

RIDER INFORMATION

A) Tata AIG Life ACCIDENTAL DEATH BENEFIT (ADB) RIDER (UIN-110C003V01)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable until the insured reaches age 70, the maturity of the basic policy or death of the insured whichever is earlier.
- 3) Sum assured is payable upon accidental **death** of the insured before the insured reaches 70 or before the expiry of the basic policy whichever is earlier.

	Accidental Death Benefit
Sum Assured – Minimum	Rs. 25,000 (per Rs.1,000 increment)
Sum Assured – Maximum	1 x Basic FA
Sum Assured – Size Discount	No
Age – Issue	18 – 55
Age – Maximum Renewal	69
Age – Maturity	70
Premium – Unisex	Yes

Exclusions:

No benefit shall be payable under the Accident Riders for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Assault or murder;
- (b) Riot and civil commotion, industrial action or terrorist activity;
- (c) War, declared or undeclared, or revolution;
- (d) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (e) Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- (f) Participation in any fight or affray;
- (g) Racing of any kind other than on foot;
- (h) Participation in scuba diving;
- (i) Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- (j) Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- (k) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (l) Physical handicap or mental infirmity existing at the time of insurance application or reinstatement of the Supplementary Contract;
- (m) Any kind of sickness, disease or congenital anomalies;



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- (n) Complications of surgical procedures or accidents occurring during surgical or therapeutic procedures;
- (o) Hunting, mountaineering or climbing requiring the use of ropes or guides;
- (p) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- (q) Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
- (r) Any underwater or subterranean operation or activity;
- (s) Deliberate act(s) of the Policyholder, Nominee or Insured;
- (t) Violation or attempted violation of the law or resistance to arrest.
- (u) Exclusions under the General Provisions of the Basic Policy.

B) Tata AIG Life ACCIDENTAL DEATH & DISMEMBERMENT (Long Scale) RIDER (UIN – 110C004V01) & Tata AIG Life ACCIDENTAL DEATH & DISMEMBERMENT (Short Scale) RIDER (UIN – 110C005V01)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable until the insured reaches age 70, the maturity of the basic policy or death of the insured whichever is earlier.
- 3) Sum assured is payable upon accidental death of the insured before expiry of the basic policy. Provides additional benefits in case of dismemberment, loss of sight, speech and hearing resulting from accident either in short scale or in long scale.

	ADD (Short Scale) and ADD (Long Scale)
Sum Assured – Minimum	Rs. 25,000 (per Rs.1,000 increment)
Sum Assured – Maximum	1 x Basic FA
Sum Assured – Size Discount	No
Age – Issue	18 – 55
Age – Maximum Renewal	69
Age – Maturity	70
Premium – Unisex	Yes

There are two types of ADD coverage, short scale and long scale. The respective benefits payable on these two types of coverage are shown in the Benefits section below.

Benefits



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- 1) The benefit of both the short scale and long scale is payable if the accident occurs before the insured reaches age 70 or before the policy becomes paid-up whichever is earlier.
- 2) **ADD (Short Scale) benefit:**

Accidental Death and Dismemberment	Amount of Benefit
Loss of Life	100%
Loss of all Limbs	100%
Loss of Sight of Both Eyes	100%
Loss of Sight of One Eye	50%
Loss of or Loss of Use of Two Limbs	100%
Loss of or Loss of Use of One Limb	50%
Loss of Speech and Loss of Hearing	100%
Loss of Hearing in both Ears	75%
Loss of Hearing in one Ear	15%
Loss of Speech	50%

The Insured will be entitled only to the loss which pays the largest benefit, if more than one loss results from the same Accident. This Supplementary Contract will terminate on the date of the Accident resulting in any of the losses above.

- 3) **ADD (Long Scale) benefit:**

3a) Accidental Death and Dismemberment

Accidental Death and Dismemberment	Amount of Benefit
Loss of Life	100%
Loss of Sight of one eye	50%
Loss of Sight of both eyes	100%
Loss of or Loss of Use of one Limb	50%
Loss of or Loss of Use of two Limbs	100%
Loss of Speech and Loss of Hearing	100%
Loss of Hearing	
- both ears	75%
- one ear	25%
Loss of Speech	50%
Permanent total and irreversible loss of the lens of one eye	50%
Loss of or Loss of Use of four Fingers and Thumb	



