primary sclerosing cholangitis confirmed on cholangiogram imaging confirming progressive obliteration of the bile ducts. The diagnosis must be made by a gastroenterologist and the condition must have progressed to the point where there is permanent jaundice. The benefit is payable only where there is a need immunosuppressive treatment, drug therapy for intractable pruritis or if biliary tract obliteration has required balloon dilation or stenting of the bile ducts. Biliary tract sclerosis or obstruction as a consequence of biliary surgery, gall stone disease, infection, inflammatory bowel disease or other secondary precipitants is excluded.

### **10. Secondary Pulmonary Hypertension**

Secondary pulmonary hypertension with established right ventricular hypertrophy leading to the presence of permanent physical impairment of at least Class III of the New York Heart Association (NYHA) Classification of Cardiac Impairment.

The Diagnosis must be established by cardiac catheterisation by a specialist in the relevant field.

### **11. Ulcerative Colitis**

Ulcerative colitis refers to chronic pan colitis with inflammation involving the entire colon which has been unequivocally diagnosed as ulcerative colitis on the basis of endoscopic appearances and biopsy proof. The diagnosis must be confirmed

by a specialist gastroenterologist & there must be a requirement for ongoing systemic immunosuppression therapy or immunomodulatory therapy for a period of at least 6 months supervised by the specialist in gastroenterology. Other forms of inflammatory colitis are specifically excluded. Ulcerative colitis confined to the rectum is specifically excluded.

### **12. Pericardectomy**

The undergoing of a pericardiectomy as a result of pericardial disease or undergoing of any surgical procedure requiring keyhole cardiac surgery. Both these surgical procedures must be certified to be absolutely necessary by a specialist in the relevant field.

### **13. Implantable Cardioverter Defibrillator**

Insertion of a permanent cardiac defibrillator as a result of cardiac arrhythmia which cannot be treated via any other method. The surgical procedure must be certified to be absolutely necessary by a specialist in the relevant field. Documentary evidence of ventricular tachycardia or fibrillation must be provided.

### **14. Acute Necrohemorrhagic Pancreatitis**

Acute inflammation and necrosis of pancreas parenchyma, focal enzyme necrosis of pancreatic fat and haemorrhage due to blood vessel necrosis, where all of the following criteria are met:

- The necessary treatment is surgical clearance of necrotic tissue or pancreatectomy; and
- The diagnosis is based on histopathological features and confirmed by a Specialist in gastroenterology.

Pancreatitis caused directly or indirectly, wholly or partly, by alcohol or drug abuse is excluded.

### **15. Endovascular treatment for Cerebral Aneurysm**

Endovascular Treatment for Cerebral Aneurysm shall mean the actual undergoing of an endovascular intervention, such as endovascular embolization, endovascular coiling, angioplasty and/or stenting or the insertion of a flow diverter, to prevent rupture of a cerebral aneurysm or to alleviate the bleeding due to rupture of a cerebral aneurysm. The procedure must be considered Medically Necessary and performed by a Registered Medical Practitioner who is a specialist in the relevant field.

### **16. Insertion of cerebral shunt**

The actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve raised pressure in the cerebrospinal fluid. The need of a shunt must be certified to be absolutely necessary by a consultant neurologist.

### **17. Less Severe Lung Disease**

Chronic Lung Disease shall mean the Diagnosis of interstitial fibrosis requiring at least intermittent oxygen therapy and showing consistent reduction in FEV 1 of one point two (1.2) litres or less under appropriate medication. Diagnosis, severity and test results must be confirmed by a Registered Medical Practitioner.

### **18. Small Bowel Transplant**

The receipt of a transplant of at least one metre of small bowel with its own blood supply via a laparotomy resulting from intestinal failure.

The undergoing of the transplant has to be confirmed by a specialist medical practitioner.

### **19. Cirrhosis of the Liver**

Cirrhosis of the liver with a HAI-Knodell Scores of 6 and above as evident by liver biopsy. The diagnosis must be unequivocally confirmed by a specialist in the relevant field and based on the histological findings of the liver biopsy.

Liver disease secondary to the following are excluded: (i) Alcohol, (ii) Drug abuse, (iii) Hepatitis B virus, (iv) Hepatitis C virus

#### **Major CI Conditions:**

##### **1. Cancer of specified severity**

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and 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;
- ix. All tumors in the presence of HIV infection.

