

## **TATA AIA Vitality Protect**

A Non-Linked, Non-Participating Individual Health Rider

**10,000**  
steps completed

**TATA AIA**  
— LIFE INSURANCE

**Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110)  
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## Tata AIA Vitality Protect

### A Non-Linked, Non-Participating Individual Health Rider

A healthy lifestyle has many benefits for our body & mind too. By living a healthy lifestyle, you will have improved energy levels, increases your productivity. Also, it can reduce the risk of having life threatening illnesses like heart, cancer, and brain disease.

Although, an unexpected event such as an accident or a health issue can affect our lives anytime. It may also drain our savings and cause financial burden on our family.

**Tata AIA Vitality Protect** is one such solution that not just helps you to fight with various contingencies but also motivates you to live a healthy lifestyle through '**Tata AIA Vitality**' our Wellness Program by offering rewards on your achievements/ health goals.

## Why Tata AIA Vitality Protect?

- **Enhanced Protection:** Choice of one or more Benefit Options (risk covers) including death, accidental death/disability and illness.
- **Need based benefit payout:** Flexibility to receive benefit as combination of lump sum or income for fixed period, Income till survival of partner or Waiver of Premium.
- **Cover your loved ones:** The rider allows you to extend protection to your loved ones too under the same plan.
- **Option to receive return of balance premiums on maturity**
- **Rewards for a healthy lifestyle** with enrolment in our Wellness Program – '**Tata AIA Vitality**'.
- **Flexibility** to cover yourself as well as your family against the risks covered either at policy inception or at any policy anniversary.
- **Income Tax Benefits** as per the prevailing tax laws.

## What am I Covered for under this rider?

The **Tata AIA Vitality Protect** offers coverage against a range of risks. You may opt for coverage against one or more risks as per your needs.

A summary of the risks covered is as given below:

Benefit Option	Brief description of risk covered
Term Booster (TB)	Benefit paid on earlier of Death or diagnosis of Terminal Illness
Accidental Death (AD)	Death due to Accident
Accidental Total & Permanent Disability (ATPD)	Total and Permanent Disability due to Accident
CritiCare Plus (CCP)	40 Critical Illnesses including Cancer and Cardiac conditions
Accelerated CritiCare (ACC)	40 Critical Illnesses including Cancer and Cardiac conditions

The premium will vary depending upon the Option chosen.

### 1. Term Booster

The Insured Amount under this option is payable on earlier death or diagnosis of Terminal illness of the Life Insured.

### 2. Accidental Death

The Insured Amount under this Benefit Option will be payable in the event of the death of the Life Insured due to an accident within the Benefit Option Term, provided the death occurs within 180 days from the accident.

### Double Benefit

Twice the amount of the above benefit will be payable if the death due to accident occurs under any of the following circumstances:

1. While the Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram, or train. A taxi or any form of transport chartered for private travel is excluded.
2. While the Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; or

3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital.
4. When the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

The benefit will be payable if the accident occurs within the Benefit Option term even if the death occurs beyond the Benefit Option term (however within 180 days of the accident)

### 3. Accidental Total & Permanent Disability

The Insured Amount under this Benefit Option will be payable in the event of the Total and Permanent Disability of the Life Insured due to an accident within the Benefit Option Term, provided the disability occurs within 180 days from that accident.

### Double Benefit

Twice the amount of the above benefit will be payable if the disability due to accident occurs under any of the following circumstances:

1. While the Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded.
2. While the Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; or
3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital.
4. When the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

*(Double benefit shall not be applicable to the "Waiver of future premiums" benefit payout option)*

The benefit will be payable if the accident occurs within the Benefit Option Term even if the disability occurs beyond the Benefit Option term (however within 180 days of the accident)

### 4. CritiCare Plus

The Insured Amount under the Benefit Option is payable if the Life Insured survives for a period of 30 days following the first diagnosis of any of the covered illness or undergoing of the covered procedure.

The benefit will be payable only upon first occurrence of any of the conditions covered under this benefit during the lifetime of the Life Insured. The conditions covered under this benefit are given below.

No.	Illness / Procedure	No.	Illness / Procedure
<b>Cancer:</b>		20	Encephalitis
1	Cancer of Specified Severity	21	End Stage Liver Failure
<b>Cardiac Conditions:</b>		22	End Stage Lung Failure
2	Cardiomyopathy (of specified severity)	23	Fulminant Viral Hepatitis
3	Heart transplant	24	Kidney Failure requiring Regular Dialysis
4	Major surgery of Aorta	25	Loss of Independent Existence
5	Myocardial Infarction (First Heart Attack of specified severity)	26	Loss of limbs
6	Open Chest CABG (Coronary Artery Bypass Graft)	27	Loss of Speech
7	Open Heart Replacement or Repair of Heart Valves	28	Major Head Trauma
8	Primary (Idiopathic) Pulmonary Hypertension	29	Major Organ (less heart)/ Bone Marrow Transplant
9	Stroke resulting into permanent symptoms	30	Medullary Cystic Kidney Disease
<b>Critical Illness:</b>		31	Motor Neuron Disease with Permanent Symptoms
10	Alzheimer's Disease	32	Multiple Sclerosis with Persisting Symptoms
11	Apallic Syndrome	33	Muscular Dystrophy
12	Aplastic Anaemia	34	Parkinson's Disease
13	Bacterial Meningitis	35	Permanent Paralysis of Limbs
14	Benign Brain Tumor	36	Poliomyelitis
15	Blindness	37	Progressive Scleroderma

16	Chronic Recurrent Pancreatitis	38	Severe Rheumatoid Arthritis
17	Coma of Specified Severity	39	SLE with Renal Involvement
18	Creutzfeldt-Jakob disease	40	Third Degree Burns
19	Deafness		

Please refer 'Definitions and Exclusions Annexure' for definitions of major illness covered, exclusions etc.

## 5. Accelerated CritiCare

The Insured Amount under the Benefit Option is payable on the first diagnosis of any of the covered illness or undergoing of the covered procedures by the Life Insured

This Benefit option is an accelerated Benefit and it accelerates the payout of the base plan death benefit on occurrence of the insured event.

Premium payment on account of Accelerated CritiCare will cease after payout of Accelerated CritiCare Benefit. The base plan will continue with the Sum Assured reduced by the extent of the Accelerated CritiCare Benefit paid. If Accelerated CritiCare Benefit paid exhausts to the Death Benefit under the base plan, the base policy will terminate on payment of the Accelerated CritiCare Benefit.