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of	
- right hand	70%
- left hand	50%
Loss of or Loss of Use of four Fingers of	
- right hand	40%
- left hand	30%
Loss of or Loss of Use of one Thumb	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
Loss of or Loss of Use of Fingers	
- three right joints	10%
- two right joints	7.5%
- one right joint	5%
- three left joints	7.5%
- two left joints	5%
- one left joint	2%
Loss of or Loss of Use of Toes	
- all-one foot	15%
- great-both joints	5%
- great-one joint	3%
Fractured leg or patella with established non-union	10%
Shortening of leg by at least 5cms	7.5%

If the Insured is left-handed, the percentage for the various Accidental Injuries listed in the above schedule of right hand and left hand will be transposed.

3b) Accidental Burns - If the Insured suffers Third Degree Burns due to Accident, we will pay the following amount of benefit if the burnt area occurs and involves:

Area	Damage as a % of Total Body Surface Area	Amount of Benefit
a) Head	Equal to or greater than 2% but less than 5%	50%
	Equal to or greater than 5% but less than 8%	75%
	Equal to or greater than 8%	100%
b) Body	Equal to or greater than 10% but less than 15%	50%
	Equal to or greater than 15% but less than 20%	75%
	Equal to or greater than 20%	100%



The Insured will be entitled only to the loss which pays the largest benefit if more than one loss under Items 2 and 3 above results from the same Accident. This Supplementary Contract will terminate on the date of Accident resulting in any of the losses under Items 3a and 3b above.

Double Indemnity

The amount of benefit provided in the Schedule of Benefits under Items 1 and 2 above will be doubled if the Accidental Injury for which the benefit is payable 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 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.

Exclusions

No benefit shall be payable under the Accident Riders for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Assault or murder;
- (b) Riot and civil commotion, industrial action or terrorist activity;
- (c) War, declared or undeclared, or revolution;
- (d) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (e) Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- (f) Participation in any fight or affray;
- (g) Racing of any kind other than on foot;
- (h) Participation in scuba diving;
- (i) Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- (j) Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- (k) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (l) Physical handicap or mental infirmity existing at the time of insurance application or reinstatement of the Supplementary Contract;
- (m) Any kind of sickness, disease or congenital anomalies;



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- (n) Complications of surgical procedures or accidents occurring during surgical or therapeutic procedures;
- (o) Hunting, mountaineering or climbing requiring the use of ropes or guides;
- (p) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- (q) Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
- (r) Any underwater or subterranean operation or activity;
- (s) Deliberate act(s) of the Policyholder, Nominee or Insured;
- (t) Violation or attempted violation of the law or resistance to arrest.

C) Tata AIG Life ACCIDENTAL DEATH BENEFIT LIMITED UNDERWRITING (ADBL) RIDER (UIN- 110C003V01)

- 1) It is non-participating supplementary contract attachable with simplified unit linked products.
- 2) Premiums are payable until the insured reaches age 70, the maturity of the basic policy or death of the insured whichever is earlier.
- 3) Sum assured is payable upon accidental **death** of the insured before the insured reaches 70 or before the expiry of the basic policy whichever is earlier.

		ADBL
Sum Assured Minimum	–	Minimum sum assured of the policy to which this rider is attached.
Sum Assured Maximum	–	1 x Basic FA
Sum Assured – Size Discount		No
Age – Issue Minimum		Minimum age at entry under base product or 18 years whichever is higher
Age – Issue Maximum		Maximum age at entry under base product or 55 years whichever is lower
Age – Maturity		70

Exclusions

No benefit shall be payable under the Accident Riders for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Assault or murder;
- (b) Riot and civil commotion, industrial action or terrorist activity;
- (c) War, declared or undeclared, or revolution;
- (d) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;



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- (e) Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- (f) Participation in any fight or affray;
- (g) Racing of any kind other than on foot;
- (h) Participation in scuba diving;
- (i) Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- (j) Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- (k) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (l) Physical handicap or mental infirmity existing at the time of insurance application or reinstatement of the Supplementary Contract;
- (m) Any kind of sickness, disease or congenital anomalies;
- (n) Complications of surgical procedures or accidents occurring during surgical or therapeutic procedures;
- (o) Hunting, mountaineering or climbing requiring the use of ropes or guides;
- (p) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- (q) Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
- (r) Any underwater or subterranean operation or activity;
- (s) Deliberate act(s) of the Policyholder, Nominee or Insured;
- (t) Violation or attempted violation of the law or resistance to arrest.