### **2. Myocardial Infarction - First Heart Attack of Specific 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 Myocardial Infarction should 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:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. 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. 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

### **4. Open Heart Replacement or Repair of Heart Valves**

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.

### **5. 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

### **6. Coma of specified severity**

A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
- ii. life support measures are necessary to sustain life; and
- iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is

excluded.

### **7. End stage Lung Failure**

End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:

- i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
- ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
- iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less ( $\text{PaO}_2 < 55\text{mmHg}$ ); and
- iv. Dyspnea at rest

### **8. End stage Liver Failure**

Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i. Permanent jaundice; and
- ii. Ascites; and
- iii. Hepatic encephalopathy.

Liver failure secondary to drug or alcohol abuse is excluded.

### **9. 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 (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

### **10. Primary (Idiopathic) 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. Major Head Trauma**

Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.

The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.

The Activities of Daily Living are:

- i. 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;
- ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Mobility: the ability to move indoors from room to room on level surfaces;
- v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- vi. Feeding: the ability to feed oneself once food has been prepared and made available.

The following are excluded: i. Spinal cord injury;

### 12. 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.

### 13. Loss of Limbs

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

### 14. Motor Neurone Disease with permanent symptoms

Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

### 15. 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 and
- 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 and HIV are excluded.

### 16. Major organ / bone marrow transplant

The actual undergoing of a transplant of:

- a. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- b. 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.

### 17. Third Degree Burns

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.

### 18. Deafness

Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.

### 19. Blindness

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or;
- ii. the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.

### 20. Loss of Speech

Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

All psychiatric related causes are excluded.

### 21. Benign Brain Tumour

Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

- a. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
- b. Undergone surgical resection or radiation therapy to treat the brain tumor.

The following conditions are excluded: Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

### 22. 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 an appropriate consultant and supported by the Company's appointed doctor. 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 3 of the following 5 "Activities of Daily Living" for a continuous period of at least 6 months:

Activities of Daily Living are defined as:

- i. **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;
- ii. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- v. **Feeding** - the ability to feed oneself once food has been prepared and made available.

Psychiatric illnesses and alcohol related brain damage are excluded.

Coverage for this impairment will cease at age sixty-five (65) or on maturity data/expiry date, whichever is earlier.

### 23. Aplastic Anaemia

Aplastic Anemia is chronic persistent bone marrow failure. A certified hematologist must make the diagnosis of severe irreversible aplastic anemia. There must be permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and there must be two of the following:

1. Absolute neutrophil count of less than 500/mm<sup>3</sup>
2. Platelets count less than 20,000/mm<sup>3</sup>
3. Reticulocyte count of less than 20,000/mm<sup>3</sup>

The insured must be receiving treatment for more than 3 consecutive months with frequent blood product transfusions, bone marrow stimulating agents, or immunosuppressive agents or the insured has received a bone marrow or cord blood stem cell transplant.

Temporary or reversible aplastic anemia is excluded and not covered in this policy.

### 24. Medullary Cystic Disease

Medullary Cystic Disease where the following criteria are met:

- i. the presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis;
- ii. clinical manifestations of anaemia, polyuria, and progressive deterioration in kidney function; and
- iii. the Diagnosis of Medullary Cystic Disease is confirmed by renal biopsy.

Isolated or benign kidney cysts are specifically excluded from this benefit.

### 25. Parkinson's Disease

The unequivocal diagnosis of idiopathic Parkinson's Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:



- 1) The disease cannot be controlled with medication; and
- 2) There are objective signs of progressive deterioration; and
- 3) There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following five (5) "Activities of Daily Living" for a continuous period of at least 6 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, 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.

Drug-induced or toxic causes of Parkinsonism are excluded.

Coverage for this impairment will cease at age sixty-five (65) or on maturity date/expiry date, whichever is earlier.

### **26. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis**

Multi-system, autoimmune disorder characterized by the development of auto-antibodies, directed against various self-antigens.

For purposes of the definition of "Critical Illness", SLE is restricted to only those forms of systemic lupus erythematosus, which involve the kidneys and are characterized as Class III, Class IV, Class V or Class VI lupus nephritis under the Abbreviated International Society of Nephrology/Renal Pathology Society (ISN/RPS) classification of lupus nephritis (2003) below based on renal biopsy. Other forms such as discoid lupus, and those forms with only hematological and joint involvement are specifically excluded.

