

RIDER INFORMATION

I) TATA AIG LIFE ACCIDENTAL DEATH BENEFIT (ADB) RIDER (UIN-110C003V01)

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

Eligibility Criteria:

<i>Minimum Age at entry</i>	As per base product or 18 years, whichever is higher
<i>Maximum Age at entry</i>	As per base product or 55 years, whichever is lower
<i>Maximum Maturity Age</i>	Maximum maturity age of the basic policy or 70 years, whichever is lower
<i>Minimum Sum Assured</i>	Minimum Sum Assured under basic policy to which this rider is attached
<i>Maximum Sum Assured</i>	Sum Assured of the basic policy, subject to underwriting
<i>Premium- Unisex</i>	Yes

Exclusions:

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

- Assault or murder;
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- Participation in any fight or affray;
- Racing of any kind other than on foot;
- Participation in scuba diving;
- Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
- 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;
- Physical handicap or mental infirmity existing at the time of insurance application or reinstatement of the Supplementary Contract;
- Any kind of sickness, disease or congenital anomalies;
- Complications of surgical procedures or accidents occurring during surgical or therapeutic procedures;
- Hunting, mountaineering or climbing requiring the use of ropes or guides;
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
- Any underwater or subterranean operation or activity;
- Exclusions under the General Provisions of the Basic Policy.

II. TATA AIG LIFE ACCIDENTAL DEATH & DISMEMBERMENT (LONG SCALE) RIDER (UIN – 110C004V01) & TATA AIG LIFE ACCIDENTAL DEATH & DISMEMBERMENT (SHORT SCALE) RIDER (UIN – 110C005V01)

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- It is non-participating supplementary contract.
- Premiums are payable until the insured reaches age 70, the maturity of the basic policy or death of the insured, whichever is earlier.
- 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. ADDL(Long scale) benefit also includes schedule of benefits payable in case of severe burns

Eligibility Criteria:

<i>Minimum Age at entry</i>	As per base product or 18 years, whichever is higher
<i>Maximum Age at entry</i>	As per base product or 55 years, whichever is lower
<i>Maximum Age at expiry</i>	Maximum maturity age of the basic policy or 70 years, whichever is lower
<i>Minimum Sum Assured</i>	Minimum sum assured of the policy to which this rider is attached
<i>Maximum Sum Assured</i>	Sum Assured of the basic policy, subject to underwriting
<i>Premium – Unisex</i>	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

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.

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3. ADD (Long Scale) benefit:

3a) Accidental Death and Dismemberment

ADDL (Long Scale) benefit:

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 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:

<u>Area</u>	<u>Damage as a Percentage of Total Body Surface Area</u>	<u>Amount of Benefit</u>
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 Supplementary Accident Contracts for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Assault or murder;
- (b) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (c) Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane;
- (d) Participation in any fight or affray;
- (e) Racing of any kind other than on foot;
- (f) Participation in scuba diving;
- (g) Accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- (h) Food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);

- (i) 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;
- (j) Physical handicap or mental infirmity existing at the time of insurance application or reinstatement of the Supplementary Contract;
- (k) Any kind of sickness, disease or congenital anomalies;
- (l) Complications of surgical procedures or accidents occurring during surgical or therapeutic procedures;
- (m) hunting, mountaineering or climbing requiring the use of ropes or guides;
- (n) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste;
- (o) Radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or any part of the equipment;
- (p) Any underwater or subterranean operation or activity;
- (q) Exclusions under the General Provisions of the Basic Policy.

III) TATA AIG LIFE ACCIDENTAL DEATH BENEFIT LIMITED UNDERWRITING (ADBL) RIDER (UIN: 110A018V01)

- It is non-participating supplementary contract attachable with simplified products.
- Premiums are payable until the insured reaches age 70, the maturity of the basic policy or death of the insured, whichever is earlier.
- 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.

Eligibility Criteria:

<i>Minimum Age at entry</i>	As per base product or 18 years, whichever is higher
<i>Maximum Age at entry</i>	As per base product or 55 years, whichever is lower
<i>Maximum Age at expiry</i>	Maximum maturity age of the basic policy or 70 years, whichever is lower
<i>Minimum Sum Assured</i>	Minimum Sum Assured under basic policy to which this rider is attached
<i>Maximum Sum Assured</i>	Sum Assured of the basic policy, subject to underwriting
<i>Premium - Unisex</i>	Yes

Exclusions:

No benefit shall be payable under the Supplementary Accident Contracts 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; (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.

