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### Rider- Accidental Death Benefit (ADB)

**(This rider is part of the Policy if it is referred in the Schedule. Capital terms not defined herein shall have the meaning as ascribed to them under the Policy)**

#### 1) Accidental Death

Accidental Death is defined as traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes within 90 days of such trauma, proved to the satisfaction of the insurer

#### 2) Benefits:

While the Policy is in full force, if we receive proof, that the Person Insured died directly and independently of all other causes, as a result of an accident and provided the Accidental Death Benefit Rider ("ADB Rider")/Policy is in effect, we will pay the ADB Rider Coverage Sum Assured to the Nominee (if available). The ADB Rider Coverage Sum Assured would be paid to the Nominee, provided that we receive evidence satisfactory to us, in our sole discretion of:-

- The Accidental Death of the Person Insured.
- The right of Nominee to receive payment.
- Any other facts, which we consider as material to the claim.

The maximum benefit payable under this ADB Rider Coverage is subject to a maximum of the Sum Assured of Base Policy or Rs. 50, 00,000/-, (Rupees Fifty Lakhs Only) which ever is lower should death occur as a result of an accident before the Person Insured attaining 60 years of age.

If the ADB Rider is attached to the Base Policy at any policy anniversary (other than at inception), the ADB Rider benefit would be subject to a maximum of the Sum Assured of Base Policy or Rs. 10, 00,000/- (Rupees Ten Lakhs Only), which ever is lower.

The ADB Rider can only be attached subject to the current administrative and underwriting rules.

The ADB Rider Coverage would be paid in addition to the death benefits of the Base Policy.

#### 3) Boundary Conditions

Minimum Age at entry (lbd*)	15 years
Maximum Age at entry (lbd*)	55 years
Rider Cover ceasing Age	60 years
Term	5 years – 45 years
Premium Paying Terms	Single Pay, 3 Pay, 5 Pay, 10 Pay, Regular Pay
Premium Payment Modes	Annual, Semi-Annual, Quarterly, Monthly & Payroll Savings Program

\*lbd: - last birthday

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

#### 4) Exclusions:

The ADB Rider benefit will not be payable if Accidental Death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

- Drug Abuse: Person Insured is under the influence of Alcohol or solvent abuse, or use of drugs except under the direction of a registered medical practitioner.
- Self-inflicted Injury: Intentional self- Inflicted injury.
- Unlawful acts: Person Insured's taking part in Crime and /or unlawful acts.
- War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, terrorism or taking part in a riot or civil commotion;

#### Annexure- 6(c) (1) ADB Rider

- 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.
- Aviation: Person Insured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
  - Or
- Was participating in 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, including, but not limited to the following:
  - ✓ All forms of racing (i.e., whether in a powered vehicle or not)
  - ✓ Trekking / Rock climbing / Mountaineering
  - ✓ River rafting / kayaking / canoeing
  - ✓ Bungee jumping
  - ✓ Skydiving, Scuba diving, etc
- Infection: Loss caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained;
- Suicide: If the death was due to suicide, whether sane or insane at that time; within the first policy year from the Date of Commencement of insurance cover or the Effective date of the Policy or the date of the last reinstatement whichever is later,
- 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.

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

**(This rider is part of the Base Policy if it is referred in the schedule)**

#### 5) **Termination:**

This ADB Rider will terminate on the earliest of:

- The Policy anniversary on which the Person Insured is aged 60 years or Maturity date of the Base Policy, whichever is earlier;
- The date we pay a claim under this ADB Rider
- The date on which the ADB Rider Coverage is terminated after we receive a request from you on a Policy anniversary.
- Non-payment of premium within the grace period.

**When the ADB rider is attached to a Unit Linked Insurance Plan**

#### 6) **Rider Charges**

ADB Rider charge(s) will be the level ADB Rider Coverage Premium payable by you for the Rider Coverage.

#### 7) **Discontinuance of Premiums**

In case the Base Policy is lapsed due to the discontinuance of the Regular Premium, no benefit under this ADB Rider shall be paid, until the Policy is reinstated, as per the Terms and conditions of reinstatement of the Base Policy and the ADB Rider.

#### 8) **Reinstatement**

You may however reinstate the ADB Rider Coverage by paying all due Rider Coverage Premiums (including the Premiums under the Base Plan) subject to the following conditions:

- The Base Policy being in force or
- ADB Rider is not terminated by virtue of attainment of the expiry date of the Rider or by virtue of payment of the benefit under the rider.
- The Company has not received a request to delete the ADB Rider Coverage.
- Provided satisfactory evidence of insurability is made available to us and upon fulfillment all such requirements which may be reasonably prescribed by us.

Once the ADB Rider benefit is paid, the ADB Rider will cease to exist and no additional benefits shall be payable under it.