

**Rider: Accidental Death Benefit (ADB)**  
(This Rider is Part of the Policy if it is referred in the Schedule)

**1.0 Description of Benefit.**

- 2.1 **Accidental Death Benefit** is payable during the tenure of Policy to an active Member of the insured group in the event of an Accidental Death of the Member.
- 2.2 **Accidental Death** is defined as traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within ninety (90) days of such trauma, proved to the satisfaction of the Company.
- 2.3 **Benefit** payable is in addition to the benefits payable under the base policy and is equivalent to the amount stated in the Schedule.

**3.0 Period of Coverage**

The rider will remain effective from the Effective Date of this Rider as shown in the Schedule and shall remain valid unless terminated in accordance with Article 4.0 below.

**4.0 Termination of Coverage**

This Rider shall terminate, individually in respect of each Member under one or more of following circumstances:

- a. Expiration, Lapse, Cancellation or termination of Base policy for any reason.
- b. Death of the Member ; or
- c. On the Date member attains age 65 years or retirement age as stated in the schedule, whichever is earlier.
- d. On cancellation of Rider by either parties (ie the Policy Holder or the Company) by giving written notice to the other party with a notice period of minimum thirty days.
- e. Insured member ceases to continue as a member of the policy holder group.

**5.0 Change of Occupation**

The Policy Holder is required to inform the Company of any change in the occupation, profession, or hobbies of the Member/s, occurring during the term of this RIDER, failing which the Company may decline the Benefits in case the Death by Accident arises out of such changed occupation, profession or hobbies. In the event of such a change the Company, in its absolute and sole discretion, reserves the right to take such action as it may deem appropriate.

**6.0 Exclusions**

Notwithstanding anything to the contrary stated herein, no Benefits under this Rider will be payable if Accidental Death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

- 6.1 **Infection** : Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 6.2 **Drug Abuse**: Member is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.

*WS*

- 6.3 **Homicide:** In the event the member is a victim of culpable homicide i.e., where the member dies due to an act committed against him, an act which 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.
- 6.4 **Self-inflicted Injury:** Intentional self- Inflicted injury.
- 6.5 **Suicide:** If the death was due to suicide, attempted suicide or intentional self-inflicted injury by the Member, whether sane or insane at that time.
- 6.6 **Criminal acts:** Member's involvement in Criminal and/or unlawful acts.
- 6.7 **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.
- 6.8 **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.
- 6.9 **Aviation:** Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 6.10 **Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 6.11 **Poison:** Taking or absorbing, accidentally or otherwise, any poison.
- 6.12 **Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- 6.13 **Physical Infirmary:** Body or mental infirmity or any disease.

*These exclusions are in addition to the exclusions listed in the Base Policy.*

#### 7.0 Notice of Claim

The Company must be notified in writing within thirty days of date of Accidental Death of Member/s. The claim is rendered invalid if there is a failure to notify the Company as stated above. The Company will admit liability to pay such Claims only on submission of satisfactory proof of Accidental Death by the Policy Holder within sixty days of date of notification of claim.

#### 8.0 Payment of Premium

The premiums on this Rider are payable periodically on the dates as stated in the Schedule.

#### 9.0 Renewal

This Rider is renewable on every Annual Renewal Date along with the Base Policy as stated in the Schedule. The renewal of the rider is subject to consent of the Company and upon payment of premiums at the rate and terms as required by the Company at the time of Renewal.

*W*