The benefit will be payable only upon first occurrence of any of the conditions covered under this benefit during the lifetime of the Life Insured. The conditions covered under this benefit are as given under the 'CritiCare Plus' above.

The Insured Amount under any Benefit Option, however, shall be payable only if the respective benefit option is in force. The benefit under the above Benefit Options is payable only once during the term of the Benefit Option and the Benefit Option terminates on occurrence of the insured event or expiry of the Benefit Option term. In case Policyholder has chosen multiple Benefit Options and he/she has claimed under a particular Benefit Option, premium payment for the respective Benefit Option ceases and coverage under other Benefit Options shall continue to remain in force.

Below is a table of valid combinations of benefit options that can be chosen by the Policyholder:

Benefit Option	Term Booster	Accidental Death	Accidental Total & Permanent Disability	Accelerated CritiCare	CritiCare Plus
Term Booster	NA	✓	✓	✓	✓
Accidental Death	✓	NA	✓	✓	✓
Accidental Total & Permanent Disability	✓	✓	NA	✓	✓
Accelerated CritiCare	✓	✓	✓	NA	✗
CritiCare Plus	✓	✓	✓	✗	NA

## What if no eventuality occurs till the end of the term?

The rider also offers the flexibility to choose the Return of Balance Premium (ROP) benefit option at inception, under the following benefits options:

1. Term Booster (TB)
2. Accidental Death (AD)
3. Accidental Total and Permanent Disability (ATPD)

With this option, an amount equal to the Total Premiums Paid (excluding loading for modal premiums) towards the respective Benefit Option, less any claim amount already paid out under the respective benefit option and any premium discounts availed under the Wellness Program as premium discounts or premium cashback, shall be payable at the end of the Benefit Option term, provided the Benefit Option is not terminated.

You can choose to opt for the ROP option with one or more Benefit options, however this option can be chosen only at inception of the Benefit Option and cannot be changed thereafter.

## Lives Covered:

With this rider you can opt for coverage on one or more of your loved ones under the same plan subject to insurable interest and as per the Board Approved Underwriting Policy (BAUP). eg: cover can be opted on the spouse/child/parent/parent-in-law or sibling of the policy holder under the base plan subject to board approved underwriting policy.

When rider coverage is opted on any life other than base plan Life Insured, the rider coverage for other lives will continue even after the death of Base Plan Life Insured. At inception, the Policy Holder should appoint a Contingent Rider Policy Holder(s) to take over the rider(s) in case of base policyholder's death.

For 'Accelerated CritiCare, the Life Insured under the Benefit Option must be the same as Life Insured under the Base Plan.

## What are the Rider Benefit Payout Options under the rider?

You can choose to receive the rider benefits as a

1. **Lump sum and/or income for a fixed income period chosen:** You can choose to receive the benefit payout as:
  - Lump sum benefit OR
  - Income for the income period chosen (up to 30 years) OR
  - Combination of lump sum and income for the income period chosen (up to 30 years)

The lumpsum amount will be paid on occurrence of the insured event while the income will be paid starting from the date of occurrence of insured event at a frequency (Annual / Half Yearly / Quarterly / Monthly) and for the income period chosen. Any accrued income, due before intimation of claim, will be paid along with the first payout under this option. The payment frequency can't be changed once the regular income commences. The policyholder can choose between:

- **Level income payout** – fixed income payout throughout the chosen income period
- **Increasing Income payout** – Income increases year-on-year based on a chosen simple interest rate (up to 15% p.a.) throughout the chosen income period.

The regular income installments for frequencies other than annual shall be as specified below, where the Yearly Income below refers to the regular income payable in respect of annual frequency:

Frequency	Income Installment (per frequency)
Half-yearly	98% of Yearly Income x 1/2
Quarterly	97% of Yearly Income x 1/4
Monthly	96% of Yearly Income x 1/12

The 'Insured Amount' payable under each benefit option shall be:

Highest of:

- 11 times the Annualized Premium<sup>^</sup> for Limited Pay/Regular Pay and 1.25 times for Single Premium<sup>^</sup> for the respective benefit option
- 105% of Total Premiums Paid (excluding loading for modal premiums) as up to the date of incidence of underlying insured event
- Sum Assured under Benefit Option

<sup>^</sup>excluding the underwriting extra premiums, modal loading and applicable taxes, cess or levies (if any) charged under the applicable benefit option.

Where the Insured Amount is higher than the Sum Assured under Benefit Option, the excess amount shall be paid in lump sum.

The Sum Assured under the Benefit Option will be the sum of - (i) Lump sum and (ii) Discounted value all future yearly income streams – chosen under the respective benefit option.

(For the purpose of premium calculation, sum assured for the income portion will be computed as the discounted value of the yearly income stream using a discount rate of 4% p.a.)

The nominee also has an option to receive the commuted value of the future income benefits as a lumpsum, discounted at the higher of

(4.00%, SBI domestic term deposit rate for '5 years and up to 10 years' + 2.00%).

In case of a Reduced Paid-up policy, the regular income payable shall be based on the adjusted Yearly Income defined as:

$(\text{Number of Premiums paid under benefit option} / \text{Number of Premiums payable under benefit option}) * \text{Yearly Income applicable at the time of Reduced Paid-Up.}$

## 2. Income till survival of chosen dependent partner(s) (Partner Care)

Under this option, on occurrence of the insured event a regular income is paid to the dependent partner/s covered under the payout option. This payout option is referred to as **Partner Care**.

A maximum of two partners between ages 45 years and 90 years (both last birthday) can be chosen at the time of purchase to receive the regular income. It shall be ensured that there is insurable interest between the 'Life Insured' under the Benefit Option and the chosen partner/s.

The regular income shall be paid in arrears as per the chosen payment frequency from the date of occurrence of insured event as specified in table below. Any accrued income, due before intimation, will be paid along with first payout under this option. The income shall continue till the last surviving partner dies or reaches age 100 (last birthday), whichever happens first.

The income frequencies can be either Annual, Half Yearly, Quarterly or Monthly as chosen by you and cannot be changed once the regular income commences.

The regular income installments shall be as specified below, where the Yearly Income below refers to the regular income payable in respect of annual frequency:

Frequency	Income Installment (per frequency)	Regular income pay-out commences after
Annual	100% of Yearly Income	one year from the date of occurrence of insured event.
Half-Yearly	98% of Yearly Income x ½	6 months from the date of occurrence of insured event.
Quarterly	97% of Yearly Income x ¼	3 months from the date of occurrence of insured event.
Monthly	96% of Yearly Income x 1/12	one month from the date of occurrence of insured event.

