

Accidental Death, Disability and Dismemberment Benefit (Rider) (UIN: 107B007V03)

On death of the life insured due to an accident or upon Total and Permanent Disability due to an accident Sum assured will be payable.

Accident: An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Definition of Accidental death:

- The Member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- The death must occur within 120 days of the date of accident due to such injury as stated above, solely, directly and independently of all other causes of death.

Definition of Accidental dismemberment:

- The Member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- The Member must be alive 24 hours after the accident.

Definition of Accidental Total and Permanent Disability:

- The Member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- The disability is such that the member is totally and permanently:
 - unable to earn an income from the date of the accident onwards from any work, occupation or profession (commensurate with his educational qualifications, training and experience), or
 - unable to use both hands at or above the wrist, or
 - unable to use both feet at or above the ankle, or
 - unable to use one hand at or above the wrist and one foot at or above the ankle, or
 - blind in both eyes.
- The Member must be alive 120 days after the accident.

Benefits Payable:

SCALE OF DISMEMBERMENT COMPENSATION

A percentage benefit equal to percentage set out below of the rider Sum Assured will be paid in accordance with the following scale:

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Kotak Mahindra Life Insurance Company Limited
CIN: U66030MH2000PLC128503, IRDAI Registration No. 107, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E),
Mumbai- 400051, Website: <https://www.kotaklife.com>, Email: kli.groupoperations@kotak.com, Toll Free No.: 1800 120 7856

		Percentage of Total Benefit
a	Loss by physical separation at or above the wrist or ankle of one or more limbs	100%
b	Loss of four fingers	80%
c	Loss of thumb	
	– Both phalanges	25%
	– One phalanx	15%
d	Loss of index finger	
	– Three phalanges	10%
	– Two phalanges	8%
	– One phalanx	5%
e	Loss of middle finger	
	– Three phalanges	8%
	– Two phalanges	6%
	– One phalanx	4%
f	Loss of ring finger	
	– Three phalanges	6%
	– Two phalanges	5%
	– One phalanx	3%
g	Loss of little finger	
	– Three phalanges	4%
	– Two phalanges	3%
	– One phalanx	2%
h	Loss of metacarpals	
	– First or second (Additional)	3%
	– Third, fourth or fifth (Additional)	2%
i	Loss of toes	
	– All on one foot	30%
	– Big Great, both phalanges	7%
	– Big Great, one phalanx	3%
	– One toe lost, each	2%
j	Complete Loss of hearing	
	– Both ears	80%
	– One ear	25%
k	Loss of	

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	– Whole eye	100%
	– Sight in one or both eye	100%
l	Loss of	
	Sight, except perception of light	75%
	Lens of eye	75%
m	Injuries resulting in total paralysis, resulting in being permanently bedridden	100%

Notes:

1. The permanent loss of use of any part of the body shall be regarded as the loss of such part of the body.
2. Where the injury is not specified, the Insurer will adopt a percentage, which in the Insurer's sole opinion, is not inconsistent with the provisions of the above table.

Lapse and Revival:

The rider can be revived along with and according to the terms and conditions of the base product and as per prevailing underwriting guidelines.

Grace Period:

The Grace Period will be as per base Policy.

Surrender Value:

The Surrender Value will be as per base Policy.

Exclusions:

This benefit will not be payable if the death, disability or dismemberment due to accident takes place in the following circumstances:

- Self inflicted injuries, attempted suicide or suicide, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security or police organization.

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