

Permanent Disability Benefit Rider UIN 107C002V01

If the life insured becomes totally and permanently disabled due to an accident and the policyholder proves the same to the satisfaction of the Company, the permanent disability benefit rider sum assured (see schedule) will be paid as five annual installments of 12% of the sum assured, followed by a final payment at the end of the fifth year of 60% of the sum assured. This benefit will be subject to the following:

- a) This benefit is in full force at the time 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 life insured 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,
- d) The disability is such that the life insured 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.
- e) The policyholder writes to the Company, within 30 days from the day of the accident, giving the following details :
 - (i) Date, time and the place of the accident.
 - (ii) Nature of the accident and details thereof.
 - (iii) The life insured's address.
- f) 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.
- g) The life insured is willing to be examined by a Medical Examiner nominated by the Company.

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

- a) Self inflicted injuries, suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- b) 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.
- c) 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 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.