The 'Insured Amount' shall be equal to the Sum Assured under the Benefit Option.

The Sum Assured shall be the discounted value of all future contingent income streams.

The regular income shall be triggered only once during the term of the benefit option.

The policyholder needs to opt for one of the following options at inception of the contract -

Payout Option	With Return of Lumpsum	With Return of Premium
Basic	No	No
Basic Plus	No	Yes
Advance	Yes	No
Advance Plus	Yes	Yes

Where -

- Return of Lumpsum Option - If the policyholder opts for Advance or Advance Plus option, Lumpsum benefit shall be payable upon the death of the partner or last surviving partner in case of two dependents (given the regular income stream is already triggered). The lumpsum benefit shall be equal to Discounted Value of income stream (derived basis younger life in case of two dependents) till age of 100 discounted at 6% p.a. If the policyholder opts for Basic or Basic Plus option no return of lumpsum is applicable.

- Return of Premium - If the policyholder opt for Basic Plus or Advanced Plus option, the premiums paid for partner care will be returned provided the death of the partner (last surviving partner in case of two dependent) occurs prior to the death of the Life Assured, during policy term. The partner care benefit will terminate thereafter. If the policyholder opts for Basic and Advance option, no return of premium shall be applicable

In case of a Reduced Paid-up policy, the regular income payable shall be based on the adjusted Yearly Income defined as:  $(\text{Number of Premiums paid under benefit option} / \text{Number of Premiums payable under benefit option}) * \text{Yearly Income applicable at the time of Reduced Paid-Up.}$

## 3. Waiver of future premiums

Under this option, on occurrence of the insured event, all future premiums that would have been payable under the Base plan and associated other Benefit Options/riders shall be waived throughout the rest of the premium payment term of the base plan/benefit options/riders or until the termination of the Base Plan/Benefit Option /riders whichever is earlier

The contingent event can be based either on the life of:

- Life Insured of the base plan where the proposer and base plan life insured are the same person: **WoP Option**
- Proposer of the base plan where the proposer is different from the base plan life insured: **Payor Option**

Under this payout choice, the benefit term and the premium payment term of the benefit option shall be same as the outstanding premium payment term of the base policy, subject to maximum age at maturity. Thus the Benefit Option shall terminate once the premium payment term is over.

The 'Insured Amount' shall be equal to the Sum Assured under the Benefit Option.

Sum Assured under Benefit Option shall be equal to the outstanding premium under the base plan and riders (if any) at inception of the rider benefit option.

*Waiver of future premium as benefit payout option is available only as a Regular Pay and without Return of Balance Premium*

A summary of the payout options available with the various Benefit Options is given below:

Benefit Options / Benefit Payout Options	Combination of Lump sum and income for a fixed income period chosen	Income till survival of chosen dependent partner(s)	Waiver of future premiums
Term Booster	✓	✓	✓
Accidental Death	✓	✓	X
Accidental Total & Permanent Disability	✓	✓	✓
CritiCare Plus	✓	✓	✓
Accelerated CritiCare Benefit (CB)	✓	X	X

## Tata AIA Vitality

Tata AIA Vitality is a science based comprehensive and personalized Wellness Program. Signing up for our Wellness Program offered with this rider not only helps you maintain a healthy lifestyle, but also ensures that you are rewarded for it. This rider offers an Upfront reward at the time of inception, Reward flex structure during premium payment Term and Cover Booster or Annual Health rewards post premium payment term; thus, keeping you on track for your health and fitness goals. You can opt in this wellness program only at inception. This program comes with no additional cost to the policyholder.



The Wellness Status shall not be at the discretion of the Insurer and shall be driven by an objective criterion in line with the board approved underwriting policy. The reward offered to customer who enroll into the Wellness program shall be governed by the Pricing Policy of the Company.

#### Benefits under the Wellness Program:

All Benefits under this Wellness Program will depend on your Wellness Status. Your Wellness status shall be based on a point-based structure and shall be either Bronze, Silver, Gold or Platinum and shall be used to determine the extent of benefits/rewards applicable in the following year. The communication with respect to wellness benefit shall be notified to you before the policy anniversary on your registered e-mail id or contact number.

#### Rewards Program during premium payment term

##### 1. Up-front reward at inception of benefit option

Provided the Insured opts to enroll for the Wellness Program, an up-front reward equivalent to 5% of annualized premium for AD & ATPD and 10% of annualized premium for all other benefit options shall be offered for the first policy year.

The above Up-front reward structure shall be subject to review and revision based on objective measurable criteria in line with the board approved underwriting policy. Any revision thereof shall be filed with the Authority and shall apply to prospective policyholders only.

##### 2. Annual Rewards Flex

Annual Rewards Flex is offered based on the Wellness Status of the Insured during premium payment term.

Wellness Status (at the end of the policy year)	Annual Rewards Flex*	
	AD & ATPD	Other Benefit Options
Platinum	+1%	+2%
Gold	+0.5%	+1%
Silver	-1.25%	-2.5%
Bronze	-2.5%	-5%

\*negative reward refers to a reduction in total rewards

The rewards are offered on cumulative basis and in any year, the maximum rewards in view of both the Up-front Rewards and Annual Rewards Flex together shall be 15% for AD & ATPD and 30% for all other benefit options. Further, the premium payable in any year shall not exceed annualized premium of the respective benefit option at inception without any wellness rewards.

For example, Total Rewards in the 2nd year for CCP= (Upfront Reward + Annual Rewards Flex earned in the first year) x Annualized Premium. Hence if the Wellness Status earned at the end of the first policy year is Platinum and the applicable upfront reward is 10%, the total reward in the second policy year shall be 12% of annualized premium.

##### 1. Utilization of Rewards

You can choose to utilize the Rewards (both up-front reward at inception and Rewards offered during premium payment term) in one of the following two available modes. You need to make this choice at the time of purchase and then alter it during the premium payment term with effect from immediate next policy anniversary by writing to us at least 30 days before the immediate next policy anniversary:

- Premium Discount: You can offset the premium payable towards the rider against the Rewards.
- Annual Cashback: You will have an option to convert the cashback points into cash balance and utilize it towards health expenses such as Health checks/ diagnostics, Pharmaceuticals/ Medicines / nutritional supplements as prescribed by your medical practitioner, Dental treatments, hearing aids, vision improvement treatments, physiotherapy, Ayurvedic treatments, and such health-related services. You can choose to receive and utilize the cash balance through a digital health wallet/ e-card service provider(s) empaneled with the Company, from time to time. Benefits payable under the policy (including towards Health Wallet) shall be governed

in accordance with the prevailing provisions of Income Tax Act, 1961.

