

Ronnie Lahiri / Film Producer

PROTECTING your savings and lifestyle from Heart and Kidney ailments is no more a worry

Aditya Birla Sun Life Insurance C ritiShield Plan

A traditional non - participating health insurance plan

- Covers all stages of cardiac conditions and renal conditions
- Option to choose coverage for cardiac conditions or renal conditions or both the conditions
- Waiver of Premium for 5 years on diagnosis of early stage conditions

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.
(A subsidiary of Aditya Birla Capital Ltd.)



**ADITYA BIRLA
CAPITAL**

1800-270-7000


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In today's fast paced world, we all feel stressed at some point of time or the other. With growing work pressure and ambition to achieve big dreams, we challenge our health conditions every moment. Our body needs to cope with these challenges and in doing so, it may give up at some point of time even without hinting us. In such a high pressure environment, we need to financially protect ourselves and our loved ones from any sudden adverse heart or kidney conditions. These conditions are counted as critical illnesses which can affect all, irrespective of age or gender. To help you manage it better, Aditya Birla Sun Life Insurance Co. Ltd., introduces ABSLI CritiShield Plan, which provides you financial protection in managing the expenses in such a difficult phase of life.

Key Benefits



Covers all stages of cardiac conditions and renal conditions



Option to choose coverage for cardiac conditions or renal conditions or both the conditions



Option to choose Level or Increasing Cover



Option to receive Monthly Income for 5 policy years on diagnosis of major stage conditions



Waiver of Premium for 5 years on diagnosis of early stage conditions

Eligibility	
Entry Age	18 – 65 Years
Maturity Age or Cover Ceasing Age	85 Years
Policy Term	Minimum - 5 Years Maximum - 50 Years
Premium Paying Term	Regular Pay
Premium Paying Mode	Annual Semi-Annual Quarterly Monthly
Sum Assured	Minimum – ₹10 Lakhs Maximum – ₹50 Lakhs

Your Plan

Step 1

Choose your Sum Assured, Plan Benefit and Plan Option

ABSLI CitiShield Plan offers you the freedom to choose your sum assured, plan benefit and plan option at inception depending on your needs. Your choice of plan option determines the enhancements to your chosen sum assured over the course of your policy.

Plan Benefits

- **Cardiac Benefit:** Early and major stages of only cardiac conditions are covered under this benefit
- **Renal Benefit:** Early and major stages of only renal conditions are covered under this benefit
- **Comprehensive Benefit (Cardiac plus Renal Benefit):** Early and major stages of both cardiac and renal conditions are covered under this benefit

Plan Options

- **Option I: Level Sum Assured**

Your chosen Sum Assured remains level with the effective cardiac Sum Assured and/or effective Renal Sum Assured equal to 100% of the initial Sum Assured throughout the entire policy term.

- **Option II: Increasing Sum Assured**

If you choose the increasing Sum Assured option, the effective cardiac Sum Assured and/or effective renal sum assured in the first year will be equal to 100% of the initial Sum Assured. Thereafter, as long as no cardiac or renal claim event has occurred, the effective Cardiac Sum Assured or the effective Renal Sum Assured respectively, will increase by 10% of the initial Sum Assured on each policy anniversary starting from the first policy anniversary till the tenth policy anniversary.

Example: Sanjeev, a 30 year old professional chooses ABSLI CitiShield plan with the Comprehensive Benefit and Increasing Sum Assured option. The original sum assured is ₹30 lakhs. Every year the sum assured will increase as shown in the table below:

Age (in years)	Policy Anniversary (in years)	Effective Cardiac Sum assured (in ₹)	Effective Renal Sum assured (in ₹)
30	0	30 lakhs	30 lakhs
31	1	33 lakhs	33 lakhs
32	2	36 lakhs	36 lakhs
33	3	39 lakhs	39 lakhs
34	4	42 lakhs	42 lakhs
35	5	45 lakhs	45 lakhs

Step 2

Choose your Policy Term

ABSLI CritiShield Plan offers you the flexibility to choose your policy term.

Step 3

Choose the Income Benefit Option

ABSLI CritiShield Plan offers you the income benefit option which needs to be opted at policy inception only.

Step 4

Fill Application Form and Pay Premiums

Complete a simple application form and pay your premiums based on your above choices.

