

BSLI ACCIDENTAL DEATH & DISABILITY RIDER

Part A

WELCOME LETTER | POLICY PREAMBLE | POLICY SCHEDULE

As per the base policy contract

Part B

GENERAL

In this contract, "you" or "your" will refer to the owner of this policy and "we", "us", "our", "insurer" or "the company" will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

DEFINITIONS

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

"Accidental Death" means death

- which is caused by bodily injury resulting from an accident and
- which occurs due to the said bodily injury solely, directly and independently of any other causes and
- which occurs within 180 days of the occurrence of such accident but before the expiry of the cover and
- is not a result from any of the causes listed in the exclusions for accidental death benefit

"Accidental Disability" must be a result of sudden, unforeseen and involuntary event caused by external, visible and violent means and within 90 days of such trauma, proved to our satisfaction and at our sole

discretion. The permanence of the disability will only be established 180 days following the date of the event causing the disability except in the case of complete severance of the hand at or above the wrist or foot at or above the ankle joint.

"Injury" means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

"Illness" means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

"Medical Practitioner" is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The medical practitioner should not be the insured or a close relative of the insured.

Part C

RIDER PREMIUM PROVISIONS

Your Policy Schedule shows the Rider Sum Assured, the Rider Term, the Annual Rider Premium and the Premium Paying Term.

RIDER BENEFIT PROVISIONS

This rider forms part of the policy contract and shall be governed by policy terms and conditions to the extent applicable.

Accidental Disability Benefit

The benefit amount is payable if the Life Insured suffers a permanent disability due to a bodily injury covered under this rider and as a result of an accident. The permanence of the disability will only be established 180 days following the date of the event causing the disability. The accident must occur while this rider is in effect and the benefit amount shall be a specified percentage of the rider sum assured depending on the bodily injury as listed below:

Benefit Amount as a % of Rider Sum Assured	
Covered Bodily Injury	
Loss or total and permanent loss of use of both hands from the wrist joint.	100%
Loss or total and permanent loss of use of both feet from the ankle joint.	100%
Total and permanent loss of sight in both eyes.	100%
Loss or total and permanent loss of use of one hand from the wrist joint and of one foot from the ankle joint,	100%
Loss or total and permanent loss of use of one hand from the wrist joint and total and permanent loss of sight in one eye.	100%
Loss or total and permanent loss of use of one foot from the ankle joint and total and permanent loss of sight in one eye.	100%
Total and permanent loss of speech and of hearing in both ears.	50%
Total and permanent loss of hearing in both ears.	25%
Loss or total and permanent loss of use of one hand from the wrist joint.	25%
Loss or total and permanent loss of use of one foot from the ankle joint.	25%
Total and permanent loss of sight in one eye.	25%
Total and permanent loss of speech.	20%
Total and permanent loss of hearing in one ear.	5%

Accidental Death Benefit

The benefit amount is payable if the Life Insured dies within 180 days of the occurrence of an accident. The accident must occur while this rider is in effect and the benefit amount shall be 100% of the rider sum assured, less any benefit amount already paid as an Accidental Disability Benefit.

MULTIPLE CLAIMS

If the Life Insured suffers more than one injury, we will pay more than one benefit as per the covered bodily injuries listed above but the total of all benefit payments shall be limited to 100% of the rider sum assured.

If less than 100% of the rider sum assured is paid, the rider will continue and the remaining benefit will be paid in the event of another claim due to another accident. However, the benefit shall be paid only once in respect of each covered bodily injury listed above.

Part D

RIDER PROVISIONS

Termination of Rider Benefit

This rider cannot be voluntarily terminated by you. The rider will terminate on the earliest of:

- the date total claims under this rider equals 100% of the rider sum assured; or
- the date the rider term ends; or

- the date the policy to which this rider is attached terminates; or
- the date the reinstatement period ends as per the premium discontinuance provision of base plan. No rider benefits shall be payable during the reinstatement period of such policies.

Part E

Not Applicable.

Part F

GENERAL PROVISIONS

Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 and as amended from time to time.

For more details on the assignment, please refer to Annexure A.

Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 and as amended from time to time.

For more details on the nomination, please refer to Annexure B.

Exclusions

You shall not be entitled to any benefits for the death or disability of the Life Insured directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later;
- death or disability as a result of any disease or infection;
- attempted suicide or self-inflicted injury, irrespective of mental condition;
- participation in a criminal, unlawful or illegal activity;
- taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us;

- nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;
- entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping;
- war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion.
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Accident occurring while or because the Insured is under the influence of alcohol or any non prescribed drug; unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.

Fraud and Misrepresentation

As per provisions of Section 45 of the Insurance Act, 1938 and as amended from time to time.

For more details on Section 45 of the Insurance Act, 1938 please refer to Annexure C.

Part G

As per the base policy contract