

Kotak Accidental Disability Guardian Benefit (Rider)
A Non-Participating Non-Linked Life Insurance Individual Pure Risk Rider
(UIN: 107B011V02)

Schedule

Policy No:	
Plan Name:	
Name of the Policyholder in full:	
Date of Birth of the Policyholder:	
Gender of the Policyholder:	
Policyholder's Age at Commencement:	
Address of the Life Insured:	
Client ID of the Policyholder:	
Date of Commencement of Rider:	
Date of Commencement of Risk of Rider:	
Date of Maturity of Rider:	
Term of the Rider:	
Premium Payment Term:	
Nominee Details:	As per the base Policy
Rider Premium:	
Rider Premium including Goods and Services Tax and Cess; and underwriting extra premium (if any):	

<<space for stamp duty endorsement>>

The Rider is defined as part of the base Policy document and runs concurrently with the base Policy. The sum of all Rider Premiums (including other riders opted, if any) cannot exceed 30% of the Premium of the base Policy. The General description of the benefits payable under the Rider is given below:

Free look Period:

The Policyholder is offered a 30 days' free look period to review the terms and conditions of the Rider (except for riders having a rider term of less than a year) beginning from the date of receiving the Rider Document in electronic form. In case the Policyholder is not agreeable to any terms and conditions of the Rider or otherwise; then subject to no claims having been made hereunder, the Policyholder may choose to return the Rider to the Insurer for cancellation, stating the reasons thereof within the aforesaid free look period.

Should the Policyholder choose to return the Rider, the Policyholder shall be entitled to a refund of the rider Premium paid after deducting the proportionate rider risk Premium

for the period of cover, stamp duty charges and expenses of medical examination (if any). A Rider once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Rider. The Rider stands cancelled when the free look provision of the base Policy is exercised.

Customer Information Sheet (CIS):

The Policyholder is requested to kindly go through the CIS provided along with this Rider for knowing the key information of this Rider.

Terms & Conditions

Accident: An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Total & Permanent Disability Benefit:

If the Proposer becomes totally and permanently disabled due to an accident and this is proved to the satisfaction of the Company, the future Premium payments (this would include the base Premium and other riders as well) on the Policy in respect of all other benefits in force, shall be paid by the Company subject to the following conditions:

- a) This benefit is in full force at the time of the Accident.
- b) The correctness of the age of the Proposer, declared in the Proposal Form, has been proven to the satisfaction of the Company.
- c) The Proposer has sustained any bodily injury directly and solely from the Accident, which has been caused by outward, violent and visible means.
- d) The Proposer 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.
- e) The disability is such that the proposer 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.
- f) The Policyholder writes to the Company, within 30 days from the day of the Accident, giving the following details:
 - Date, time and the place of the accident.
 - Nature of the accident and details thereof.
 - The Proposer's address.
 - g) The Proposer survives for at least 120 days from the date of the accident.
 - h) Within 150 days after the happening of disability the Proposer writes to the Company giving the details of permanent and total disability, in the manner required by the Company, along with proof of disability and
 - i) The Proposer is willing to be examined by a Medical Examiner nominated by the Company.
 - j) The correctness of the age of the Proposer, declared in the Proposal Form, has been proven to the satisfaction of the Company.
 - k) The minimum documents required to make a claim under this rider are as follows
 - Certified copies of First Information Report [FIR] and the Final Police Closure Report
 - Supporting medical documents pertaining to the claim event.
- If the claim event occurs due to any car or motor accident where the Life

Insured was the driver, then the Company requires a certified copy of the Life Insured's valid driving license. The proposer 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.

On disability of the Proposer due to accident, all future Premiums on the Policy will be waived.

The claimant shall submit the claim intimation form along with the necessary documents at any of the Company's branches or send the documents directly to the Company's head office at the below mentioned address:

Claims Department, Kotak Mahindra Life Insurance Company Limited, 9th floor, Intellion Square (Bldg No. 4), Infinity IT Park, Gen. AK Vaidya Marg, Malad (E), Mumbai-400 097.

A claim may also be intimated to the Company online through the Company's website; and the Claimant can also write to the Company's claims department at kli.claimsmitra@kotak.com.