Your Plan Benefits

You can claim the following benefits in case you are diagnosed with early stage of cardiac or renal conditions and major stage of cardiac or renal conditions as defined in this brochure.

Policy Benefit:



Cardiac Benefit

- **Early Stage Cardiac Condition** - On diagnosis of an early stage cardiac condition, we will pay 30% of the sum assured on cardiac illness
- **Major Stage Cardiac Condition** - At the major stage of a cardiac condition, we will pay 100% of the sum assured on cardiac illness less any previously paid claim for an early stage cardiac condition

The only illnesses covered under this plan benefit are cardiac conditions.

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- **Early Stage Renal Condition** - On diagnosis of an early stage renal condition, we will pay 30% of the sum assured on renal illness
 - **Major Stage Renal Condition** - At the major stage of a renal condition, we will pay 100% of the sum assured on renal illness less any previously paid claim for an early stage renal condition

The only illnesses covered under this plan benefit are renal conditions.



Renal Benefit



Comprehensive Benefit

- **Early Stage Cardiac Condition** - On diagnosis of an early stage cardiac condition, we will pay 30% of the sum assured on cardiac illness
- **Early Stage Renal Condition** - On diagnosis of an early stage renal condition, we will pay 30% of the sum assured on renal illness
- **Major Stage Cardiac Condition** - At the major stage of a cardiac condition, we will pay 100% of the sum assured on cardiac illness less any previously paid claim for an early stage cardiac condition

- **Major Stage Renal Condition** - At the major stage of a renal condition, we will pay 100% of the sum assured on renal illness less any previously paid claim for an early stage renal condition

This plan benefit covers both cardiac & renal conditions and is paid irrespective of any earlier claim paid.

Sum Assured On Cardiac Illness Is The Highest Of:

- 10 times the Annualized premium; or
- 105% of total premiums paid till the date of a valid claim; or
- Effective Cardiac Sum Assured or Effective Renal Sum Assured

Annualized premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Total Premiums Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Once a valid claim under the Early Stage Cardiac Condition or an Early Stage Renal Condition is approved, all the future premiums for the policy will be waived starting from the next premium due date following the date of diagnosis of the Early Stage Cardiac or Early Stage Renal Condition as may be applicable for lower of (a) the next 5 years or (b) balance policy term.



Premium Waiver Benefit

Under Comprehensive Benefit option, in case of a valid Early Stage claim being approved for one covered conditions, all the total future premiums for the policy will be waived, starting from the next premium due date following the date of diagnosis of such Early Stage condition, for lower of (a) the next 5 years or (b) balance policy term or c) the date when a valid Early Stage claim is approved for the second covered condition. If the second valid Early Stage claim is approved (viz. claim for Early Stage Cardiac Condition following claim for Early Stage Renal Condition or vice versa), the existing premium waiver will cease and new premium waiver shall commence, starting from the next premium due date following the date of diagnosis of the second Early Stage condition, for lower of (a) the next 5 years or (b) balance policy term.

Example: Mr. Sanjeev who has opted Comprehensive Benefit option with the policy term of 20 years, has been diagnosed with an Early Stage Cardiac Condition in the 6th policy year and diagnosed with an Early Stage of Renal Condition in the 12th policy year, future premiums shall be waived off as mentioned below:

- On first diagnosis of the Early Stage Cardiac Condition, future premiums shall be waived off from the 7th policy year till the 11th policy year
- On diagnosis of the second Early Stage Renal Condition i.e. in the 12th policy year,

earlier premium waiver will cease and future premiums shall be waived off from the 13th policy year till the 17th policy year

After the completion of the premium waiver period and provided the policy is not yet terminated as per condition mentioned below in the termination clause, you will have to resume the payment of the future installment premiums as per the premium amount payable at inception of the policy, from the next premium due date.

For Comprehensive Benefit option, the total instalment premiums payable after the premium waiver period will be reduced by the instalment premium payable at inception, for the illness for which the claim for Major Stage condition has already been admitted during the premium waiver period.



Income Benefit Option

You will have an option to choose this benefit at policy inception only and once chosen cannot be opted out. Under the income benefit option, a monthly income equivalent to 1% of the sum assured on cardiac illness or renal illness would be paid out once a claim for a major stage cardiac or renal condition has been admitted.

