

## **Annexure : ADB**

### **(\*)Accidental Death Benefit Rider**

If the life insured dies of an accident and the beneficiary proves the same to the satisfaction of the Company, the Accidental Death Benefit Rider sum assured (see schedule) will become payable subject to the following:

- a. This benefit is in full force on the day of the accident.
- b. The life insured has sustained any bodily injury directly and solely from the accident, which has been caused by outward, violent and visible means.
- c. 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.

This benefit will not be payable if the death due to accident 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.
- ii. When the life insured is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- iii. 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 organisation.

**The life insured must inform the Company of any changes in his occupation or activities as this could affect the terms and conditions of this rider. On such disclosure, the Company shall have the right to amend the benefits payable under this rider.**