Frequently Asked Questions – Bharti AXA Life Non Linked Complete Shield Rider

1. What is Bharti AXA Life Non-Linked Complete Shield Rider?

Bharti AXA Life Non-Linked Complete Shield Rider is a Non-Linked, Non-Participating Individual Health Insurance Rider that provides comprehensive financial protection against accidental death, accidental disability, critical illnesses and cancer. Customers can choose one or more rider benefit options based on their protection needs and pay only for the selected benefits.

2. What are the key highlights of this Rider?

- Choice of six rider benefit options.
- Option to choose Return of Premium (ROP) for selected accident covers.
- Flexible rider term and premium payment term.
- Additional critical illness coverage for women under the Standard Critical Illness option.
- Optional Waiver of Premium benefit.
- Tax benefits as per prevailing tax laws.

3. What Rider Benefit Options are available?

Rider Benefit	Without Return of Premium	With Return of Premium
Accidental Death Benefit (ADB)	Yes	Yes
Accidental Total & Permanent Disability (ATPD)	Yes	Yes
Accidental Permanent & Partial Disability (APPD)	Yes	Yes
Standard Critical Illness (SCI)	Yes	No
Comprehensive Critical Illness (CCI)	Yes	No
Cancer Care	Yes	No

Note: Waiver of Premium (WoP) is available with ATPD, SCI and Major CCI options.

4. What benefits are payable under each Rider Option?

Rider Option

- **Accidental Death Benefit**
  100% Rider Sum Assured if death due to accident occurs within 180 days of the accident.
- **ATPD**
  100% Rider Sum Assured for specified permanent disabilities.
- **APPD**
  Percentage of Rider Sum Assured based on the nature of permanent partial disability.
- **Standard Critical Illness**
  100% Rider Sum Assured on diagnosis of covered illness.
- **Comprehensive Critical Illness**
  25% benefit for covered Minor Conditions (subject to limits) and 100% benefit for Major Conditions.
- **Cancer Care**
  25% for covered Minor Cancer Conditions and 100% for Major Cancer Conditions.

5. What is the Waiver of Premium (WoP) Benefit?

The Waiver of Premium option waives all future premiums of the Base Policy and active Rider Benefits after the occurrence of specified insured events.

This option is available for:

- Accidental Total & Permanent Disability (ATPD)
- Standard Critical Illness (SCI)
- Major Comprehensive Critical Illness (CCI)

The policy continues with all applicable benefits even though future premiums are waived.

6. Is Return of Premium (ROP) available?

Yes.
Customers choosing the Return of Premium (ROP) option under eligible accidental benefit riders receive 105% of the total rider premiums paid on survival till maturity, provided no insured event has occurred during the rider term.

7. Can the Rider Benefit be received as monthly income?

Yes.
Customers may choose either:

- Lump Sum Benefit, or
- Monthly Income (up to 10 years, wherever applicable).

The monthly income option is not available for:

- Accidental Permanent & Partial Disability (APPD)
- Minor Illnesses under Cancer Care
- Minor Illnesses under Comprehensive Critical Illness.

8. Who is eligible to purchase this Rider?

Parameter	Eligibility
Minimum Entry Age	18 years
Maximum Entry Age	65 years
Maximum Maturity Age	85 years
Minimum Rider Sum Assured	₹1,00,000
Maximum Rider Sum Assured	No Limit (subject to underwriting guidelines)
Premium Payment Modes	Single, Annual, Semi-Annual, Quarterly*, Monthly*

***Quarterly and Monthly through Auto Pay.**

9. What happens if premiums are not paid?

If premiums are not paid within the Grace Period:

- Benefits may lapse depending upon the option selected.
- Under Return of Premium options, eligible policies may acquire Paid-Up status after meeting minimum premium payment conditions.
- Paid-Up benefits and surrender value, where applicable, will be calculated as per policy terms.

10. What is the Grace Period?

The Grace Period is:

- 15 days for Monthly Premium mode.
- 30 days for Annual, Semi-Annual and Quarterly modes.

During the Grace Period, rider benefits continue. If an insured event occurs, benefits are payable after deduction of any outstanding premium.

11. Can a lapsed Rider be revived?

Yes.

The Rider may be revived within 5 years from the first unpaid premium date, subject to the revival terms and conditions applicable to the Base Policy. The Rider cannot be revived if the Base Policy has not been revived or if discontinuance has been requested by the Policyholder.

12. Is there any Waiting Period?

Rider Benefit	Waiting Period
Standard Critical Illness	180 days
Comprehensive Critical Illness	180 days (Major), 90 days (Minor)
Cancer Care	180 days (Major), 90 days (Minor)
Accidental Benefits	No Waiting Period

No waiting period applies where the claim arises solely due to an accident.

13. . What is the Survival Period?

For Critical Illness benefits, the Life Insured must survive for 15 days after diagnosis to become eligible for the claim.

14. When does the Rider terminate?

The Rider terminates upon the earliest of:

- Attainment of age 85 years.
- Termination or lapse of the Base Policy.
- Surrender of the Rider.
- Payment of applicable Maturity Benefit.
- Acceptance of Free Look request.
- Payment of benefits that terminate the selected Rider cover.

15. Are tax benefits available?

Yes.

Tax benefits may be available under the applicable provisions of the Income-tax Act, subject to amendments from time to time.