IV) TATA AIG LIFE WAIVER OF PREMIUM RIDER (UIN- 110B001V01) (excluding TATA AIG LIFE MAHALIFE GOLD: UIN 110N029V01) (premium rates per 1000 sum assured)

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- It is non-participating supplementary contract.
- Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 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 age 60 and has continued for at least 12 months).

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 55 years, whichever is lower
Maximum Age at expiry	Max Maturity Age under base plan or 60 years, whichever is lower
Rider Term	Same as the premium payment term of the base plan or until the insured reaches age 60, whichever is earlier.
Rider Premium Paying Term	Same as the base plan
Minimum Sum Assured	Depends on the premium limit of the base plan to which the rider is attached
Maximum Sum Assured	Depends on the premium limit of the base plan to which the rider is attached
Premium –Unisex	Yes

V) TATA AIG LIFE WAIVER OF PREMIUM RIDER (UIN- 110B016V01) (for TATA AIG LIFE MAHALIFE GOLD: UIN 110N029V01)

- It is non-participating supplementary contract.
- Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 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 age 60 and has continued for at least 12 months).

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 55 years, whichever is lower
Maximum Age at expiry	Max Maturity Age under Base plan or 60 years, whichever is lower

<i>Rider Term</i>	Same as the premium payment term of the base plan or until the insured reaches age 60, whichever is earlier.
<i>Rider Premium Paying Term</i>	Same as the base plan
<i>Minimum Sum Assured</i>	Depends on the premium limit of the base plan to which the rider is attached
<i>Maximum Sum Assured</i>	Depends on the premium limit of the base plan to which the rider is attached
<i>Premium –Unisex</i>	Yes

Exclusions: (applicable to IV and V)

At all times, no benefit shall be payable under this rider for any insured event caused directly or indirectly, wholly or partially, by any one of the following occurrences:

Disability caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (a) assault or murder;
- (b) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (c) self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- (d) 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;
- (e) any congenital defect which has manifested or was diagnosed before the Insured attains 17 years of age.
- (f) 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:

- 1) 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.
- 2) 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:
- (g) Exclusions under the General Provisions of the Basic Policy.

If the Insured, whether sane or insane, commits suicide within one year 'from the Issue Date or Commencement Date, whichever is later, the insurance company's liability shall be limited to the refund of premiums paid less any Indebtedness without interest. In the case of reinstatement, such refund of premium shall be calculated from the Commencement Date.

VI) TATA AIG LIFE WAIVER OF PREMIUM RIDER (UIN- 110A017V01) (excluding TATA AIG LIFE MAHALIFE GOLD: UIN 110N029V01) (Premium Rates per 100 Annual Premium of Base Product)

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- It is non-participating supplementary contract.
- Premiums are payable during the premium paying period of the basic policy or until the insured reaches age 60, whichever is earlier.
- 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 age 60 and has continued for at least 12 months).

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	55/55/50/45 for 15/20/25/30 term of the base plan
Maximum Age at expiry	Max Maturity Age under Base plan or 60 years, whichever is lower
Rider Term	15/20/25/30 years
Rider Premium Paying Term	Same as the rider term
Minimum Sum Assured	Depends on the premium limit of the base plan to which the rider is attached
Maximum Sum Assured	Depends on the premium limit of the base plan to which the rider is attached
Premium - Unisex	Yes

Exclusions:-

The Supplementary Disability Contracts shall not cover any Disability caused directly or indirectly, wholly or partly, by any 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:-

- 1) 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.
 - 2) 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.

VII) TATA AIG LIFE PAYOR BENEFIT RIDER (UIN- 110C002V01)

- It is non-participating supplementary contract.
- 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.
- 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.

- This rider will terminate when the juvenile reaches age 21 or the payor reaches age 60, whichever is earlier.