Exclusions:

The Company shall not be liable to pay the Permanent Disability Benefit if disability takes place in the following circumstances:

- a) Self-inflicted injuries, attempted suicide, insanity, immorality, committing any breach of law or

being under influence of drugs, liquor etc.

- b) When the Proposer 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 organization.

Alteration:

Whenever the Premium under the base Policy is altered then Rider Benefit and Rider Premium will automatically be altered.

No other alterations are allowed.

Suicide Exclusion:

In case the Life Insured commits suicide any time during the Rider Term, the benefits under the Rider shall not be payable.

Maturity Benefit:

No benefits shall become payable under the Rider.

Surrender Value:

If the base Policy is surrendered, Rider will get automatically surrendered and no Surrender Value will be available.

Reduced Paid-Up Benefit:

Rider benefit cannot be made Reduced Paid-Up.

Lapse:

The Rider Benefit will lapse if premiums for Rider are not received

within the Grace Period (as defined in base Policy's Terms & Conditions) and no benefit shall be payable under such circumstances. If the base policy to which this rider is attached lapses, then the rider benefit will automatically cease.

Grace Period:

Means the specified period of time granted by the Company i.e. thirty (30) days from the due date for the payment of Premium for Yearly, Half-Yearly and Quarterly rider premium payment mode and fifteen (15) days from the due date for the payment of Premium for Monthly rider premium payment mode; within which the payment of Premiums (without levy of any interest or penalty) can be made to keep the Rider in force. The Grace Period applicable to this Rider shall be as per the base Policy; and the Rider is considered to be in force with the risk cover without any interruption as per the terms of the Rider during the said Grace Period.

Revival:

The Rider cannot be revived independently and can only be revived along with the revival of the base Policy. The revival charge will be applicable and will be same as that of the base Policy.

Free Look Provision:

The Policyholder is offered a 30 days' free look period to review the terms and conditions of the Rider (except for riders having a rider term of less than a year) beginning from the date of receiving the Rider Document in electronic form. In case the Policyholder is not agreeable to any

terms and conditions of the Rider or otherwise; then subject to no claims having been made hereunder, the Policyholder may choose to return the Rider to the Insurer for cancellation, stating the reasons thereof within the aforesaid free look period.

Should the Policyholder choose to return the Rider, the Policyholder shall be entitled to a refund of the rider Premium paid after deducting the proportionate rider risk Premium for the period of cover, stamp duty charges and expenses of medical examination (if any). A Rider once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Rider. The Rider stands cancelled when the free look provision of the base Policy is exercised.

Notice:

Any notice, information or instruction to the Company must be in writing and delivered to the address intimated by the Company to the Policyholder which is currently:

Customer Care,
Kotak Mahindra Life Insurance
Company Limited,
9th floor, Intellion Square (Bldg. No. 4),
Infinity IT Park, Gen. AK Vaidya Marg,
Malad (E), Mumbai-400 097.
Toll Free: 1800 209 8800
kli.in/WE CARE

The Company may change the address stated above and intimate the Policyholder of such change by suitable means.

The Policyholder is also advised to promptly notify the Company of any change in his/ her address and/ or that of his/ her Nominee to ensure timely and effective communication of Rider related information to the Policyholder. Any notice, information or instruction from the Company to the Policyholder shall be mailed to the address specified in the proposal form or to the changed address as intimated to the Company in writing. If the Rider is already assigned, all communications pertaining to the Rider shall be sent to the Assignee only.

General Terms and conditions:

- Assignment is allowed as per Section 38 of the Insurance Act, 1938 as amended from time-to-time.
- Nomination is allowed as per Section 39 of the Insurance Act, 1938 as amended from time-to-time.
- Section 45 of the Insurance Act, 1938 as mentioned in the base Policy shall be applicable.
- All the provisions of the base Policy shall be applicable to the Rider Benefit.
- The Premium payment term of the Rider shall not be less than the five years.
- The rider term shall not exceed the term of the base plan or outstanding term of the Policy in case the rider has been attached at time after the Policy issue date.
- The Premium shall be subject to taxes as may be applicable from time to time.
- The grievance redressal system and list of insurance ombudsman as provided under

the base Policy shall be applicable to this Rider as well.