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

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

Bharti AXA Life Non-Linked Group Complete Shield Rider is a Non-Linked, Non-Participating Group Health Insurance Rider that provides financial protection to employees or group members against Accidental Death, Accidental Total & Permanent Disability, Accidental Partial & Permanent Disability, Terminal Illness and Critical Illness. The Master Policyholder can choose one or more rider benefits based on the group's protection needs.

2. What are the key highlights of this Rider?

- Choice of one or more Rider Benefit Options.
- Covers Accidental Death, Disability, Terminal Illness and Critical Illness.
- Four Critical Illness packages – Lite (4), Core (9), Plus (21) and Max (33).
- Choice of Additional or Accelerated Critical Illness Benefit.
- One-year renewable coverage.
- Available for both employer-employee and non-employer-employee groups.
- Tax benefits as per prevailing tax laws.

3. What Rider Benefit Options are available?

Benefit Option:
- Accidental Death Benefit (ADB)
- Accidental Total & Permanent Disability (ATPD)
- Accidental Partial & Permanent Disability (APPD)
- Terminal Illness (TI)
- Additional Critical Illness (CI) – Lite/Core/Plus/Max
- Accelerated Critical Illness (ACI) – Lite/Core/Plus/Max

Important Notes:
Additional CI and Accelerated CI cannot be selected together.
Terminal Illness and Critical Illness cannot be opted simultaneously.
More than one Rider Benefit can be chosen, subject to product conditions.

4. What benefits are payable under each Rider Option?

Benefit	Benefit Payable
Accidental Death Benefit	100% Rider Sum Assured on accidental death within 180 days of the accident.
ATPD	100% Rider Sum Assured as lump sum on specified permanent disabilities.
APPD	Lump sum benefit on specified permanent partial disabilities.
Terminal Illness	Rider Sum Assured is paid by accelerating the Base Sum Assured.
Additional Critical Illness	100% Rider Sum Assured payable on diagnosis of covered illness.
Accelerated Critical Illness	Benefit paid from Base Sum Assured, reducing the Base Policy Sum Assured accordingly.

5. What Critical Illness packages are available?

Package	Number of Illnesses Covered
Lite	4
Core	9
Plus	21
Max	33

The Master Policyholder selects the package at Rider inception.

6. What is the difference between Additional CI and Accelerated CI?

Additional CI	Accelerated CI
Paid over and above the Base Policy benefit.	Paid from the Base Policy Sum Assured.
Pays 100% Rider Sum Assured.	Base Sum Assured reduces by the amount paid.
Base Policy continues independently.	Base Policy continues with reduced cover or terminates if entire Base Sum Assured is exhausted.

7. What happens after a Rider Benefit is paid?

Generally, once the insured event is paid:

- That Rider Benefit terminates.
- Rights under that Rider Benefit cease.
- Other active Rider Benefits, if any, continue as per policy terms.

8. Is there any Maturity Benefit, Surrender Value or Paid-up Value?

Benefit	Available?
Maturity Benefit	No
Surrender Value	No
Paid-up Value	Not Applicable

9. Who is eligible under this Rider?

Parameter	Eligibility
Minimum Entry Age	18 years
Maximum Entry Age	79 years (ADB/ATPD/APPD), 65 years (others)
Maximum Maturity Age	80 years
Minimum Sum Assured	₹10,000 per member
Maximum Sum Assured	No limit (subject to underwriting)
Policy Term	1 month to 1 year (renewable annually)
Minimum Group Size	5 members

10. Which groups are eligible for this Rider?

This Rider is available for:

- Employer–Employee Groups.
- Non-Employer–Employee Groups.

11. What is the Free Look Period?

For policies with a term of one year or more, the Master Policyholder or Member has a 30-day Free Look Period from receipt of the policy to review the terms and conditions.
If dissatisfied, the policy may be returned for cancellation, subject to applicable deductions permitted under the policy.

12. What is the Grace Period?

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

During the Grace Period, Rider Benefits continue.

13. Can a lapsed policy be revived?

Yes.
For non-annual premium modes, revival is permitted subject to underwriting requirements if:

- Revival is requested within 90 days of the first unpaid premium or before the next annual renewal date, whichever is earlier.
- All unpaid premiums are paid.

Other revival conditions are satisfied.

14. What is the Waiting Period and Survival Period for Critical Illness?

Condition	Requirement
Waiting Period	90 days (may be waived as per policy conditions)
Survival Period	30 days after diagnosis

No waiting period applies for Critical Illness claims arising solely due to an accident.

15. Are tax benefits available?

Yes.
Tax benefits may be available as per the prevailing provisions of the Income-tax laws.