

2. Accidental Death, Disability And Dismemberment Rider : (AD3)
Kotak Accidental Death, Disability and Dismemberment Benefit (Rider VIN: 107C007V02)

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.

On dismemberment due to accident, benefits will be payable as per the following Schedule:

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	25%
	Both phalanges	15%
(d)	Loss of index finger	10%
	Two phalanges	8%
	One phalanx	5%
(e)	Loss of middle finger	8%
	Three phalanges	6%
	Two phalanges	6%
	One phalanx	4%
(f)	Loss of ring finger	6%
	Three phalanges	5%
	Two phalanges	6%
	One phalanx	3%
(g)	Loss of little finger	3%
	Three phalanges	4%
	Two phalanges	3%
	One phalanx	2%
(h)	Loss of metacarpals	3%
	First or second (Additional)	3%
	Third, fourth or fifth (Additional)	2%
(i)	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	80%
	Both ears	25%
	One ear	100%
(k)	Loss of Whole eye	100%
	Sight in one or both eyes	100%
(l)	Loss of Sight, except perception of light	75%
	Loss of eye	75%
(m)	Injuries resulting in total paralysis, resulting in being permanently bedridden	100%

A JOINT VENTURE WITH OLD MUTUAL
Kotak Mahindra Old Mutual Life Insurance Limited

 Kotak Infront, 7th Floor, Zone-4,
 Bldg. No. 21, Infinity Park,
 Opp. Western Express Highway,
 Gen. A K Vaidya Marg, Malad (E),
 Mumbai - 400 097, India
 T +91 22 66057777
 F +91 22 67257452 CSO
 66200540/545 Channel Support
 http://msuranc.kotak.com


- Notes:
- The permanent loss of use of any part of the body shall be regarded as the loss of such part of the body.
 - 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.

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,
 - blind in both eyes.

- The member must be alive 120 days after the accident.

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, 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.



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Kotak Infinity, 7th Floor, Zone-4,
Mumbai - 400 097, India

