

Terms and Conditions of Met Group Accidental Death Benefit Plus (ADB Plus)
(UIN : 117B019V01),
A Non-Linked One Year Renewable Group Rider
(This Rider is Part of the Base Policy)

Terms defined under the Group Policy shall have the same meaning as that ascribed to them in the Group Policy wherever they are used in this Rider. In addition, for the purposes of this Rider, the terms defined below shall have the meaning ascribed to them whenever used in this Rider wording:

- 1.1 **Accidental Death means** death due to a sudden, unforeseen and involuntary event caused by external and visible means.
 - 1.2 **Accidental Death Benefit** means 100% of the Sum Assured which is to be paid in case of Accidental Death of an Insured Member.
 - 1.3 **Base Plan or Base Policy** is the Group Policy to which this rider is part of.
 - 1.4 **Rider Sum Assured** means the amount specified in the Schedule of the Base Plan or the Certificate of Insurance, as applicable.
- 2.0 Insured Event**
Accidental Death of an Insured Member subject to provisions of Article 6.
- 3.0 Commencement of Coverage**
- 3.1 The rider will become effective on the Effective Date of the Coverage as stated in the Schedule of the Base Policy or the Certificate of Insurance, as applicable, and shall remain valid unless terminated in accordance with Article 5.
 - 3.2 For Eligible Member whose total Sum Assured under Base Plan is greater than the Base Plan Free Cover Limit or the Non-Medical Limit, as may be applicable, the Sum Assured for Met Group ADB Plus rider will be up to such Free Cover Limit/Non-Medical Limit or the Sum Assured of Met Group ADB Plus rider whichever is lower. The eligibility of the Insured Member for receiving coverage for the Sum Assured above Free Cover Limit/Non-Medical Limit shall be determined after completion of the Individual Underwriting process as per the internal guidelines of the Company, the cost of which shall be borne fully by the Company, and coverage shall take effect on the date the Company states in Writing, provided all other eligibility conditions are met by the Insured Member on that date. However, if the Individual Underwriting process cannot be completed due to the Insured Member's inability to complete the process within the time period specified by the Company, or the Company declines coverage for the Sum Assured above Free Cover Limit/Non-Medical Limit based on the results of the Individual Underwriting process, the insurance coverage of such Insured Member under the Met Group ADB Plus rider shall be Restricted to the Free Cover Limit/Non-Medical Limit or the Sum Assured of Met Group ADB Plus rider whichever is lower.
- 4.0 Payment of Benefits**
- 4.1 **Rider Benefit:** The Sum Assured under the Base Plan is payable by the Company, subject to provisions of Article 6, in the event of an Accidental Death of an Insured Member.
 - 4.2 The above mentioned amount shall be in addition to the benefits payable under the Base Plan and is equivalent to the amount stated as Sum Assured in the Schedule of the Base Policy or the Certificate of Insurance, as may be applicable.

5.0 Termination of Rider Coverage

This coverage shall terminate, upon earliest of the following circumstances:

5.1 For all Insured Members upon:

- a. Expiration as a result of Article 7 under Base Plan, lapse, or termination of this rider for any reason,
- b. Cancellation of this rider by the Group Policyholder.
- c. Non payment of Premiums upon expiration of the Grace Period
- d. Non payment of Renewal Premium on the Annual Renewal Date

5.2 For an Insured Members upon:

1. Death of the Insured Member
2. The Date the Insured Member attains age 66 years or retirement age, whichever is earlier.
3. The date the Insured Member ceases to be an Eligible Member of the Group Policyholder.

Any termination of coverage in accordance with this Section shall be without prejudice to any claim originating prior to the effective date of such termination.

