

Accidental Dismemberment Benefit (Rider) **(UIN:107B006V03)**

Accident:

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

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.

If the Member suffers from a dismemberment listed below and the Policyholder/Nominee proves the same to the satisfaction of the Insurer, a percentage of this benefit, will become payable. The percentage payable depends upon the type of dismemberment and is hereinafter stated in the Scale of Dismemberment Compensation. This benefit will be 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 is alive 24 hours after 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.

A member may claim separately for dismemberment benefits where:

- The accident results in several forms of dismemberment
- More than one accident results in dismemberment

However, the total percentage dismemberment benefits paid for a single member, while covered under this policy, cannot exceed 100% of the Accidental Dismemberment Benefit Sum Assured. When the total payments made from time to time under this benefit become equal to 100% of the benefit sum assured, this benefit shall automatically cease.

Exclusions

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

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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

- 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, paramilitary, security or police organization.

SCALE OF DISMEMBERMENT COMPENSATION

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

		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%

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	- 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	
	- 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.

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