Abbreviated ISN/RPS classification of lupus nephritis (2003):

Class I - Minimal mesangial lupus nephritis

Class II - Mesangial proliferative lupus nephritis

Class III - Focal lupus nephritis

Class IV - Diffuse segmental (IV-S) or global (IV-G) lupus nephritis

Class V - Membranous lupus nephritis

Class VI - Advanced sclerosing lupus nephritis

### **27. Apallic Syndrome**

Universal necrosis of the brain cortex with the brain stem remaining intact. The definite diagnosis must be confirmed by a consultant neurologist and this condition has to be medically documented for at least one (1) month with no hope of recovery.

### **28. Major Surgery of the Aorta**

Undergoing of a laparotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.

### **29. Brain Surgery**

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy is performed. Keyhole surgery is included however, minimally invasive treatment where no surgical incision is performed to expose the target, such as irradiation by gamma knife or endovascular neuroradiological interventions such as embolizations, thrombolysis and stereotactic biopsy are excluded. Brain surgery as a result of an accident is also excluded. The procedure must be considered necessary by a qualified specialist.

### **30. Fulminant Viral Hepatitis**

Sub-massive to massive necrosis of the liver by a hepatitis virus, leading precipitously to liver failure, where the following criteria are met: (a) Rapid decrease in liver size associated with necrosis involving entire lobules; (b) Rapid deterioration of

liver enzymes; (c) Deepening jaundice; and (d) Hepatic encephalopathy. Hepatitis infection or carrier status alone does not meet the diagnostic criteria.

### 31. Cardiomyopathy

The unequivocal diagnosis by a Consultant Cardiologist of Cardiomyopathy causing permanent impaired left ventricular function with an ejection fraction of less than 25%. This must result in severe physical limitation of activity to the degree of class IV of the New York Heart

Classification and this limitation must be sustained over at least six months when stabilized on appropriate therapy. Cardiomyopathy directly related to alcohol or drug misuse is excluded.

New York Heart Classification

Class I. Patients with cardiac disease but without resulting limitation of physical activity. Ordinary physical activity does not cause undue fatigue, palpitation, dyspnea, or anginal pain.

Class II. Patients with cardiac disease resulting in slight limitation of physical activity. They are comfortable at rest. Ordinary physical activity results in fatigue, palpitation, dyspnea, or anginal pain.

Class III. Patients with cardiac disease resulting in marked limitation of physical activity. They are comfortable at rest. Less than ordinary activity causes fatigue, palpitation, dyspnea, or anginal pain.

Class IV. Patients with cardiac disease resulting in inability to carry on any physical activity without discomfort. Symptoms of heart failure or the anginal syndrome may be present even at rest. If any physical activity is undertaken, discomfort increases.

### 32. Muscular dystrophy

Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of muscular dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyographic evidence. The disease must result in the permanent inability of the insured to perform (whether aided or unaided) at least three (3) of the five (5) "Activities of Daily Living".

Activities of Daily Living are defined as:

1. **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;
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
5. **Feeding** - the ability to feed oneself once food has been prepared and made available.

### 33. Poliomyelitis

The occurrence of Poliomyelitis where the following conditions are met:

- Poliovirus is identified as the cause; and
- Paralysis of the limb muscles or respiratory muscles must be present and persist for at least 3 months as confirmed by a consultant neurologist.

Other causes of paralysis such as Guillain-Barre syndrome are specifically excluded.

### 34. Pneumonectomy

The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for any physical injury or disease.

### 35. Creutzfeldt – Jacob Disease

Creutzfeldt-Jacob disease is an incurable brain infection that causes rapidly progressive deterioration of mental function and movement. A neurologist must make a definite diagnosis of Creutzfeldt-Jacob disease based on clinical assessment, EEG and imaging. There must be objective neurological abnormalities on exam along with severe progressive dementia.

### 36. Chronic Relapsing Pancreatitis

An unequivocal diagnosis of Chronic Relapsing Pancreatitis, made by a Specialist in gastroenterology and confirmed as a continuing inflammatory disease of the pancreas characterised by irreversible morphological change and typically causing

pain and/or permanent impairment of function. The condition must be confirmed by pancreatic function tests and radiographic and imaging evidence.

Relapsing Pancreatitis caused directly or indirectly, wholly or partly, by alcohol is excluded.

### **Medical Practitioner:**

A medical practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. This would mean a practitioner treating the Life Insured must be holding a degree equivalent to MD or MS in the relevant field to certify the medical condition.