For comprehensive benefit, a monthly income equivalent to 1% of the sum assured on cardiac illness is payable following a valid major stage cardiac claim. A monthly income equivalent to 1% of the sum assured on renal illness is payable following a valid major stage renal claim. Payment of cardiac condition benefit will not impact the benefit paid under renal conditions and vice versa.

This monthly income benefit will be payable for a fixed period of next 5 years even beyond the policy expiry date. In case of death of the policyholder, nominee will continue to receive the income benefit.

Premiums

This is a regular pay plan. The premiums will be guaranteed for first five policy years. Thereafter premium rates are subject to change. Any change in the premium rates will take place subject to prior approval from the Insurance Regulatory and Development Authority of India (IRDAI) and after giving you adequate notice in advance.

Your premium can be paid annually, semi – annually, quarterly or monthly (automated mode of payment) mode. Your annualized premium will be multiplied by:

- 1.000 for annual installments; or
- 0.519 for semi-annual installments; or
- 0.265 for quarterly installments; or
- 0.090 for monthly installments

Below are sample annualized premiums for a male aged 35 years purchasing ₹25 lakhs of sum

Plan option	Cardiac Benefit				Renal Benefit				Comprehensive Benefit			
	Policy term (years)				Policy term (years)				Policy term (years)			
	10	20	30	40	10	20	30	40	10	20	30	40
Level sum assured	5,300	8,300	11,875	14,650	2,325	2,625	2,875	3,125	7,245	10,675	14,500	17,525
Increasing sum assured	7,525	14,525	21,775	27,200	2,850	3,250	3,800	4,550	10,125	17,525	25,325	31,500
Level sum assured with income benefit	7,325	11,400	16,050	19,650	3,175	3,525	3,850	4,200	10,250	14,675	19,650	23,600
Increasing sum assured with income benefit	10,550	20,025	29,550	36,700	3,925	4,500	5,375	6,425	14,225	24,235	34,675	42,875

Annualized premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Other Information

 **Death/Maturity/Surrender Benefit:** Not applicable under this plan.

 **Waiting Period:** A waiting period of 180 days from the policy commencement date or from the date of reinstatement of the policy is applicable for all benefits payable under this coverage. If a lapsed policy is revived within 60 days from the first unpaid premium due date, only the remaining part of the waiting period will apply. If a lapsed policy is revived after 60 days from the first unpaid premium due date, a waiting period of full 180 days will apply afresh.

 **Survival Period:** There is 30-day survival period from the date of diagnosis of a covered illness / condition for the benefit to be paid.

 **Premium Guarantee:** The premium rates are guaranteed for the period of five years from the commencement of the policy. Upon the completion of five policy years or anytime thereafter, the premiums may be revised subject to prior IRDAI approval. Any revision in the premium rates shall be intimated to you at least 3 months prior to due date of next premium after such revision. Premium rates, if and when revised, shall be guaranteed for a subsequent block of five years from each renewal date and the renewal date for the application of revised premium rates shall be due on every 5th policy anniversary.

You will be given a period of 30 days from the due date of your next premium payment to pay the revised premium and if you do not pay the revised premium within those 30 days, then all coverage under the policy will cease immediately and the policy will be deemed lapsed.

 **Claim Settlement:** You need to submit the claim documents to us on diagnosis of the cardiac or renal conditions. Once we approve of the claim, the benefit amount payable under your policy will be transferred to your account through a NEFT payout/transfer.

Terms & Conditions

Free-look Period

Free-look period shall be applicable at the inception of the policy and in case you are not satisfied with any of the terms and conditions of the policy, you will have the right to return your policy to us within 15 days (30 days in case the policy is issued under the provisions of IRDAI guidelines on distance marketing⁽²⁾ of insurance products) from the date of receipt of the policy. Once we receive your written notice of cancellation together with the original policy documents, provided you have not made any claims during the free-look period, you shall be entitled to:

- a) A refund of the premium paid less any expenses incurred by us on medical examination and the stamp duty charges and;
- b) Where the risk has already commenced and the option of return of the policy is exercised by the policyholder, a deduction towards the proportionate risk premium for period on cover or;
- c) Where only a part of the risk has commenced, a deduction of such proportionate risk premium commensurate with the risk covered during such period.