D) Tata AIG Life WAIVER OF PREMIUM RIDER (UIN- 110B001V01) (excluding Mahalife Gold)

(Premium Rates per 1000 Sum assured)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 3) It provides for the waiver of all future premiums of the basic policy and this supplementary contract which fall due while the insured is disabled (provided that the disability commences before the insured reaches 60 and has continued for at least 12 months).

	Waiver of Premium
Sum Assured Minimum	– 1 x Basic FA subject to Financial Underwriting
Sum Assured Maximum	– 1 x Basic FA subject to Financial Underwriting
Sum Assured – Size Discount	No
Age – Issue	18 – 55



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Waiver of Premium	
Age – Maximum Renewal	59
Age – Maturity	60
Premium – Unisex	Yes

E) Tata AIG Life WAIVER OF PREMIUM RIDER (UIN- 110A017V01) (excluding Mahalife Gold)

(Premium Rates per 100 Annual Premium of Base Product)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 3) It provides for the waiver of all future premiums of the basic policy and this supplementary contract which fall due while the insured is disabled (provided that the disability commences before the insured reaches 60 and has continued for at least 12 months).

Waiver of Premium	
Sum Assured – Minimum	1 x Basic FA subject to Financial Underwriting
Sum Assured – Maximum	1 x Basic FA subject to Financial Underwriting
Sum Assured – Size Discount	No
Age – Issue	18 – 55
Age – Maximum Renewal	59
Age – Maturity	60
Premium – Unisex	Yes

F) Tata AIG Life WAIVER OF PREMIUM RIDER (UIN- 110B016V01) (for Mahalife Gold)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 3) It provides for the waiver of all future premiums of the basic policy and this supplementary contract which fall due while the insured is disabled (provided that the disability commences before the insured reaches 60 and has continued for at least 12 months).



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		Waiver of Premium
Sum Assured – Minimum	–	1 X Basic FA subject to Financial Underwriting
Sum Assured – Maximum	–	1 X Basic FA subject to Financial Underwriting
Sum Assured – Size Discount		No
Age – Issue		18 – 55
Age – Maximum Renewal		59
Age – Maturity		60
Premium – Unisex		Yes

G) Tata AIG Life PAYOR BENEFIT RIDER (UIN- 110C002V01)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 21 or the payor reaches age 60, whichever is earlier.
- 3) When the payor dies or becomes disabled before he reaches age 60, and before the juvenile reaches age 21, all the future premiums of the basic policy and this rider will be waived up to maturity of the basic policy or the child reaches age 21 or the payor reaches age 60, whichever is earlier. The basic policy will be kept in force as though premiums waived were paid in cash.
- 4) This rider will terminate when the juvenile reaches age 21 or the payor reaches age 60, whichever is earlier.

		Payor Benefit
Sum Assured – Minimum	–	1 x Basic FA subject to Financial Underwriting
Sum Assured – Maximum	–	1 x Basic FA subject to Financial Underwriting
Sum Assured – Size Discount		No
Age – Issue		Juvenile: 0 (30 days) – 17 Payor : 18 – 55
Age – Maximum Renewal		Juvenile reaches 20 or Payor reaches 59 whichever is earlier
Age – Maturity		Juvenile reaches 21 or Payor reaches 60 whichever is earlier
Premium – Unisex		Yes

H) 5 Year Renewable Term Rider, 10/15/20/25 Year Term Rider & Term to Age 60 Rider (UIN-110C007V01) (Not for Raksha)

- 1) Term periods are for 5, 10, 15, 20, and 25 years or until age 60.



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2) Face amount is payable upon death of the insured before the expiry of the term

	5 Year Renewable Term Rider	10 Years Term Rider	15 Years Term Rider	20 Years Term Rider	25 Years Term Rider	Term To Age 60 Rider
Sum Assured Minimum	100,000 (per 1,000 increment)					
Sum Assured Maximum	≤ 1 x Basic FA or ≤ 5 x Annual Income, whichever is lower					
Sum Assured – Size Discount	No					
Age – Issue	18 – 55	18 – 50	18 – 45	18 – 40	18 – 35	18 – 50
Age – Maximum Renewal	59					
Age – Expiry	60					
Premium – Unisex	Yes					

Benefit amount is subject to exclusions under the General Provisions of the Basic Policy.

