

Kotak Term Cover (Rider) UIN 107C003V01

Term Benefit / Preferred Term Benefit

In the event of death of the life insured during the term of this Rider, the sum assured under this Benefit shall be paid by the Company subject to the following

- a) This benefit is in full force on the date of death of the life insured,
- b) The correctness of the age of the life insured, declared in the proposal form, has been proven to the satisfaction of the Company, and
- c) Proof of the death of the life insured, satisfactory to the Company, has been submitted to the Company within one year of the date of occurrence of death and such other requirements as stipulated by the Company have been met with.

The maximum amount of benefit under this rider would be an amount equal to the basic sum assured of the main policy.

A claim under this benefit will only be considered to be admitted when written confirmation is received from the Company.

No claim shall be admitted under this benefit if, within one year of the date of issue of this policy, the life insured commits suicide, whether being sane or insane at the time of committing suicide.