

Kotak Group Daily Tasks Benefit Rider
(UIN:107B016V01)

If the life insured becomes permanently functionally impaired while the Basic Life Cover is in force then the benefit(s) under the option would be payable. Functional impairment is defined below.

This benefit represents an advance of the Basic Life Cover Benefits that would normally have been paid on death. Hence on the payment of the Daily Tasks Benefit, such Basic Life Cover Benefits will reduce proportionately.

Definition of Functional Impairment:

Functional Impairment means the life insured is unable to perform:

- At least **one** of the basic abilities listed under **Basic Abilities (A)** or
- At least **three** of the basic abilities listed under **Basic Abilities (B)** to the extent described below:

Basic Abilities (A):

- **Sight:** The insured person has completely lost the sight of both eyes.
- **Speaking:** Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. All psychiatric related causes are excluded. This diagnosis must be supported by an Ear, Nose, throat (ENT) specialist.
- **Orientation:** The insured person has lost the faculty of orientation with regard to time, place and his/her own person.
- **Use of hands:** The insured person is incapable of using a writing implement or a keyboard with either left or right hand.

Basic Abilities (B):

- **Hearing:** The insured person has completely lost the ability to hear in both ears or is unable to hear in one ear and is hearing impaired in the other ear.
- **Walking:** The insured person is unable to walk a distance of more than 200 meters on a level surface even with walking aids (e.g. Zimmer frame).
- **Kneeling or bending:** The insured person is incapable of kneeling down to pick up a light object from the ground and then getting up again, even when using a table or chair for leverage.
- **Sitting and standing up:** The insured person is not able to sit down on a chair with back or arm supports or stand up again without assistance.
- **Gripping:** The insured person is incapable of opening a screw-top bottle either with the right or left hand.
- **Moving arms:** The insured person is unable to put on a jacket without assistance. The ability to undo or do up a jacket is not relevant.

- **Lifting and carrying:** The insured person is incapable of lifting an object weighing 5 kilograms from a table and carrying it 5 meters with either left or right arm.

Waiting Period:

No impairment benefits would be payable during the waiting period.

There will be a waiting period of 180 days from the date of impairment. If the life insured is still found to be permanently functionally impaired (as defined herein) after 180 days, (i.e. at the end of waiting period), the applicable benefits under this option would be payable.

The benefits under this option would be payable subject to the following conditions:

- The life insured must report the claim to the Insurer within 30 days of functional impairment.
- The life insured must remain continuously impaired during the waiting period.
- Functional Impairment assessment will be carried out by the Insurer's Chief Medical Officer (CMO) at the end of 180 days (waiting period). The benefit will only be paid when the CMO is certain of the permanent nature of the impairment – if uncertain, periodic assessment will be carried out until permanence is established.
- During the waiting period, due premiums will be paid by the Policyholder.
- The decision of Insurer's Chief Medical Officer would be final in all regards.

Exclusions:

No benefits will be payable under this policy if a claim or event suffered by the Life Insured is directly or indirectly caused by or exacerbated as a result of any of the following:

- a. Activities like Extreme climbing (soloing), Ice climbing, Extreme altitude climbing – above 6 000 m, Cave diving, Internal exploration of wrecks, Diving at depths greater than 30 m, Motorized racing (speed contests) , Boxing (including kick boxing), Base jumping, Sky surfing, Aerobatic flying, Parasailing , Employment as a mine-blaster
- b. Undisclosed recurrent participation in the following risky activities like Piloting any aircraft, Ballooning, Parachuting without a static line, Hang gliding, Paragliding and Rock climbing
- c. War or hostilities (whether war be declared or not), civil war, rebellion, revolution, civil unrest or riot, participation in any armed force or peace keeping activities, an act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means.
- d. Self inflicted injuries, suicide, insanity, and immorality, and deliberate participation of the life insured in an illegal or criminal act.
- e. Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.