I) Tata AIG Life CRITICAL ILLNESS (Accelerated Benefit) RIDER (UIN - 110C013V01)

- 1) It is non-participating supplementary contract.
- 2) Premiums are payable until the insured reaches age 65, the maturity of the basic policy, diagnosis of any of the critical illness or performance of any of the covered surgeries or death of the insured whichever is earlier.
- 3) Sum assured of the rider is payable upon the Insured's survival for a period of at least thirty days following diagnosis of any of the critical illnesses or performance of any of the covered surgeries. **Policy will be terminated if the CI claim has been paid out as the sum assured is the same as that of the basic policy. The attached RB of the basic policy will be payable.**
- 4) This rider covers the following Critical Illnesses and Surgeries: (a) Cancer (b) Stroke (c) Heart Attack (d) Coronary Bypass Graft Surgery (e) Kidney Failure (f) **Recipient of Major Organ Transplant like Heart, Lung, Liver, Kidney or Pancreas or Bone Marrow Transplant.**

	Critical Illness Accelerated Benefit
Sum Assured Minimum	Follow Basic
Sum Assured Maximum	1 x Basic FA or 1,000,000 per life, whichever is lower. Subject to financial underwriting & additional underwriting requirements
Sum Assured – Size Discount	No
Age – Issue	18 – 50



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Critical Illness Accelerated Benefit	
Age – Maximum Renewal	64
Age – Maturity	65
Premium – Unisex	No (Separate rates for males and females)

J) Tata AIG Life Critical Illness (Lumpsum Benefit) Rider (UIN No. 110C012V01)

1. It is non-participating supplementary contract.
2. Premiums are payable until the insured reaches age 65, the maturity of the basic policy, diagnosis of any of the critical illness or performance of any of the covered surgeries or death of the insured whichever is earlier.
3. Sum assured of the rider is payable upon the Insured's survival for a period of at least thirty days following diagnosis of any of the critical illnesses or performance of any of the covered surgeries. The basic policy remains in force, unaffected after such a claim payment.
4. This rider covers the following Critical Illnesses and Surgeries: (a)Cancer (b)Stroke (c)Heart Attack (d)Coronary Bypass Graft Surgery (e)Kidney Failure (f) Recipient of Major Organ Transplant like Heart, Lung, Liver, Kidney or Pancreas or Bone Marrow Transplant

Critical Illness Lumpsum Benefit	
Sum Assured – Minimum	25,000
Sum Assured – Maximum	≤ 1 x Basic FA or 1,000,000 per life, whichever is lower. Subject to financial underwriting & additional underwriting requirements
Sum Assured – Size Discount	No
Age – Issue	18 – 50
Age – Maximum Renewal	64
Age – Maturity	65
Premium – Unisex	No (Separate rates for males and females)

Exclusions For Critical Illness Riders:

The Supplementary Contract shall not cover any Critical Illness or covered surgery related to or caused directly or indirectly, wholly or partly, by any of the following occurrences:



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- (a) Any illness other than the occurrence of Critical Illness as defined in the contract;
- (b) Any Critical Illness the signs or symptoms of which first occurred prior to 180 days following the later of the Issue Date or Commencement Date or last reinstatement of this Supplementary Contract;
- (c) Any congenital defect or abnormalities that have manifested or were diagnosed before the Insured attains 17 years of age;
- (d) Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- (e) Performance of any covered surgery which is not medically necessary or is not the usual treatment consistent in accordance with standards of good medical practice, or which is not performed by a Registered Medical Practitioner as defined hereinafter;
- (f) Exclusions under the General Provisions of the Basic Policy.

K) Tata AIG Life FAMILY INCOME BENEFIT (FIB) RIDER (UIN- 110A019V01)

- 1. It is non-participating supplementary contract.
- 2. Premiums are payable until the insured reaches age 65, the maturity of the basic policy or death of the insured whichever is earlier.
- 3. On death of the insured during the term of the policy, 1% of the Sum Assured* shall be paid every month for 100 months or till the end of policy term whichever is earlier, provided the rider cover is in force, to the nominee
- 4. On occurrence of total permanent disability of the life insured during the term of the policy, 1% of the Sum Assured* shall be paid every month for 100 months or till the end of policy term whichever is earlier provided the rider cover is in force, to the policyholder
- 5. Death after disability: In case of death of the insured during the period in which monthly FIB benefit (for disability) is being paid to the policyholder, the balance of the remaining benefit would continue to be paid, but now to the nominee.