6.0 Exclusions

Notwithstanding anything to the contrary stated herein, no Benefits under this Rider will be payable in the event of the death of the Insured Member is caused on account of/by the following reasons:

- 6.1 **Infection** : Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 6.2 **Drug Abuse**: Insured Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
- 6.3 **Self-inflicted Injury**: Intentional self- inflicted injury.
- 6.4 **Suicide**: If the death was due to suicide, attempted suicide or intentional self-inflicted injury by the Insured Member, whether sane or insane at that time.
- 6.5 **Criminal acts**: Insured Member involvement in criminal activities with criminal intent.
- 6.6 **War and Civil Commotion**: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, terrorism or taking part in a riot or civil commotion.
- 6.7 **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.
- 6.8 **Aviation**: Insured Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft. Or participation in a non-military flight for the purpose of descent from the aircraft while in flight.
- 6.9 **Hazardous sports and pastimes**: Taking part or practicing for any hazardous hobby pursuit or any race not previously declared and accepted by the Company, including, but not limited to the following:
 - a) All forms of racing (i.e. whether in a powered vehicle or not)
 - b) Trekking/rock climbing/mountaineering
 - c) River Rafting/kayaking/canoeing

- d) Bungee Jumping
 - e) Skydiving, Scuba diving, etc.
- 6.10 **Poison:** Taking or absorbing, accidentally or otherwise, any poison.
- 6.11 **Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- 6.12 **Physical Infirmary:** Body or mental infirmity or any disease.

Notice of Claim

- 7.01 The Company must be notified in writing within 30 days of date from the date after the occurrence of the insured event. The Company will settle claims, including its rejection within thirty days of the receipt of the last document as listed to settle the claims. Following documents are required, but not limited to process claim under Accidental death benefit Rider
1. ADB Plus rider Claim Form
 2. Employer's Declaration for being in employment and leave taken for medical purposes
 3. Statement of Attending Physician
 4. Death Certificate
 5. FIR and PMR
 6. Full Medical Documents
 7. KYC of Nominee and Bank Account details
- 7.02 A claim shall be paid or repudiated giving all the relevant reasons, within 30 days from the date of receipt of all required documents and clarifications for the purpose of settlement of the claim. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, which shall be done in no case later than 6 months from the date of receipt of primary documents. In the cases of delay in the payment, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim has been reviewed.
- 7.03 Admission of any claim will be subject to production of such proof as the Company may reasonably require to being given at the cost of Group Policyholder/Claimant.
- 7.04 In the event of there being a delay in intimation of a claim to the Company, due to reasons beyond the Group Policyholder's/Claimant's control, the Company may condone such delay on merits.

8.0 Payment of Premium

Premiums for this Rider are payable periodically on the Premium Due Date stated in the Schedule of the Base Plan or the Certificate of Insurance, as applicable.

9.0 Premium Guarantees:

The Premium rates are guaranteed for a period of one year

10.0 Renewal

- 10.1 This Rider is renewable on every Annual Renewal Date along with the Base Plan as stated in the Schedule of the Base Plan or the Certificate of Insurance, as applicable. The renewal of the Rider is subject to consent of the Company and upon payment of premiums at the rate and terms as required by the Company on the Annual Renewal Date.
- 10.2 The Rider shall be ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non – cooperation by the insured.
- 10.3 In case of renewal of Rider has been denied, same shall be supported by cogent reasons for such denial

11. General Provisions

- 11.1 In addition to the Terms and Conditions of Met Group ADB Plus, this Rider is also subject to the Terms and Conditions of the Base Plan. In the event of any inconsistency between the terms and Conditions of the Base Plan and Met Group ADB Plus, the provisions of this Rider shall prevail with respect to the matters dealt with in this Rider.
- 11.2 The Group Policyholder may cancel this Rider by giving the Company a written notice within 15 days of receiving the Group Policy (within 30 days in case of solicitation over distance mode), stating the reasons for its objection and the Company shall refund the premium received after deducting stamp duty charges and expenses towards medical examination, if any. If the Premium is paid entirely by the Insured Member then the Insured Member may cancel his/her Rider coverage by giving the Company a written notice within 15 days of receiving confirmation of coverage stating the reasons for objection and the Company shall refund the Premium received in respect of such Insured Member after deducting stamp duty charges and expenses towards medical examination, if any, of that Insured Member. All rights of the Group Policyholder under this Rider shall immediately stand extinguished at the cancellation of the Rider and/or the Group Policy.
- 11.3 **Grace Period:** Grace period of 30 (thirty) days for modes of premium payment other than monthly and 15 days in the case of monthly mode will be allowed for payment of premium without interest. The risk cover will cease in case of non receipt of premium on the due date.