#### Rewards Program post premium payment term

Provided all premiums have been paid, you may opt for Cover Booster or Annual Health Cashback Program, the eligibility of which will be subject to Board Approved Underwriting Policy (BAUP). The insured can opt for either of this program at any time until 30 days before end of last premium payment year the eligibility of this program will be subject to board approved underwriting policy (BAUP). This program will be applicable for limited pay and single pay policies only.

##### 1. Cover Booster Structure

###### • Accumulated Cover Booster

Accumulated Cover Booster will increase the amount of benefit payable if the insured event for which the benefit is payable occurs. Accumulated Cover Booster is equivalent to rewards applicable in the last policy year.

Example 1– For a limited pay CitiCare Plus (CCP) with premium payment term of four years, if the Wellness Status maintained throughout premium payment term is Platinum. The policyholder has accumulated Total Rewards of 16%. The accumulated cover booster at the end of premium payment term is equivalent to 16%.

Example 2 - For a single pay CitiCare Plus, the accumulated cover booster at the end of first year is equivalent to 10%.

###### • Cover Booster Flex

Annual Cover Booster flex will increase the amount of benefit payable if the insured event for which the benefit is payable occurs based on the Wellness Status of the Insured after premium payment term.

Wellness Status (at the end of the policy year)	Cover Booster Flex*	
	AD & ATPD	Other Benefit Options
Platinum	+1%	+2%
Gold	+0.5%	+1%
Silver	-1.25%	-2.5%
Bronze	-2.5%	-5%

\*negative Cover Booster flex refers to a reduction in benefit payable

The Cover Boosters are offered on cumulative basis. Any accumulated rewards at the end of policy term will be carried forward at the time of the renewal. The maximum rewards during lifetime in view of both the Accumulated Cover Booster and Cover Booster Flex together shall be 15% for AD & ATPD and 30% for all other benefit options. Further, the total Cover Booster in any year shall not be lower than zero.

Example 1 - For a limited pay CCP policy as above, if the Wellness status earned at the end of the premium payment term is Platinum, the applicable Cover Booster Flex will be 2%. The total cover booster on the benefit payable will be 18% in 5<sup>th</sup> policy year.

##### 2. Annual Health Cashback

Alternatively, the insured can opt to receive Annual health cashback based on the Wellness Status of the Insured attained each year. The Annual health cashback will be applicable on the Cover Booster as mentioned above.

You will be able to convert the Annual health cashback points into cash balance and utilize it towards health expenses such as Health checks/ diagnostics, Pharmaceuticals/ Medicines / nutritional supplements as prescribed by your medical practitioner, Dental treatments, hearing aids, vision improvement treatments, physiotherapy, Ayurvedic treatments, and such health-related services.

You can choose to receive and utilize the cash balance through a digital health wallet/ e-card service provider(s) empaneled with the Company, from time to time. Benefits payable under the policy (including towards Health Wallet) shall be governed in accordance with the prevailing provisions of Income Tax Act, 1961.

The cash balance once earned can be carried forward each Policy Year till the expiry of the term of benefit option.

The points are allocated through a range of parameters comprising of online assessments, physical activity & health check-up. The

same shall be as per the objective criterion in line with the board approved underwriting policy and may be reviewed from time to time for any revisions. Any change in parameters will be subject to prior approval of the Authority. The proposed points architecture with which we propose to launch this product has been detailed below.

Thus whilst all policyholders are given the same upfront reward at inception, only those who maintain or improve their health continue to enjoy the benefit of a rewards or enhanced rider sum assured.

- The above rewards structure and cover booster framework shall be subject to review and revision based on objective measurable criteria in line with the board approved underwriting policy. Any revision thereof shall be filed with the Authority and shall apply to both existing and prospective policyholders.

### Health Screening

The wellness program offers an inbuilt health screening once a year which shall not be mandatory. On completion of health screening, Points contributing to the determination of the Wellness Status will be awarded. The following tests will be performed as part of health screening

- Physical Medical Examination to include: Height, Weight, Waist Circumference, Blood Pressure, Pulse
- Fasting Blood Glucose / Fasting Blood Sugar / HbA1C
- Total Cholesterol

### Wellness Status - Points:

The Wellness Status is driven by an objective criterion where the Life Assured attains the Wellness status by accumulation of points. The points are allocated through a range of parameters comprising of online assessments, physical activity & health check-up. The same shall be as per the objective criterion in line with the board approved underwriting policy and may be reviewed from time to time for any revisions. Any change in parameters will be subject to prior approval of the Authority. The points architecture has been detailed below.

The table below gives point distribution structure for determining Wellness status:

Status	Accumulated Points
Bronze	0 – 9,999
Silver	10,000 – 19,999
Gold	20,000 – 24,999
Platinum	25,000 and above

**Points Accumulation Structure:** The Life Insured can earn points through a range of parameters as provided below:

Details	Limits
Online Assessment	3,900
Health Screening	12,000
Physical activity	15,000

### Online Assessment – Annual

Points/ Activity	Activity	Max Points (limit p.a.)	Remarks
Assessments	Health Review	1,000	Assessment are available for all Life Insured irrespective of Wellness Status. Points are allocated to all Life Insured who have completed the assessment.
	Nutrition Assessment	1,000	
	Mental Wellbeing	900	
	Declaration: Smoker / Non-Smoker	1,000	

### Health Screening – Annual

Details	Points for doing the health screening	Points if the results are within the clinically accepted range	Remarks
BMI	1,500	1,500	All Life Insured are eligible for Annual Health Screening and points are allocated to Life Assured basis health screenings conducted and also if the results of the test being in line with WHO recommended clinical range
Blood Pressure	1,500	1,500	
Cholesterol	1,500	1,500	
Glucose	1,500	1,500	

### Physical Activity – Daily<sup>§</sup>

Steps / Heart Rate	Points per day
Steps: 7,500-9,999 Or, Heart rate: At least 30 mins of physical activity in one exercise session a day at an average heart rate of 60% or more of your age-related maximum heart rate	50
Steps: ≥ 10,000 Or, Heart rate: At least 30 mins of physical activity in one exercise session a day at an average heart rate of 70% or more of your age-related maximum heart rate Or, Heart rate: At least 60 mins of physical activity in one exercise session a day at an average heart rate of 60% or more of your age-related maximum heart rate	100

<sup>§</sup>A maximum of one exercise event is allowed per day to earn points for physical activity. If more than one event is recorded in a single day, the event with the highest number of points will be awarded

Each of these parameters have capping limits to ensure that the Life Assured engages in all the parameters defined above as this will lead to overall improvement of Life Insured's health.