The Medical practitioner should not be

- the policyholder/insured person himself/herself; or
- an authorised insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- employed by or under contractual engagement with the insurance company;
- related to the policyholder/insured person by blood or marriage.

**Paid-up Sum Assured** is arrived by multiplying the Sum Assured by the proportion of the number of Premiums paid to the number of Premiums payable

**Paid-up Maturity Benefit if ROP is opted for** is the sum of premiums paid till date of paid-up. For CIB cover, the same will be adjusted for any CIB paid for any Minor CI before the date of paid-up

**Paid-up Sum Assured on Death** is arrived by multiplying the Sum Assured on Death by a proportion of the number of Premiums paid to the number of Premiums payable

**Paid-up Add-on Cover Sum Assured** is arrived by multiplying the Add-on Cover Sum Assured by the proportion of the number of Premiums paid to the number of Premiums payable

**Paid-up CI Sum Assured** is arrived by multiplying the Add-on Cover Sum Assured by the proportion of the number of Premiums paid to the number of Premiums payable; adjusted for any CIB paid for any Minor CI before the date of paid-up

## Exclusions

### **A) Accidental Death:**

The accidental death benefit will not be payable in the following situations:

- 1) Death occurs as a result of the insured person committing any breach of law with criminal intent
- 2) Death as a consequence of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
- 3) Death as a result of self-inflicted injuries whilst sane or insane.
- 4) Death occurs as a result of the insured person taking part in any naval, military or air force operation during peace time.
- 5) Death occurs as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition
- 6) Death occurs as a result of suicide
- 7) Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on a scheduled timetable
- 8) Death occurs as a result of war, invasion, civil war, rebellion, riots.

### **B) Accidental Total Permanent Disability:**

The Accidental Permanent Total Disability will not be payable in the following situations:

- 1) Disability as a result of the insured person committing any breach of law with criminal intent;
- 2) Disability of insured person as a result of war, invasion, civil war, rebellion or riot;
- 3) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;

- 4) Disability as a result of the insured person taking part in any naval, military or air force operation;
- 5) Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- 6) Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- 7) Disability of insured person as a result of attempted self-injury whilst sane or insane
- 8) Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

### C) Critical Illness and Waiver of Premium on CI Benefit:

The life assured will not be entitled to any benefits if a covered Critical Illness results either directly or indirectly from any one of the following causes or within the waiting period from the date of commencement of the coverage or date of reinstatement, whichever is later. These exclusions apply in addition to the exclusions specified in the definition of each of the covered Critical Illness.

- a. Pre-Existing disease: Pre-Existing disease is defined as any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter. This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by Insurer at inception.
- b. Intentional self-inflicted injury, attempted suicide while sane or insane.
- c. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- d. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- e. Taking part in any naval, military or air force operation during peace time.
- f. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.
- g. Participation by the insured person in a criminal or unlawful act with a criminal intent.
- h. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
- i. Disability due to post-traumatic stress disorder, chronic fatigue, chronic pain, and fibromyalgia are excluded
- j. Any external congenital anomaly. \*\* Congenital Anomaly which is in the visible and accessible parts of the body is called External Congenital Anomaly.
- k. The Life Assured has delayed medical treatment in order to circumvent the waiting period.
- l. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

## Statutory Information

## Assignment

Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.

## Nomination

Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time

### Prohibition of Rebate

Prohibition of Rebate should be in accordance with provisions of 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 out 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 provision of this section shall be punishable with a fine which may extend up to ten lakh rupees.”

### Fraud, Misrepresentation & Forfeiture

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

### Applicability of Goods & Service Tax

Goods and Service Tax 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.

### About Bajaj Allianz Life Insurance

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of “Bajaj brand” in India. Competitive pricing and quick honest response have earned the Company the customer's trust and market leadership in a very short time.

## Contact Details

Bajaj Allianz Life Insurance Company Limited,  
Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. | Reg. No.: 116  
Fax: (020) 6602 6789. | [www.bajajallianzlife.com](http://www.bajajallianzlife.com) | BALIC CIN: U66010PN2001PLC015959

For any queries please contact:

Sales: 1800 209 4040

Service: 1800 209 7272

Mail us : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

Visit: [bajajallianzlife.com](http://bajajallianzlife.com)

Bajaj Allianz Life Smart Protect Goal

UIN: 116N159V01

### 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.

**For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.**

**Disclaimer:** This sales literature gives the salient features of the plan only. The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Smart Protect Goal Standard terms and conditions of the policy are available on Company website.

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