Frequently Asked Questions – Bharti AXA Life Linked Complete Shield Rider

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

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

2. What are the key highlights of this Rider?

The key features of the Rider include:

- Choice of six rider benefit options covering accident, disability, critical illness and cancer.
- Option to choose Return of Premium (ROP) under eligible accidental benefit options.
- Flexibility to choose the rider term and premium payment term.
- Additional women-specific critical illness coverage under the Standard Critical Illness option.
- Optional Waiver of Premium (WoP) benefit for specified rider options.
- Tax benefits may be available as per the prevailing provisions of the Income-tax Act.

3. What Rider Benefit Options are available under this Rider?

Rider Benefit Option	Pure Risk	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) can be opted with ATPD, Standard Critical Illness and Major Comprehensive Critical Illness benefit options.

4. What benefits are payable under each Rider Benefit Option?

Rider Benefit:

- **Accidental Death Benefit**
  100% of the Rider Sum Assured is payable if death due to an accident occurs within 180 days of the accident.
- **Accidental Total & Permanent Disability**
  100% of the Rider Sum Assured is payable upon occurrence of any specified total and permanent disability caused by an accident.
- **Accidental Permanent & Partial Disability**
  A specified percentage of the Rider Sum Assured is payable depending on the type of permanent partial disability, subject to an overall maximum of 100% of the Rider Sum Assured.

- **Standard Critical Illness**
  100% of the Rider Sum Assured is payable on the first diagnosis or covered surgery for any listed critical illness.
- **Comprehensive Critical Illness**
  25% of the Rider Sum Assured (up to ₹5 lakh) for covered Minor Conditions and 100% of the Rider Sum Assured for covered Major Conditions.
- **Cancer Care**
  25% benefit (subject to ₹5 lakh limit) for covered Minor Cancer Conditions and 100% of the Rider Sum Assured for Major Cancer Conditions.

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

The Waiver of Premium (WoP) Benefit ensures that all future premiums payable under the Base Policy and the selected Rider Benefits are waived upon the occurrence of specified insured events. Once the benefit is triggered, the policy continues with all applicable benefits without requiring any further premium payments.

The WoP Benefit is available with the following Rider Benefit Options:
- Accidental Total & Permanent Disability (ATPD)
- Standard Critical Illness (SCI)
- Major Comprehensive Critical Illness (CCI)

This feature helps ensure uninterrupted policy benefits during financially challenging situations.

6. Is the Return of Premium (ROP) option available under this Rider?

Yes. Customers opting for the Return of Premium (ROP) variant under eligible accidental benefit options are entitled to receive 105% of the total Rider Premiums paid at the end of the Rider Term, provided:
- The Life Insured survives till the end of the Rider Term.
- No Rider Benefit has been paid during the Rider Term.
- The Rider remains in force throughout the Rider Term.

The ROP option is available only for specified accidental benefit options and is not applicable to Critical Illness or Cancer Care benefits.

7. Can the Rider Benefit be received as a Monthly Income instead of a Lump Sum?

Yes. Depending on the selected Rider Benefit Option, customers can choose to receive the benefit as:
- A Lump Sum, or
- A Monthly Income payable over a period of up to 10 years, wherever applicable.

The Monthly Income option is not available under:
- Accidental Permanent & Partial Disability (APPD)
- Minor Conditions under Comprehensive Critical Illness
- Minor Cancer Conditions under Cancer Care

This flexibility allows customers to choose a payout option that best suits their financial requirements.

8. Who is eligible to purchase Bharti AXA Life Non Linked Complete Shield 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	Subject to underwriting guidelines
Premium Payment Modes	Single, Annual, Semi-Annual, Quarterly* and Monthly*

***Quarterly and Monthly modes are available through Auto Pay only.**

9. What Premium Payment Modes are available under the Rider?

The Rider offers the following premium payment modes:

- Single Premium
- Annual
- Semi-Annual
- Quarterly (through Auto Pay)
- Monthly (through Auto Pay)

Customers can choose the premium payment mode based on the selected Rider Benefit Option and applicable policy terms.

10. What happens if the Rider Premium is not paid?

If the Rider Premium is not paid within the applicable Grace Period:

- Rider benefits may lapse, depending on the selected Rider Benefit Option.
- Riders with the Return of Premium feature may acquire Paid-up status after the minimum premium payment conditions have been satisfied.
- Paid-up benefits and surrender value, wherever applicable, will be calculated in accordance with the policy terms and conditions.
- If the policy does not qualify for Paid-up status, all Rider Benefits will cease after the Grace Period.

Customers are advised to pay premiums on time to ensure uninterrupted insurance protection.

11. What is the Grace Period under the Rider?

The Grace Period allowed for payment of renewal premiums is:

Premium Payment Mode	Grace Period
Monthly	15 days
Annual, Semi-Annual & Quarterly	30 days

During the Grace Period, the Rider continues to remain in force. If an insured event occurs during this period, the admissible Rider Benefit will be paid after adjusting any outstanding Rider Premiums.

12. Does the Rider acquire a Paid-up Value?

Yes, for eligible Return of Premium variants, the Rider may acquire a Reduced Paid-up status after the minimum premium payment conditions specified in the brochure have been fulfilled.

Under a Reduced Paid-up Rider:

- Future premium payments are not required.
- Benefits are reduced proportionately as per the policy provisions.
- Paid-up benefits are calculated based on the number of premiums paid in relation to the total premiums payable.

The availability of the Paid-up Benefit depends on the selected Rider Option