The reward point structure not limited to status, parameters, points to be allotted to the parameters, sub limits on each parameter, will be subject to change in the future basis experience trends and will be subject to criteria defined in the Board approved Underwriting Policy. Any such change in the reward point structure will be communicated to the Life Assured upfront with a notice of minimum 30 days in advance.

## Definitions for Benefits Payable:

The following definitions have been used:

**“Insured Amount”** and **“Sum Assured under Benefit Option”** shall vary depending on the chosen Benefit Payout Option and has been defined in the respective Benefit Payout options above.

In case the waiver of future premium benefit pay-out has triggered for any of the conditions, the premiums waived during this period shall be added to the premiums paid by the policyholder for the calculation of the “Insured amount” for that condition.

**‘Rider Sum Assured’** is the maximum of all ‘Sum Assured under Benefit Option’ for the respective Benefit options chosen by the policyholder.

**‘Annualized Premium’** shall be the premium payable in a year chosen by the policyholder for a particular Benefit Option, excluding the taxes, underwriting extra premiums, loading for modal premiums, if any.

**"Total Premiums Paid"** means total of all the premiums paid under the respective benefit option, excluding any extra premium and taxes, if collected explicitly.

The Annualized Premium and Total Premium Paid shall be derived separately for each benefit option.

**‘Benefit Option Term’** is the duration for which coverage is available under a particular Benefit Option

**‘Return of Balance Premium’** is the ‘Total Premiums Paid’ (excluding loading for modal premiums) towards the respective Benefit Option, less any claim amount already paid out under the respective Benefit Option and any premium discounts availed under the Wellness Program as premium discounts or premium cashback. In case the waiver of future premium benefit pay-out has triggered for any of the above conditions, the premiums waived during this period shall be added to the premiums paid by the policyholder for the calculation of the Return of Balance Premium for that condition.

**‘Life Insured’** refers to the life covered under the respective Benefit Option.

## How can we enhance protection using this rider?

You may choose to opt for any one or more Benefit Options on yourself and/or one or more of your loved ones as per your protection needs

- The rider can be opted at inception along with your policy.
- If however you have missed the opportunity to enhance your coverage at policy inception, you can opt for the required benefit option subject to the eligibility criteria of the option chosen.
  - o Single Pay: at any policy anniversary post premium payment term of the base plan provided the base policy is fully paid-up
  - o Non-Single Pay: at any policy anniversary during the premium payment term of the base plan.

## Who can opt for coverage under this Rider?

You can opt for coverage under the various Benefit options of the Rider provided you meet the following Eligibility Criteria:

Benefit option	Min. Entry age (years)	Max. Entry age (years)	Max. Maturity age (years)	Sum Assured (Rs.) under the Benefit Option <sup>^</sup>	
				Min.	Max.
Term Booster	18	65	100	25,000	Subject to Board Approved Underwriting Policy*
Accidental Death	18	65	85	25,000	
Accidental Total & Permanent Disability	18	65	85	25,000	
CritiCare Plus	18	65	75	25,000	
Accelerated CritiCare	18	65	75	25,000	

- All ages are as on last birthday and are applicable to the life insured under the Benefit Option.
- \*Maximum Sum Assured for the individual Benefit Options is subject to board approved underwriting policy, however Rider Sum Assured cannot exceed the Death Benefit at inception under the Base Plan
- <sup>^</sup> The minimum ‘Sum Assured under the Benefit Option’ given above is for the Benefit Payout Option - “Combination of lump-sum and income for a fixed income period chosen”. For the Benefit Payout Option “Income till survival of chosen dependent partner(s)” the minimum yearly income shall be Rs. 12,000. For Benefit Payout option “Waiver of future premiums”, the sum assured shall be equal to the outstanding premium under the base plan and riders (if any) at inception of the rider benefit option. The Minimum/Maximum Sum Assured is subject to underwriting.

**Benefit Option Term and Premium Payment Options:** Coverage under the various Benefit Options are as available for a Benefit Option Term as follows:

Single Pay:

Benefit Option / Benefit Option Term	Without Return of Balance Premium Option		With Return of Balance Premium Option	
	Min. (month)	Max. (year)	Min. (year)	Max. (year)
Term Booster	12	82	10	82
Accidental Death	12	67	10	67
Accidental Total & Permanent Disability	12	67	10	67
CritiCare Plus	12		NA	NA
Accelerated CritiCare	12		NA	NA

Regular Pay:

Benefit Option / Benefit Option Term (years)	Without Return of Balance Premium Option		With Return of Balance Premium Option	
	Min. (months)	Max. (year)	Min. (year)	Max. (year)
Term Booster	13	82	10	82
Accidental Death	13	67	10	67
Accidental Total & Permanent Disability	13	67	10	67
CritiCare Plus	13	5	NA	NA
Accelerated CritiCare	13	5	NA	NA

Limited Pay:

Benefit Option / Benefit Option Term (years)	Without Return of Balance Premium Option		With Return of Balance Premium Option	
	Min. (months)	Max. (year)	Min. (year)	Max. (year)
Term Booster	14	82	10	82
Accidental Death	14	67	10	67
Accidental Total & Permanent Disability	14	67	10	67
CritiCare Plus	14	5	NA	NA
Accelerated CritiCare	14	5	NA	NA

- The Benefit Option Term shall not exceed the outstanding policy term of the base plan. The Benefit Option will terminate on the life insured attaining the maximum age at maturity of the Benefit Option

The premium payment term for without return of balance premium option:

Premium Payment Option	Premium Payment Term	
	Minimum	Maximum
Single Pay	1	1
Limited Pay	13 months	Benefit Option Term minus 1 month
Regular Pay (premium payment term same as the Benefit Option Term)	13 months	Same as Benefit Option Term

The premium payment term for with return of balance premium option:

Premium Payment Option	Premium Payment Term	
	Minimum	Maximum
Single Pay	1	1
Limited Pay	5 years	Benefit Option Term minus 1 months
Regular Pay (premium payment term same as the Benefit Option Term)	10 years	Same as Benefit Option Term

**Premium Payment Mode:** Same as the Premium Payment Mode of the base plan (Single, Annual, Half-Yearly, Quarterly, Monthly).

