

## **Accidental Disability Benefit (Rider UIN:107C008V02)**

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 and must be covered under this benefit 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.
- The member becomes totally and permanently disabled from the date of accident due to such injury as stated above solely, directly and independently of all other causes of becoming disabled.
- 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 Policyholder/Nominee/member writes to the Insurer, within 30 days from the day of the accident, giving the following details :
  - Date, time and the place of the accident.
  - Nature of the accident and details thereof.
  - The member's address.
- Within 120 days after the happening of disability the Policyholder/Nominee/member writes to the Insurer giving the details of accidental disability, in the manner required by the Insurer, along with proof of disability.
- The member is alive after 120 days from the date of the accident.

and

- The member is willing to be examined by Medical Examiner(s) nominated by the Insurer.

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

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