	Family Income Benefit
Sum Assured Minimum[^]	Rs. 1,00,000
Sum Assured Maximum[^]	Rs.10,00,000
Sum Assured – Size Discount	No
Age – Issue	18 – 55
Age – Maximum Renewal	64
Age – Maturity	65
Premium – Unisex	Yes

Exclusions - Suicide Claim provisions

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date, whichever is later, our liability shall be limited to the refund of premiums paid. In the case of reinstatement, such refund of premium shall be calculated from the Commencement Date.

No Total Permanent Disability benefit shall be payable under the Family Income Benefit Rider for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) assault or murder;
- (b) riot and civil commotion, industrial action or terrorist activity;
- (c) war, declared or undeclared, or revolution;
- (d) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (e) Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- (f) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (g) any congenital defect which has manifested or was diagnosed before the Insured attains 17 years of age.
- (h) in our opinion the insured was suffering from Acquired Immuno-Deficiency Syndrome (AIDS) or infection by any Human Immuno-Deficiency Virus (HIV).
For the purpose of this Policy:-
 - i. The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition;
 - ii. Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus;
- (i) deliberate act(s) of the Policyholder, Nominee or Insured;
- (j) violation or attempted violation of the law or resistance to arrest;
- (k) Exclusions under the General Provisions of the Basic Policy.

L) Tata AIG Life Surgical Benefit Rider (UIN – 110C021V01)

1. This is a non-participating, premium paying rider.
2. Currently it is available with only 2 products: Tata AIG Life InvestAssure Health and Tata AIG Life InvestAssure Flexi
3. The term of the rider can be chosen between 10 years to 40 years, however it cannot exceed the Maximum Maturity age* or the Premium Paying term, whichever is lower, of the base plan.
(*Maximum maturity age under base plan or 65 years, whichever is lower)
4. Premiums are payable for the entire term of the rider chosen.
946 surgeries get covered. These surgeries are graded into five categories depending on the type & severity - Grade 1 to Grade 5. Please refer to the policy contract for further details.
5. Lump sum payment equal to a percentage (applicable to procedures/surgeries) of the applicable Rider sum assured is paid on actual undergoing of the surgery.
6. If more than one surgery is performed during any one Confinement, the total amount payable shall not exceed the amount of the applicable rider sum assured.
7. The initial rider sum assured once chosen, cannot be changed throughout the policy term.
8. At each Policy Anniversary, the applicable rider sum assured will increase by 5% of the initial rider sum assured subject to a maximum amount of 150% of initial rider sum assured.
9. A lapsed rider can not be reinstated but a new rider can be added as per the terms & conditions prevailing for the purchase of the rider.

Sum Assured Minimum	-	Rs. 40,000 (in multiples of Rs.20,000)
Sum Assured Maximum	-	Rs.3,00,000
Sum Assured - Size Discount		Not Available
Issue Age		5 to 55
Age - Maximum Renewal		64
Age - Maximum at Maturity		Max Maturity Age of the Base plan or 65 yrs, whichever is lower
Premium Rates		Different premium rates apply for male and female lives.

Exclusions

No benefit shall be payable under this Supplementary Contract for any claim arising directly or indirectly, wholly or partly, by any one of the following:

- (a) Where in our opinion the covered member was diagnosed of Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV). For the purpose of this Policy:

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- (i) The definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
 - (ii) Infection shall be deemed to have occurred where blood or other relevant test indicate in our opinion either the presence of any Human Immunodeficiency Virus or Anti bodies to such a Virus.
 - (b) Assault or murder;
 - (c) Riot and civil commotion, industrial action or terrorist activity;
 - (d) War, declared or undeclared, or revolution;
 - (e) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - (f) Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
 - (g) Participation in any fight or affray;
 - (h) Racing of any kind other than on foot;
 - (i) Participation in scuba diving;
 - (j) Accident occurring while or because the Covered Member is under the influence of alcohol or any non-prescribed drug;
 - (k) Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
 - (l) Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Covered Member is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
 - (m) Physical defects or abnormalities or mental infirmity existing at the time of insurance application or reinstatement of this Policy;
 - (n) Parachuting, hang-gliding, hunting, bungee jumping, rock or mountaineering or climbing requiring the use of ropes or guides;
 - (o) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
 - (p) Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
 - (q) Any underwater or subterranean operation or activity;
 - (r) Deliberate act of You, the Nominee or any Covered Member;
 - (s) Violation or attempted violation of the law or resistance to arrest;
 - (t) Injury sustained as a result of a criminal act of the Covered Member.
 - (u) Any Pre-existing Condition at the time of inception of the Policy or this Rider or the reinstatement of the Policy.