Eligibility Criteria:

<i>Minimum Age at entry</i>	Juvenile- 0 years (30days) Payor- 18 years
<i>Maximum Age at entry</i>	Juvenile- 17 years Payor- 55 years
<i>Maximum Age at expiry</i>	Earlier of (Juvenile reaching age 21 years or Payor reaching age 60 years or the age of the juvenile on maturity of base plan)
<i>Rider Term</i>	Same as the premium payment term of the base plan or until the insured reaches age 21 or payor reaches age 60, whichever is earlier.
<i>Rider Premium Paying Term</i>	Same as the base plan
<i>Minimum Sum Assured</i>	Depends on the premium limit of the base plan to which the rider is attached
<i>Maximum Sum Assured</i>	Depends on the premium limit of the base plan to which the rider is attached
<i>Premium- Unisex</i>	Yes

Exclusions:

At all times, no benefit shall be payable under this rider for any insured event caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- deliberate act(s) of the Policyholder, Nominee or Insured;
- riot and civil commotion, industrial or terrorist activity;
- war, declared or undeclared, or revolution;
- violation or attempted violation of the law or resistance to arrest.

Disability caused directly or indirectly, wholly or partly, by any of the following occurrences:

- assault or murder;
- service in the armed forces in time of declared or undeclared war or while under orders (or warlike operations or restoration of public order);
- Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- 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;
- Any congenital defect which has manifested or was diagnosed before the Insured attains 17 years of age.
- 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

- 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.
- 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.
- Exclusions under the General Provisions of the Basic Policy.

Incase the payor; 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 less any Indebtedness without interest. In the case of reinstatement, such refund of premium shall be calculated from the commencement date.

VIII) 5 YEAR RENEWABLE TERM RIDER (UIN -110C009V01)

- This is a non-participating rider
- Sum Assured is payable upon death of the insured before the expiry of the term.
- Upon completion of the term of the rider, the rider can be renewed for another 5 years. It would be renewed at the then existing standard Premium rates without any further medical evidence.

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 55 years, whichever is lower
Maximum Age at expiry	Maximum maturity age of the basic policy or 60 years, whichever is lower
Rider Term	5 years subject to the base plan premium payment term
Rider Premium Paying Term	Same as the base policy term/rider coverage term
Minimum Sum Assured*	Rs. 100,000
Maximum Sum Assured	Sum Assured of the basic policy, subject to underwriting
Premium – Unisex	Yes

*subject to base plan

Exclusions:

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or Reinstatement Date, whichever is later, our liability shall be limited to the refund of premiums paid without interest. In case of reinstatement, such refund of premium shall be calculated from the date of reinstatement.

IX) TATA AIG LIFE 10/15/20/25 YEAR TERM RIDER (UIN: 110C008V01)

- This is a non-participating rider
- The rider benefit is payable on the death of the insured .There is no maturity benefit.

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	50/45/40/35 years for 10/15/20/25 Year Term rider respectively
Maximum Age at expiry	Maximum maturity age of the basic policy or 60 years, whichever is lower
Rider Term	10/15/20/25 for 10/15/20/25 Year Term rider respectively
Rider Premium Paying Term	Same as the basic Policy Term/Rider coverage term
Minimum Sum Assured*	Rs. 100,000
Maximum Sum Assured	Sum Assured of the base plan , subject to underwriting

Premium – Unisex	Yes
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* subject to base plan

Exclusions:

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or Reinstatement Date, whichever is later, our liability shall be limited to the refund of premiums paid without interest. In case of reinstatement, such refund of premium shall be calculated from the date of reinstatement.

X) TATA AIG LIFE TERM TO AGE 60 RIDER (UIN: 110C007V01)

- This is a non-participating rider
- The rider benefit is payable on the death of the insured. No survival benefits are payable

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 50 years, whichever is lower
Maximum Age at expiry	Maximum maturity age of the basic policy or 60 years, whichever is lower
Rider Term*	10 years to age 60 years, subject to the basic policy term, whichever is higher
Rider Premium Paying Term	Same as the basic policy term/rider coverage term
Minimum Sum Assured*	Rs. 100,000
Maximum Sum Assured	Sum Assured of the basic policy, subject to underwriting
Premium –Unisex	Yes

* subject to base plan

Exclusions:

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or Reinstatement Date, whichever is later, our liability shall be limited to the refund of premiums paid without interest. In case of reinstatement, such refund of premium shall be calculated from the date of reinstatement.

