

ACCIDENTAL DEATH BENEFIT RIDER

Article 1 General Provisions

- 1.1 These Special Terms and Conditions apply to the Insurance only if this Rider has been effected as specified in the Schedule.
1.2 This Rider is further governed by the relevant Standard Terms and Conditions applicable to the Base Plan.

Article 2 Insured

- 2.1 A person whose life is the object of this Rider as shown in the Schedule and in the Standard Terms & Conditions of the base plan.

Article 3 Definition

- 3.1 Accidental Death shall mean accidental death caused by violent, external and visible means which arises within 90 days of the said occurrence and which directly and independently of any physical or mental illness results in death.

Article 4 Accidental Death Benefit

- 4.1 Upon the Accidental Death of the Insured during the duration of this Rider, the Company will pay an Accidental Death Benefit in addition to the payment provided for under the Base Plan.
4.2 The Accidental Death Benefit is equal to the Rider Sum Insured as stated in the Schedule.
4.3 The maximum amount payable by the Company under the Accidental Death Benefit under this rider and the Accidental Death and Dismemberment Rider attached to any and all Insurances in respect of the life of the Insured with the Company will be restricted to the amount of Rs.50,00,000.

Article 5 Charge for Rider

- 5.1 The premium or charge for covering the risk under this Rider is payable alongwith the Base Plan.

Article 6 Duration of the Rider

- 6.1 The Rider will terminate on the earlier of:-
6.1.1 The date mentioned in the Schedule.
6.1.2 Upon the Accidental Death of the Insured.
6.1.3 Cancellation by the Policyholder. The Rider will terminate on the next following Anniversary subject to the condition that a written request for cancellation is received by the Company at least 30 days prior to the Anniversary date.
6.1.4 The termination or cancellation of the Insurance for any other reason, or if the Insurance is converted into a Paid Up Insurance with a zero Sum Insured.

Article 7 Change of Occupation

- 7.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured changes occupation or engages in any additional occupation. The Company reserves the right to terminate this Rider if it considers the new or additional occupation to be more hazardous than that stated in the Proposal or previously notified under this condition. If the Company is not notified of such change no benefit shall be payable in the event of Accidental Death. In this event there will be no refund of any charges made in respect of this benefit.

Article 8 Residence

- 8.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured takes up permanent residence outside India, or of any period of temporary residence outside India for a continuous period exceeding three months. The Company will revise or cancel the terms of this Rider if it considers the new country of residence to be more hazardous than that stated in the proposal or previously notified under this condition. If the Company is not notified of such change no benefit shall be payable in the event of Accidental Death In this event there will be no refund of any charges made in respect of this benefit.

Article 9 Claim Procedure

- 9.1 It is a condition precedent to the Company's liability that written notice of a claim must be received by the Company within three months of the Accidental Death. Before any claim is admitted, Accidental Death shall be proved to the satisfaction of the Company. The Claimant shall furnish at his/her own expense all evidence that the Company may require.
9.2 The Company reserves the right to require proof of age before benefit is paid.

Article 10 Exclusions

- 10.1 No benefit will be payable if the Accidental Death is directly or indirectly caused by or related to:
- i) Alcohol or drug abuse including drug taking other than prescribed by a qualified and registered medical practitioner, any actual or alleged crime committed or attempted by the Insured, wilful self inflicted injury, suicide or attempted suicide or unreasonable failure to seek or follow medical advice.
 - ii) Failure to seek and follow medical treatment and advice from a registered and qualified medical practitioner immediately following an accident.
 - iii) Aviation other than as a passenger in a commercially licensed passenger aircraft.
 - iv) Engaging in racing of any kind other than athletics or swimming.
 - v) Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, insurrection, military or usurped power, or wilful participation in acts of violence.
 - vi) Radioactive contamination due to a nuclear accident.
 - vii) Any mental or functional disorder.
 - viii) Participation in sports or pastimes of a hazardous nature including (but not limited to) parachuting, potholing, mountaineering and hot air ballooning.

ix) Any condition existing prior to the Commencement Date. Unless it has been disclosed in the Proposal for the Insurance.

Article 11 Changes to the Special Terms and Conditions

- 11.1 The Company reserves the right to change these Special Terms and Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting the Company or the Base Plan.
- 11.2 None of these Special Terms and Conditions may be waived or modified except by endorsement issued by the Company and signed by an authorised official thereof, except where otherwise stated in the Standard Terms and Conditions.
- 11.3 The Company will notify the Policyholder of any changes to these Special Terms and Conditions and the benefits within four weeks from the date of the change. If the Policyholder does not agree with the change and does not so notify the Company within four weeks after the Company has sent notification thereof, he will be deemed to have accepted the change.

SPECIMEN