⁽²⁾ Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Grace Period & Revival

If you are unable to pay the premium by the due date, you will be given a grace period of 30 days during which time all benefits under your policy will continue. If you do not pay the entire premium including applicable revised premium within the grace period, then all benefits under the policy will cease immediately and the policy will be deemed lapsed. The lapse date is the date the first unpaid premium was due.

The lapsed policy can be revived to its full coverage within five years from the first unpaid premium due date. This can be done by paying all outstanding premiums together with interest as declared by us from time to time and satisfactory completion of fresh underwriting in accordance with the board-approved underwriting policy. If a lapsed policy is revived within 60 days from the first unpaid premium due date, only the remaining part of the waiting period will apply. If a lapsed policy is revived after 60 days from the first unpaid premium due date, a waiting period of full 180 days will apply afresh.

Termination

The plan will terminate at the earliest of the following:

- The Policy Expiry Date; or
- For the single illness option the date when claim for Major Stage Cardiac Condition or Major Stage Renal Condition, as applicable is admitted provided Income Benefit Option has not been opted; or
- For Comprehensive Benefit option the later date when claim for Major Stage of Cardiac Condition and Major Stage of Renal Condition is admitted provided Income Benefit has not been opted; or
- The date when the last instalment is paid if Income Benefit Option is opted; or
- The date on which the revival period ends after your policy has lapsed as per Premium Discontinuance provision; or
- On cancellation of the policy by the policyholder; or
- On the date of intimation of death of the Life Insured

Goods and Services Tax (GST)

GST and other levies, as applicable, will be extra and levied as per the extant tax laws.

Tax Benefit

As per extant tax laws, this plan offers tax benefits under section 80D of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the section prescribed therein. You are advised to consult your tax advisor for details.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to our website
www.adityabirlasunlifeinsurance.com

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to our website
www.adityabirlasunlifeinsurance.com

Section 41 of the Insurance Act, 1938 (as amended from time to time)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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



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continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per provisions of section 45 of the insurance act, 1938 as amended from time to time. For more details on section 45 of the insurance act, 1938 please refer to our website www.adityabirlasunlifeinsurance.com

Important Definitions

Early Stage Cardiac Condition - The diagnosis of any of the listed below conditions must be established by histological evidence and be confirmed by an independent specialist medical practitioner.

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

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

Coronary angiography is specifically excluded.

- **Mild Coronary Artery Disease (3 or more arteries)** - The narrowing of the lumen of three coronary arteries by a minimum of 60%, as proven by coronary angiography, regardless of whether any form of coronary artery intervention has been recommended or performed. The intervention must be determined to be medically necessary by a cardiologist and supported by a coronary angiogram report.

Coronary Arteries herein refer to left main stem, left anterior descending, circumflex and right coronary artery but not their branches

Major Stage Cardiac Condition

- **Open Chest CABG** – The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

Angioplasty and/or any other intra-arterial procedures are excluded.

- **Myocardial Infarction (First Heart Attack of specific severity)** – The first occurrence of heart attack or myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i) A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- ii) New characteristic electrocardiogram changes

iii) Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- i) Other acute Coronary Syndromes
- ii) Any type of angina pectoris
- iii) A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease
OR following an intra-arterial cardiac procedure

Early Stage Renal Condition - The diagnosis of any of the below listed conditions must be established by histological evidence and be confirmed by an independent specialist medical practitioner.

- **Surgical Removal of Kidney** - The life insured must undergo the complete surgical removal of one kidney necessitated by an illness or accident. The need for the surgical removal of the kidney must be certified to be absolutely necessary by a specialist medical practitioner. Donating a kidney for a transplant is specifically excluded.

The evidence towards removal of kidney and it's reason should be supported by relevant hospital documents and operating notes.

Specialist herein refers to urosurgeon, general surgeon, urologist & nephrologist.

Major Stage Renal Condition

- **Kidney Failure** - End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

The benefit will not be payable if the incidence of any of the above conditions is prior to policy issuance.

Pre-Existing Disease

"Pre-existing Disease" means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its revival (for policies revived with an effective date of revival on or after 60 days from the due date of the first unpaid premium), whichever is later; OR
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its revival (for policies revived with an effective date of revival on or after 60 days from the due date of the first unpaid premium), whichever is later.