XI) YEARLY RENEWABLE TERM RIDER (UIN: 110C020V01)

- This Rider can be attached to the basic policy at any time during the term of the policy, on the policy anniversary provided the basic policy is in force for full Sum Assured.
- The rider sum assured once chosen at inception will be fixed throughout the policy term.

Eligibility Criteria:

Minimum Age at entry	Minimum age at entry under base plan or 18 years, whichever is higher
Maximum Age at entry	Maximum age at entry under base plan or 64 years, whichever is lower
Maximum Age at expiry	Maximum maturity age under base plan or 65 years, whichever is lower
Rider Term	1 year
Rider Premium Paying Term	Same as the basic policy term/rider coverage term

Minimum Sum Assured*	Rs. 100,000
Maximum Sum Assured	Sum Assured of the basic policy, subject to underwriting, however in no case the rider sum assured will exceed the sum assured of the Base Plan.
Premium - Unisex	Yes

* subject to base policy

Exclusions:

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date or Reinstatement Date, whichever is later, our liability shall be limited to the refund of premiums paid without interest. In case of reinstatement, such refund of premium shall be calculated from the date of reinstatement.

XII) TATA AIG LIFE CRITICAL ILLNESS (ACCELERATED BENEFIT) RIDER (UIN - 110C013V01)

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- It is non-participating supplementary contract. .
- 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's sum assured will be reduced by the sum assured of this rider after such a claim payment.**
- This rider covers the following Critical Illnesses and Surgeries: (a) Cancer (b) Stroke (c) Heart Attack (d) Coronary Artery Bypass Graft Surgery (e) Kidney Failure (f) **Recipient of Major Organ Transplant like Heart, Lung, Liver, Kidney or Pancreas or Bone Marrow Transplant.**

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 50 years, whichever is lower
Maximum Age at expiry	Maximum maturity age of the basic policy or 65 years, whichever is lower
Minimum Sum Assured*	₹25,000
Maximum Sum Assured	1* Sum Assured of basic policy
Rider Term	Same as basic policy term or 65 years, whichever is earlier
Rider Premium Payment term	Until the insured reaches age 65, or maturity of the basic policy or diagnosis of any of the critical illness or performance of any of the covered surgeries or death of the insured, whichever is earlier
Premium Rates	Separate rates for Male & Female lives

*subject to base policy

XIII) TATA AIG LIFE CRITICAL ILLNESS (LUMPSUM BENEFIT) RIDER (UIN - 110C012V01)

- It is non-participating supplementary contract.

- 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.
- 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.**
- This rider covers the following Critical Illnesses and Surgeries: (a)Cancer (b)Stroke (c)Heart Attack (d)Coronary Artery Bypass Graft Surgery (e)Kidney Failure (f) Recipient of Major Organ Transplant like Heart, Lung, Liver, Kidney or Pancreas or Bone Marrow Transplant

Eligibility Criteria:

Minimum Age at entry	As per base product or 18 years, whichever is higher
Maximum Age at entry	As per base product or 50 years, whichever is lower
Maximum Age at expiry	Maximum maturity age of the basic policy or 65 years, whichever is lower
Minimum Sum Assured*	₹25,000
Maximum Sum Assured	1* Sum Assured of basic policy
Rider Term	Same as basic policy term or 65 years, whichever is earlier
Rider Premium Payment term	Until the insured reaches age 65, or maturity of the basic policy or diagnosis of any of the critical illness or performance of any of the covered surgeries or death of the insured, whichever is earlier
Premium Rates	Separate rates for Male & Female lives

* subject to base plan

Exclusions: (Applicable to XII and XIII both)

This supplementary contract shall not cover any Critical Illness or surgery related to or caused directly or indirectly, wholly or partly, by any of the following occurrences:

- Any illness other than the occurrence of Critical Illness as defined in the contract;
- 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 the Contract of this rider;
- Any congenital defect or abnormalities that have manifested or were diagnosed before the Insured attains 17 years of age.
- Self destruction or attempted self-destruction or self-inflicted injuries while sane or insane;
- 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 in the contract;
- Exclusions under the General Provisions of the Basic Policy.

