

**Family Benefit Rider**  
**(UIN: 107C010V02)**

The member and the family of the member will be covered for their lives subject to the following:

- The Basic Life Cover Benefit is in full force on the day the death takes place. The person must be the member, the spouse or child of the member as defined in this document and must be covered under this benefit on the day the death takes place.
- This benefit is in full force on the day the death takes place.

The maximum benefit cannot exceed the following:

<b>Family Member</b>	<b>Maximum cover</b>
Member	Rs. 20,00,000
Spouse	100% of the members cover
Child at or over 13 years of age	50% of the members cover
Child between the age of 1 and 12 years	25% of the members cover

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

- When any person covered under this benefit commits suicide within a year of his/her being admitted as a member or within a year of the commencement of this policy, whichever is later, whether being sane or insane at the time of committing suicide.

A maximum of three children will be covered. If the member has more than three children eligible as per the definition above, only the three eldest eligible children of the member will be covered.

Apart from the payouts under this benefit, the Insurer will pay no other amount in respect of the spouse and children of the member.