This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception.

Medical Practitioner

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license; and who is neither the policyholder / life insured nor related to the life insured by blood or marriage; and who is not related to ABSLI as well.

Exclusions

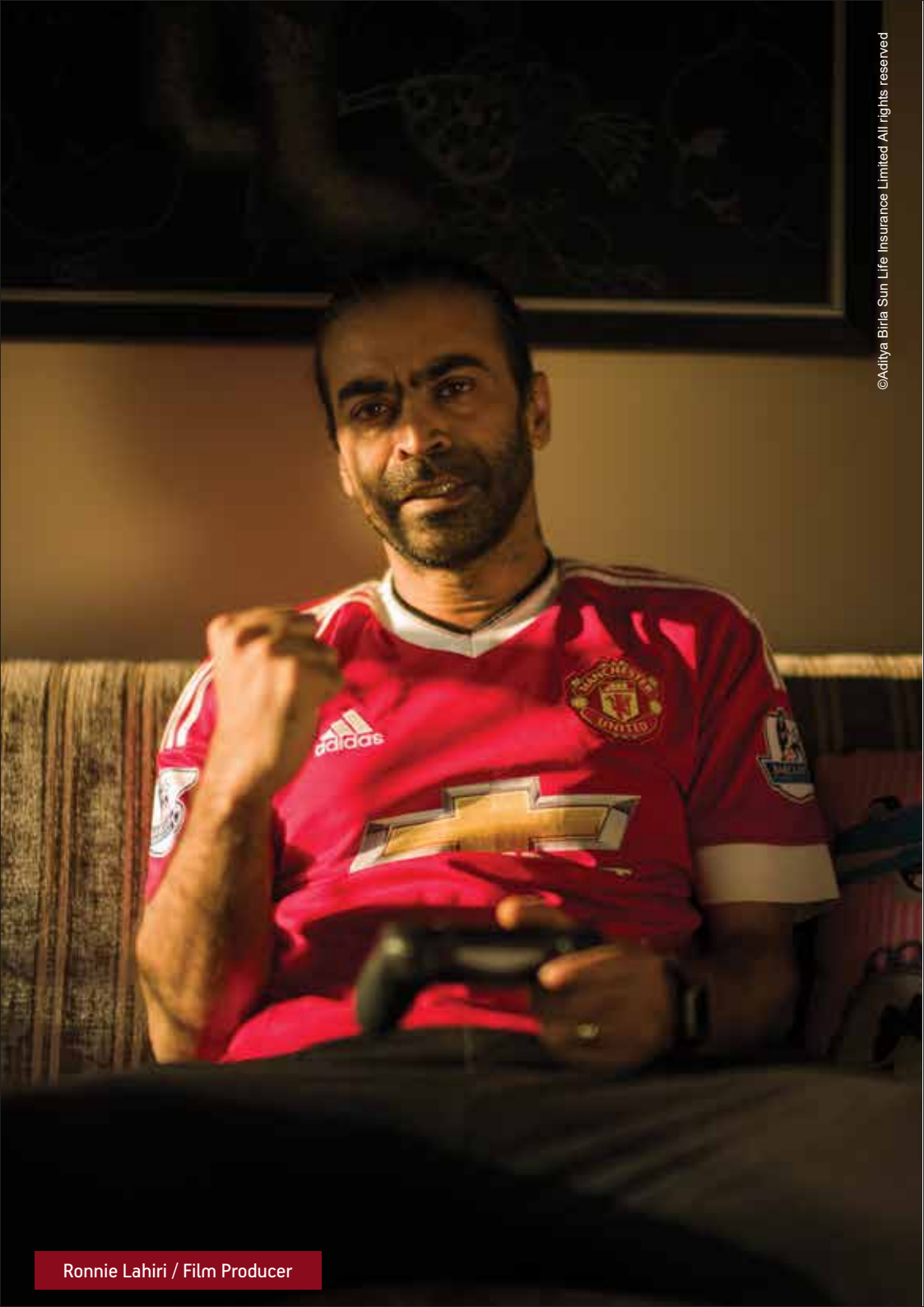
The benefits under this plan shall not be payable under any stage of cardiac & renal conditions if the covered conditions result directly or indirectly from any of the following causes:

- a) Pre-existing disease
- b) If the diagnosis of covered conditions occurred during the waiting period, or there were signs or symptoms during the waiting period that led to the subsequent diagnosis of covered conditions. This exclusion b) shall not apply for pre-existing diseases provided there is a full disclosure of the illnesses and accepted by ABSLI as per board-approved underwriting policy
- c) For any medical condition or medical procedure resulting directly or indirectly from self-inflicted injuries, attempted suicide, while sane or insane
- d) For any medical conditions suffered by the life insured or any medical procedure undergone by the life insured if that medical condition or that medical procedure was caused directly or indirectly by acquired immunodeficiency syndrome (aids), aids related complex or infection by human immunodeficiency virus (HIV)
- e) For any medical conditions suffered by the life insured or any medical procedure undergone by the life insured, if that medical condition or that medical procedure was caused directly or indirectly by any congenital renal/ cardiac anomaly or defect
- f) For any medical condition or any medical procedure arising from the donation of any of the life insured's organs
- g) For any medical conditions suffered by the life insured or any medical procedure undergone by the life insured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug abuse
- h) For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

Other Conditions

a) Cardiac Benefit

- i. Early Stage Cardiac Benefits can only be claimed once during the policy's lifetime
- ii. If the Life Insured claims for different stages of cardiac illnesses at the same time, the benefit will only pay the higher claim which is admitted under the policy
- iii. If there are two or more cardiac illnesses diagnosed in an event, then the benefit amount corresponding to stage of illness will be ascertained and the highest benefit amount among them will be paid
- iv. Cardiac cover terminates once a Major Stage cardiac claim is paid (although income benefits, if applicable, continue to be paid)



b) Renal Benefit

- i. Early Stage Renal Benefits can only be claimed once during the policy's lifetime
- ii. If the Life Insured claims for different stages of renal illnesses at the same time, the benefit will only pay the higher claim which is admitted under the policy
- iii. If there are two or more renal illnesses diagnosed in an event, then the benefit amount corresponding to stage of illness will be ascertained and the highest benefit amount among them will be paid
- iv. Renal cover terminates once a Major Stage renal claim is paid (although income benefits, if applicable, continue to be paid)

ADITYA BIRLA SUN LIFE INSURANCE – A coming together of Values

About Aditya Birla Sun Life Insurance, an Aditya Birla Capital Company

Aditya Birla Sun Life Insurance Company Limited (ABSLI), is a subsidiary of Aditya Birla Capital Ltd (ABCL). ABSLI was incorporated on August 4th, 2000 and commenced operations on January 17th, 2001. ABSLI is a 51:49 joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada. ABSLI (Formerly known as Birla Sun Life Insurance Company Limited), offers a range of life insurance products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

www.adityabirlasunlifeinsurance.com

About Aditya Birla Capital

Aditya Birla Capital Limited (ABCL) is the holding company for the financial services businesses of the Aditya Birla Group. With subsidiaries that have a presence across Protecting, Investing and Financing solutions, ABCL is a financial solutions group that caters to diverse needs of its customers across their life cycle. With more than 18,000 employees, the subsidiaries of ABCL have a nationwide reach with 850+ branches and more than 2,00,000 agents/channel partners and several bank partners.

Aditya Birla Capital is a part of the Aditya Birla Group, a USD 48.3 billion Indian multinational, in the league of Fortune 500. Anchored by over 120,000 employees, belonging to 42 nationalities, the Aditya Birla Group operates in 34 countries across the globe.

www.adityabirlacapital.com

About Sun Life Financial Inc, Canada

Sun Life Financial is an international financial services organization providing insurance, wealth and asset management solutions to individual and corporate Clients. Sun Life Financial has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

www.sunlife.com

* (All the above numbers mentioned in the About Us of Aditya Birla Capital Limited is as on June 30th, 2019)

Risk Factors And Disclaimers

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a traditional non participating health insurance plan. All terms & conditions are guaranteed throughout the policy term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. This brochure contains only the salient features of the plan. For further details please refer to the policy contract. Tax benefits are subject to changes in the tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

Public receiving such phone calls are requested to lodge a police complaint.

Life Insurance

Aditya Birla Sun Life Insurance Company Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



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Contact our advisor or visit our website www.adityabirlasunlifeinsurance.com to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

**Protection
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