

# Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider

## Disclaimers

- Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits covered, rider charges and exclusions under the Riders please refer to the Rider Brochure or contact our Insurance Advisor/ Intermediary or visit our nearest Branch Office.
- If Return of Balance Premium option is chosen with any of the benefit option/s, an amount equal to the Total Premiums Paid (excluding loading for modal premiums) towards the benefit option, less any claim amount already paid out under the respective benefit option, shall be payable at the end of the benefit option term, provided the benefit option is not terminated.
- Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.
- This Rider is underwritten by Tata AIA Life Insurance Company Ltd. This Rider is not a guaranteed issuance Rider and it will be subject to Company's underwriting and acceptance.
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.
- All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder and will always be paid by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy.
- Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider is available with Tata AIA Life Insurance Sampoorna Raksha, Tata AIA Life Insurance Sampoorna Raksha+, Tata AIA Life Insurance iRaksha TROP, Tata AIA Life Insurance Maha Raksha Supreme, Tata AIA Life Insurance Smart Income Plan, Tata AIA Life Insurance Diamond Savings Plan, Tata AIA Life Insurance Guaranteed Return Insurance Plan, Tata AIA Life Insurance Value Income Plan, Tata AIA Life Insurance Fortune Guarantee, Tata AIA Life Insurance MahaLife Gold, Tata AIA Life Insurance Guaranteed Monthly Income Plan, Tata AIA Life Insurance Gold Income Plan, Tata AIA Life Insurance Money Back Plus & Tata AIA Life Insurance Smart Annuity Plan.
- #Medical Second Opinion/Personal Medical Case Management is an optional service offered to you at no additional cost. The eligibility of the Life Insured to avail these services shall be determined by the Company from time to time. You may exercise your own discretion to avail the services and to follow the treatment path suggested by the service provider. These services shall be directly provided by the service provider. The services can be availed only where policy/rider is in force. All the supporting medical records should be available to avail the service. We reserve the right to discontinue the service or change the service provider at any time. The services are being provided by third party service provider and Tata AIA Life Insurance Company Ltd will not be liable for any liability.

**Launch Date : 19 Dec 2020 • L&C/Advt/2021/Mar/0351**