

Accidental Disability Benefit (Rider) (UIN:107B008V03)

Accident:

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

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.

If the Member becomes totally and permanently disabled due to an accident and the Policyholder proves the same to the satisfaction of the Insurer, this benefit will be paid subject to the following:

- This benefit is payable in respect of the Member alone. The person must be a member as defined under the Policy and must be covered under this rider on the day of the accident.
- The Basic Life Cover Benefit is in full force on the day of the accident.
- This benefit is in full force on the day of the accident.
- 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 is alive after 120 days from the date of the accident.
- The Policyholder/Nominee/member writes to the Insurer, within 30 days from the day of the accident, giving the following details:

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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

- Date, time and the place of the accident.
- Nature of the accident and details thereof.
- The member's address.

Exclusions

This benefit will not be payable if the Accidental Disability takes place in the following circumstances:

- Self inflicted injuries, attempted 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, para-military, security or police organization.

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.

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