In addition, this supplementary contract shall not cover any treatment, surgery, services or charges or follow-up treatment resulting from or related to, directly or indirectly, wholly or partly, by any one of the following:

- (a) Any Covered Illness the signs or symptoms of which first occurred prior to or within ninety (90) days following the Issue Date or Commencement Date or last reinstatement of this Policy, whichever is later;
- (b) Pregnancy, miscarriage or child birth including caesarean section, abortion, voluntary termination of pregnancy;
- (c) Psychosis, mental/nervous disorders, or investigation and treatment of psychological, emotional, mental or behavioural conditions, or sleep disturbance

disorders, treatment of alcoholism, or drug abuse or any other complications arising there from or any drug accident;

(d) Cosmetic or plastic surgery or any elective surgery or cosmetic procedure that improves physical appearance, surgical and non-surgical treatment of obesity (including morbid obesity) and weight control programs, or treatment of an optional nature;

(e) Any form of dental care or surgery unless necessitated by the Covered Injury (excluding denture and related expenses);

(f) Special nursing care, routine health checks or convalescence, Custodial Care, general debility, lethargy, rest cure;

(g) Any investigation or treatments not directly related to a Covered Illness or Covered Injury or the conditions or diagnosis necessitating Hospital admission;

(h) Any treatment or surgical procedures/surgery which is not Medically Necessary, or that is experimental or investigational, including biopsies and diagnostic procedures;

(i) Any treatment or surgical procedures/surgery which is unproven or not yet accepted in accordance with standards of good medical practice, or which is not performed by a Registered Medical Practitioner;

(j) Any congenital defect or abnormality which has manifested or was diagnosed before the Covered Member attains 17 years of age;

(k) Corrective aids, contact lenses, hearing aids and treatment of refractive errors unless necessitated by Covered Injury;

(l) Sterilization, artificial insemination, birth control measures, investigation/diagnosis and treatment of infertility, genetic testing or counselling, or venereal diseases;

(m) Treatment or surgery for tonsils, adenoids, hernia or a disease of the female generative organs unless the Covered Member has been continuously covered under this Policy from the Issue Date or Commencement Date or last reinstatement, whichever is later, for a period of 120 days immediately preceding Confinement for such treatment or surgery;

(n) Unless the Covered Member has been continuously covered under this Policy from the Issue Date or Commencement Date or last reinstatement, whichever is later, for a period of 12 months immediately preceding Confinement for such treatment or surgery, treatment or surgery for the following are excluded:

(i) Cataract;

(ii) Benign prostatic hypertrophy;

(iii) Hysterectomy for menorrhagia;

(iv) Hysterectomy for fibromyoma,

(v) Hydrocele

(vi) Fistula in anus

(vii) Haemorrhoids (piles);

(viii) Sinusitis and related disorders;

(ix) Circumcision;

(o) Immunization, vaccination, inoculation or treatments related to communicable diseases requiring isolation or quarantine under the law;

(p) Speech therapy, diabetic class, nutritional counseling, or group support treatment; treatments and supplies for smoking cessation programs and the treatment of nicotine addiction;

(q) Ayurvedic, homeopathy, unani, naturopathy, reflexology, acupuncture, acupressure, bonesetting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any treatments other than allopathy/western medicines.

(r) Exclusions under the General Provisions of the Basic Policy.

Riders are not mandatory and available at nominal extra cost. These riders are underwritten by Tata AIG Life Insurance Company Ltd. Please refer to the product & rider brochure and policy contract for detailed terms & conditions before concluding a sale. Please note that riders are not opted for separately and should be taken along with a basic plan. When your basic policy terminates/matures, these riders will automatically terminate.

Registered with Insurance Regulatory & Development Authority (IRDA) under the following Address and Registration Number: Tata AIG Life Insurance Company Ltd. (Regn. No.:110). Registered & Corporate Office: Peninsula Towers, 6th floor, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400 013.

Insurance is the subject matter of the solicitation.