

## Accidental Death Benefit Rider (ADBR)

### 1) Definitions:

Accidental Death Benefit Rider provides for payment of an additional amount equal to Rider Sum Assured (ADBR), as mentioned in the schedule, while the Rider Coverage is in effect and provided we receive evidence satisfactory to us.

Death must occur within 180 days of the accident.

Accident is defined as that which causes death by violent, accidental, external and visible means and independently of any physical or mental illness.

### 2) Period of Coverage:

The rider will remain effective from the Effective Date as shown in the Schedule and shall remain valid unless terminated in accordance with (5) below.

### 3) Exclusions:

- Death is caused or contributed to by any infection, except infection caused by an accidental injury;
- Suicide: If the death was due to suicide, whether sane or insane at that time;
- Homicide: In the event the Insured is a victim of culpable homicide i.e., where the Insured dies due to an act committed against him, which act is committed, with the intention of causing death, or with the intention of causing bodily injury as is likely to cause death, or with the knowledge that such act is likely to cause death.
- Self-inflicted Injury: Intentional self- Inflicted injury.
- Drug Abuse: Alcohol or solvent abuse, or taking of drugs except under the direction of a registered medical practitioner.
- War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion;
- Criminal acts: Taking part in Criminal act;
- Aviation: Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft  
or  
Was on a non-military flight for the purpose of descent from the aircraft while in Flight.
- Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

These exclusions are in addition to the exclusions listed in the Base Policy, if any.

### 4) Termination:

This rider will terminate on the earlier of:

- The end of grace period of the first unpaid premium
- Death of the Life Insured
- Lapse, surrender or conversion of the base policy into a paid-up insurance;
- The benefit expiry date shown in the schedule under Rider Details;