## What are the renewability options at Maturity?

Upon maturity, policyholders with Accelerated CritiCare and CritiCare Plus benefit options, along with any applicable add-on benefits, have the opportunity to extend their coverage. They can renew their policy for an additional five years, up to the maximum maturity age, by paying the required premiums as per the Board Approved Underwriting Policy (BAUP). To be eligible for this extension, the policy must be active with all due premiums paid. Policyholders can choose a new policy term and premium payment term of five years, within the specified limits. The benefits, including any add-ons, will continue based on the existing coverage at the time of extension. However, if a claim has already been made, the policy term cannot be extended. Death, maturity, and surrender benefits will remain as per the original terms. The additional premiums will be calculated based on the life assured's age at the time of extension, the chosen policy term, premium payment term, and the applicable premium rate. No policy alterations, except for changes in policy term or premium payment term, will be allowed at the time of extension.

## Waiting Period:

'Waiting Period' means a period during which specified diseases/treatments which have been diagnosed and/or have received medical advice/treatment are not covered.

In the event of occurrence of any of the scenarios mentioned above, during the waiting period,

- No benefit shall be payable
- the premiums paid under the respective Benefit Option during the waiting period will be refunded without any interest
- the Benefit Option shall terminate, and no future premiums and benefits shall be payable

'Waiting period' is not applicable if the insured event occurs as a result of an Accident (eg: Major Head Trauma due to an accident)

Name of Benefit Option	Waiting Period (in Days)
Accelerated CritiCare; CritiCare Plus	A waiting period of 90 days is applicable on the first diagnosis of any of the illness covered under the respective benefits.

The waiting period of 90 days shall be applicable from later of

- Risk Commencement Date (if Benefit Option is opted at inception)
- Policy anniversary at which Benefit Option is opted (if Benefit Option is opted at the policy anniversary)
- Date of revival (in case of revival of the Benefit Option)

## What if I don't pay the premiums?

If any premium for a non-single pay Benefit option remains unpaid at the end of the Grace Period, the Benefit Option shall lapse/be converted to a reduced paid-up from the due date of the first unpaid premium. The following is the treatment under various scenarios:

Premium Paying options	Cover Continuance		Treatment during and at the end of Revival Period	Treatment post revival period and at Maturity
	Before 2 years' (in case of Without Return of Balance Premium Option) or 1 years' (in case of With Return of Balance Premium Option) premium paid	After 2 years' (in case of Without Return of Balance Premium Option) or 1 years' (in case of With Return of Balance Premium Option) premium paid		
Without Return of balance premium				
Regular Pay	Cover cease to exist	Cover cease to exist	No amount is payable	No amount is payable
Limited Pay	Cover cease to exist	Cover cease to exist	Unexpired Risk Premium Value <sup>#</sup> is paid out in case of - Policyholder terminates the contract - Expiry of Revival Period or at maturity, whichever is earlier	No amount is payable as benefit option is terminated by the end of the revival period
With Return of balance premium				
Regular Pay	Cover cease to exist	Cover continues with Reduced Paid-Up Sum Assured	- Reduced Paid-Up Sum Assured <sup>^</sup> is payable in case of claim - Surrender Value <sup>#</sup> as is payable	- Reduced Paid-Up Sum Assured <sup>^</sup> is payable in case of claim - Total Return of balance premiums* is payable at maturity
Limited pay	Cover cease to exist	Cover continues with Reduced Paid-Up Sum Assured	- Reduced Paid-Up Sum Assured <sup>^</sup> is payable in case of claim - Surrender Value <sup>#</sup> as defined below is payable	- Reduced Paid-Up Sum Assured <sup>^</sup> is payable in case of claim - Total Return of balance premiums* is payable at maturity

<sup>#</sup>Surrender Value and Unexpired Risk Premium Value is as defined in the 'Surrender Benefit' section below

<sup>^</sup>Reduced Paid-Up Sum Assured (Adjusted Yearly income in case of Partner Care) is as defined in the 'Reduced Paid-Up Benefit' section below.

\*Return of balance premiums as defined in the 'Definitions for Benefits Payable' section above.



**Revival:**

If a premium is in default beyond the Grace Period and subject to the Policy and Benefit Option not having been surrendered, it may be revived, within the Revival Period applicable to the base product after the due date of first unpaid premium and before the date of maturity, subject to:

- (i) Policyholder's written application for revival;
- (ii) production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and
- (iii) Payment of all overdue premiums with interest.

Any evidence of insurability and medical requirements requested at the time of revival will be based on the prevailing underwriting guidelines duly approved by the Board. The revival will be based on the health declaration by the life insured and the Board approved underwriting policy.

The interest rate applicable on revival should be the same as that applicable in the base plan.

If the base policy had lapsed, on revival of the base policy on repayment of all due premium within the revival period, the Benefit Option will get revived along with the base policy. The Benefit Option cannot be revived independently and can only be revived along with the revival of the base policy.

Any revival shall only cover loss or insured event which occurs after the revival date subject to the waiting period applicable for the respective Benefit Option. Upon revival of the Benefit Option, all benefits shall be restored and be applicable with effect from the date of revival.

If the rider is not revived along with the base policy, the rider shall be terminated by paying any residual surrender value as on the date of revival of the base policy and revival of such terminated rider will not be allowed at a later stage.

**Reduced Paid-Up Benefit:**

The Benefit Option will be converted into a Reduced Paid-up in scenarios as described in the table above, provided the base plan is in force. Reduced paid up policies can be revived within the Revival period mentioned in the base product, from the due date of first unpaid premium by payment of all due premiums together with interest as mentioned in the 'Revival' section above. Once the Benefit Option becomes reduced paid up, the coverage will continue to be in reduced paid-up status with the Insured Amount re-set to the Reduced Paid Up Sum Assured under the Benefit Option.

*Reduced Paid-Up Sum Assured under Benefit Option is defined as (Number of Premiums paid under Benefit Option / Number of Premiums payable under Benefit Option) X Sum Assured under the Benefit Option*

If the Benefit Payout option chosen is Partner Care, the regular income payable shall be based on the adjusted Yearly Income defined as: (Number of Premiums paid under benefit option / Number of Premiums payable under benefit option) \* Yearly Income applicable at the time of Reduced Paid-Up.

