

Accidental Disability Guardian Benefit UIN: 107C011V01

If the premium payer named in the Schedule becomes totally and permanently disabled due to an accident and this is proved to the satisfaction of the Company, future premium payments on this policy in respect of all other benefits in force, shall be paid by the Company subject to the following :

- a. This benefit is in full force at the time of the accident.
 - b. The correctness of the age of the premium payer, declared in the proposal form, has been proven to the satisfaction of the Company.
 - c. The premium payer has sustained any bodily injury directly and solely from the accident, which has been caused by outward, violent and visible means.
 - d. The premium payer 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.
 - e. The disability is such that the premium payer 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.
 - f. The policyholder writes to the Company, 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 premium payers' address.
 - g. Within 120 days after the happening of disability the policyholder writes to the Company giving the details of permanent and total disability, in the manner required by the Company, along with proof of disability.
- and
- h. The premium payer is willing to be examined by a Medical Examiner nominated by the Company.

A claim under this benefit will only be considered to be admitted when written confirmation is received from the Company. However, when a claim is admitted, all premiums that became due on or after the date of death will be paid by the Company.

Once a claim has been admitted under this benefit, the Life Guardian Benefit (if any) will automatically cease.

This benefit will not be admissible if the permanent disability takes place in the following circumstances :

- i. Self inflicted injuries, suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- a. When the premium payer is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.

- b. 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.

The premium payer must inform the Company of any changes in his occupation or activities as this could affect the terms and conditions of this benefit. On such disclosure, the Company shall have the right to amend this benefit.