

Annexure: ADE

Accidental Death Benefit (Rider UIN: 107B005V03)

“Accident:

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

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.

If the Member dies of an accident and the Beneficiary proves the same to the satisfaction of the Insurer, this benefit, will become payable 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 outward, violent and visible means and independently of all other causes.
- The death occurs 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.

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 due to accident takes place in the following circumstances:

- Self inflicted injuries, suicide, insanity, 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.