In case the policy is reduced paid up, Maturity Benefit will only be paid if the Policyholder has opted for a Return of Premium option. The maturity amount will be the total return of balance premiums as defined under the 'Definitions for Benefits Payable' section above.

**Surrender/ Unexpired Risk Premium Benefit:**

It is advisable to continue the policy till the chosen term. However, due to some unfavorable circumstances if the policy cannot be continued with and needs to be surrendered, the Surrender Benefit (Higher of GSV or SSV) or Unexpired Risk Premium Value, as applicable under the following scenarios will be payable:

The surrender value shall be equal to the higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV).

**Guaranteed Surrender Value (GSV):**

- **Without Return of Balance Premium**  
Not Applicable.
- **With Return of Balance Premium**  
The company guarantees a minimum non-negative surrender value which is equal to (GSV factor x Total Premiums paid (excluding loading for modal premiums and discount)) up to the date of surrender.

**Special Surrender Value (SSV):**

The SSV will be defined as follows:

- **Without Return of Balance Premium**
  - **Single Pay:**  
The SSV shall be payable immediately after the policy is issued. The SSV/ Unexpired Risk Premium Value shall be computed using the following formula:  
  
 *$75\% * (\text{sum of premiums paid excluding any premium discounts availed under Vitality Wellness Program as premium cashback or premium discounts}) * (1 - \text{premium paying term} / \text{benefit option term}) * (\text{Balance benefit option term} / \text{benefit option term})$*
  - **Regular Pay:**  
Not Applicable
  - **Limited Pay:**  
The Unexpired Risk Premium Value (UPRV) shall be payable on completion of one policy year, provided one full years' premium is paid. The UPRV shall be computed using the following formula:

*$75\% * (\text{sum of premiums paid excluding the first years' premium and any premium discounts availed under Vitality Wellness Program as premium discounts or premium cashback}) * (1 - \text{premium paying term} / \text{benefit option term}) * (\text{Balance benefit option term} / \text{benefit option term})$*

**Basis for calculating Special Surrender values – Without Return of Balance Premium:**

Proportional to unexpired risk premium and based on premium payment term / benefit option term combination, wherever applicable.

- **With Return of Balance Premium**  
  
In case of a Single Pay (SP) option, the SSV shall be payable immediately after the policy is issued. For other cases, the SSV shall be payable on completion of one policy year, provided one full years' premium is paid.
  - **Term Booster (TB)** –  $SSV_{MB} * 100\% \text{ of Total Premiums paid (excluding loading for modal premiums and discount) } + SSV_{TB} * TB \text{ SA} * (\text{Number of Premiums Paid} / \text{Number of Premiums Payable})$ .
  - **Accidental Total and Permanent Disability (ATPD)** –  $SSV_{MB} * 100\% \text{ of Total Premiums paid (excluding loading for modal premiums and discount) } + SSV_{ATPD} * ATPD \text{ SA} * (\text{Number of Premiums Paid} / \text{Number of Premiums Payable})$ .
  - **Accidental Death Benefit (ADB)** –  $SSV_{MB} * 100\% \text{ of Total Premiums paid (excluding loading for modal premiums and discount) } + SSV_{ADB} * ADB \text{ SA} * (\text{Number of Premiums Paid} / \text{Number of Premiums Payable})$ .

Any or all of the benefit options alone may be surrendered / discontinued separately, or it gets surrendered / discontinued if the base product is surrendered / discontinued or made paid-up.

No surrender benefit is payable if the total claim/s value paid exceeds the total premiums paid by the Policyholder.

For Surrender Value factors, please refer the Policy Document on our website: [www.tataaia.com](http://www.tataaia.com). Company may review this Special Surrender Value factor from time to time based on the experience and any change in SSV factors will be subject to prior approval of IRDAI.

## Termination

The Benefit Option/s opted under this rider shall automatically terminate on the occurrence of the earliest of the following:

- a. End of term of the respective health benefit option; or
- b. Payment of surrender value of the respective health benefit option or the base plan; or
- c. On the payment of 100% of the benefit or commencement of Income Benefit payment under the respective Benefit option under the Rider or the date of intimation of repudiation of the claim; or
- d. on death of the partner or surviving partner (where 2 partners are chosen) during the Coverage Term before the occurrence of insured event;
- e. Free Look Cancellation of respective health benefit option or base plan by the policyholder; or
- f. If the base policy along with Benefit Option is not revived within revival period of the base policy; or
- g. On termination of Base Plan, except where the Rider coverage is opted on Life Insured/s other than the Life Insured under the Base Plan, the Rider coverage shall continue for such Life Insured/s under the Rider in case of death of Base Plan Life Insured.
- h. On the Maturity/Expiry Date or the date on which the base Policy is surrendered, converted into reduced paid-up (when the Benefit Option has not acquired Surrender Value), or cancelled for any reason; or
- i. On cancellation/ termination of the respective health benefit option or base plan by Us on grounds of misrepresentation, fraud or non-disclosure established in terms of Section 45 of the Insurance Act, 1938 as amended from time to time.

## Additional Features:

### Health Management Services:

Life Insureds of Tata AIA Vitality Protect, who are eligible for the Health Management Services, will be eligible to avail second opinion/personal medical case management services/medical consultation from the service provider/s affiliated to/registered with Us. The services are expected to assist the Life Insured with an independent diagnosis of the medical condition, thus helping the Life Insured to take the required steps. These services are subject to:

- the availability of a suitable service provider/s;
- primary diagnosis (wherever applicable) has been done by a registered medical practitioner as may be authorized by a competent statutory authority;
- Health Management Service is available to be utilised throughout the policy term, subject to prevailing eligibility conditions;
- the eligibility conditions of the Life Insured will be determined as per the Company's extant Underwriting Policy;
- the eligibility will be reviewed periodically, and changes shall apply without any discrimination to all existing and new customers of the product.
- In case of any change, the eligibility details will be displayed on Our website ([www.tataaia.com](http://www.tataaia.com)) or You may contact Our helpline number 1-860-266-9966 (local charges apply), before using the services;
- Whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to all the policyholders. Prior to effecting any changes, we shall inform the same to IRDAI; and
- The current eligibility is of a minimum total Sum Assured of Rs. 30 Lakhs [under base plan and rider/s (if any)].

### Note:

- These services are aimed at improving Policyholder engagement.