XIV) TATA AIG LIFE FAMILY INCOME BENEFIT (FIB) RIDER (UIN - 110A019V01)

- It is non-participating supplementary contract.
- Premiums are payable until the insured reaches age 65, the maturity of the basic policy or death of the insured whichever is earlier.

A) Death Benefit

Upon the death of the insured during the term of the policy, 1% of the Rider Sum Assured chosen is paid to the nominee every month for 100 months or till the end of policy term whichever is earlier, provided the rider cover is in force;

The rider payment is made till the earliest of the following:

- (a) The sum of payments made reaches one hundred percent (100%) of the Rider Sum Assured.
- OR
- (b) The maturity of this rider

In case of death of the insured during the period in which he is suffering from total permanent disability, the remaining rider payment shall continue to the nominee till the earliest of the following;

- (a) The sum of payments made reaches one hundred percent (100%) of the Rider Sum Assured. OR
- (b) The maturity of this rider

B) Disability Benefit

On occurrence of total permanent disability of the life insured during the term of the policy, 1% of the Rider Sum Assured chosen is paid to the policy holder every month for 100 months or till the end of policy term whichever is earlier provided the rider cover is in force;

The rider payment is made till the earliest of the following:

- (a) The sum of payments made reaches one hundred percent (100%) of the Rider Sum Assured.
- OR
- (b) The Insured no longer suffers from Total Permanent Disability or fail to provide satisfactory proof of continuous Total Permanent Disability. OR
- (c) The maturity of this rider

Eligibility Criteria:

<i>Minimum Age at entry</i>	As per base product or 18 years, whichever is higher
<i>Maximum Age at entry</i>	As per base product or 55 years, whichever is lower
<i>Maximum Maturity Age</i>	Maximum maturity age of the basic policy or 65 years, whichever is lower
<i>Policy Term</i>	10 to 40 years (In multiples of 1)
<i>Minimum Sum Assured</i>	Minimum Sum Assured under basic policy to which this rider is attached or ` 1,00,000, whichever is higher
<i>Maximum Sum Assured</i>	Maximum Sum Assured under basic policy to which this rider is attached or ` 10,00,000, whichever is lower
<i>Premium- Unisex</i>	Yes

Exclusions:

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 this rider policy 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.

No benefit will be provided for a Disability resulting from a physical or mental condition which existed before the Issue Date or Commencement Date which was not disclosed in the Application or health statement.

XV) TATA AIG LIFE SURGICAL BENEFIT RIDER (UIN – 110C021V01)

1. This is a non-participating, premium paying rider.
2. The term of the rider can be chosen between 10 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)
3. 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.
4. 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.
5. 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.

6. The initial rider sum assured once chosen, cannot be changed throughout the policy term.

7. 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.

8. 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.

Eligibility Criteria:

Minimum Entry Age	As per base plan or 5 years, whichever is higher
Maximum Entry Age	As per base plan or 55 years, whichever is lower
Maximum Age at expiry	As per base plan or 65 years, whichever is lower
Rider Term	10 to 40 years, in multiples of 1 such that rider matures at the maturity of basic policy or at age 65 years, whichever is earlier.
Rider Premium Paying Term	Same as the base plan
Minimum Sum Assured*	Rs. 40,000
Maximum Sum Assured*	Rs. 300,000, in multiples of 20,000
Premium Rates	Different premium rates apply for male and female

*subject to base plan

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: -
 - (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 the 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 Policy shall not cover any hospitalization, 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 the 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please note that riders are not offered separately and should be taken along-with a basic plan. When your basic policy terminates/ matures, these riders will automatically terminate. Insurance is the subject matter of the solicitation. Service tax is applicable as per governing laws and the same shall be borne by the policyholder. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including service tax), as imposed by the government from time to time.

For complete details please contact our Insurance advisor or visit Tata AIG Life's nearest branch office or call our toll free number 1-800-11-9966 (facility available from MTNL and BSNL lines) and 1-860-266-9966 (facility available from all mobile and landlines wherein local charges would apply) or write to us at customercare@tata-aig.com. Visit us at: www.tata-aig-life.com or SMS 'LIFE' to 58888

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