- These Value-added Services are completely optional for the eligible Life Insured to avail.
- For Life Insured availing such services, they are offered at no additional cost.
- The Premiums charged shall not depend on whether such a service(s) is offered or availed.
- The Life Insured may exercise his/her own discretion to avail the services.
- These services shall be directly provided by the service provider(s).
- The services can be availed only where the Policy / rider is in-force.
- All the supporting medical records should be available to avail the service.
- We reserve the right to change the service provider(s) at any time.
- The services are being provided by third party service provider(s) and We will not be liable for any liability.

### • Discounts offered:

1. **Loyalty Discount:** If the customer opts for the rider(s) any time after the inception of the base plan; the Company shall offer a loyalty discount of 1% for Single premium and 10% on first year premiums for regular / limited pay to the customers.
2. **Employee Discount:** Employee discount as per the Base Plan rate will be offered on First Year Premium on policies sourced by the company to employees of Tata AIA Life Insurance Company and employees of Tata Group and AIA Group companies.
3. **Online Discount:** For digital/online sales, a discount of 1% on premiums will be offered to such customers.

The customer can opt for either one of the above three discounts.

- **Free Look Period:** You have a period of (30 (Thirty) days from the date of receipt of the document for the Benefit Option (whether received electronically or otherwise) to review the terms and conditions of the Benefit Option under the rider. If you disagree to any of the terms or conditions, you have the option to return the original documents to us, by stating the objections/reasons for such disagreement. Upon return, the Benefit Option will terminate forthwith and all rights, benefits and interests under the Benefit Option in the Rider will cease immediately. We will only refund the Premiums for the respective Benefit Option received by us, after deducting the proportionate risk premium for the period of cover, charges of stamp duty paid and the expenses incurred on medical examination of the Life Insured, if any.
- The clauses covering Incontestability, Fraud & Non-Disclosure, Misstatement of Age & Gender and Exclusions will be the same as in the base policy.
- **Policy Loan:** Loan is not available against this rider
- **Grace Period:** The Grace Period applicable to this (non-single pay) rider will be same as that applicable to the Base Plan. The Grace Period applicable to the Rider shall be same as per the Base Plan. All benefit options selected under this rider will remain in force during this period. If the full premium for the Benefit Option (non single pay) for the first 2 years from the risk commencement date under the Benefit Option, remains unpaid at the end of the grace period the Benefit Option shall lapse from the due date of the first unpaid premium for the Benefit Option. If any claim occurs during the grace period, any due premium (without interest) of the Benefit Option for the policy year in which the insured event has occurred will be deducted from the claim pay out. At renewability, the policyholder shall be offered a grace period of 30 days. The insurance coverage shall cease to exist till the date of receipt of renewal premium during the grace period.
- **Nomination:** Nomination for the Benefit Option shall be as per provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
- **Assignment:** Assignment for the Benefit Option shall be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time and prevailing regulations.
- All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to

the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy.

- **Tax benefits:** Tax benefits and liabilities under the Policy are subject to prevailing tax laws. Tax laws and the benefits arising thereunder are subject to change. The Policyholder is advised to seek an opinion of tax advisor in relation to the tax benefits and liabilities applicable.

## Definitions and Exclusions:

Please refer 'Definitions and Exclusions Annexure' on our website ([www.tataaia.com](http://www.tataaia.com)) for Generic definitions and definitions of illnesses covered under the rider.

Details of the Exclusions applicable under the various 'Health Benefit options' are given below:

### 1. Term Booster

#### a. Suicide Exclusion:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

No other claim would be entertained by the Company except the refund of 80% Total Premiums Paid or the acquired surrender value, as applicable.

Apart from Suicide exclusion detailed above, no other exclusion is applicable in the event of death.

#### b. Terminal Illness Exclusion:

The Life Insured will not be entitled to any Terminal Illness benefit if it is caused directly or indirectly due to or occasioned, accelerated or aggravated by intentional self-inflicted injury or attempted suicide, whether medically sane or insane.

### 2. Accidental Death (AD)

Accidental Death Benefit shall not be payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Death as a result of any disease or infection.
- Death arising due to any condition other than death solely and directly as a result of an accident.
- Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- Suicide, attempted suicide, intentional self-inflicted injury, acts of self-destruction, irrespective of mental condition.
- Death arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
- Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
- Death caused by participation of the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far

as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.

- Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities.
- Death arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
- Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

### 3. Accidental Total & Permanent Disability (ATPD)

Accidental Disability Benefit shall be not payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Disablement as a result of any disease or infection.
- Disablement arising due to any condition other than disablement solely and directly as a result of an accident.
- Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- If the Disability has not persisted for at least 180 days and is not in the opinion of a medical practitioner, deemed to be permanent.
- Attempted suicide, intentional self-inflicted injury, acts of self-destruction, irrespective of mental condition.
- Disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen.
- Disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.
- Disablement caused by participation of the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule.
- Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities
- Disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
- Disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

#### 4. Accelerated CritiCare (ACC) and CritiCare Plus (CCP)

In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option, no benefit will be payable if death or the illness covered under the policy is caused or aggravated directly or indirectly by any of the following:

- Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the policy.
- Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness.
- No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same.
- Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period.
- Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent.
- Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a medical practitioner.
- Any illness due to an external congenital defect.
- Engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc.
- Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement.
- 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.
- Any treatment of a donor for the replacement of an organ.
- Nuclear reaction, Biological, Chemical or Radioactive contamination due to nuclear accident.
- Diagnosis and treatment outside India.
- Ayurvedic, Homeopathy, Unani, herbalist treatment, any other treatments other than Allopathy / western medicines.

## Disclaimers

- Vitality is a trademark owned by Vitality Group International, INC and is assigned to Tata AIA Life by Amplify Health Assets PTE. Limited, by virtue of the Joint Venture between Vitality Group International, INC. and AIA Company Limited.
- Riders are not mandatory and are available for a nominal extra cost.
- Participation by customers shall be on voluntary basis.
- This Rider can be opted online with applicable products. Please visit us at [www.tataaia.com](http://www.tataaia.com) for the same.
- This rider is underwritten by Tata AIA Life Insurance Company Ltd. This rider is not a guaranteed Issuance rider and it will be subject to Company's underwriting and acceptance. In case of Sub Standard lives, extra premiums will be charged as per our underwriting guidelines.
- The brochure is not a contract of insurance. This brochure should be read along with the base product brochure and sales Illustration before concluding a sale. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.

**BEWARE OF SPURIOUS  
PHONE CALLS AND  
FICTITIOUS/  
FRAUDULENT OFFERS**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons Ltd. and AIA Group Ltd (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds 49 per cent through AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.