
RIDER BENEFIT PROVISIONS

This rider forms part of the policy contract and shall be governed by policy terms and conditions to the extent applicable. Your Policy Detail shows the Rider Sum Assured and the Annual Rider Premium.

Terminal Illness Benefit

The benefit amount is payable if the Life Insured is diagnosed to be suffering from terminal illness under this rider. The diagnosis must occur while this rider is in effect and benefit must be claimed within 90 days of diagnosis. The benefit amount shall equal the rider sum assured payable upon diagnosis of terminal illness.

Following a claim under this rider the death benefit under the base plan will be reduced by the amount of claim paid under this rider. The cover under the base plan or any other riders taken will continue even after a claim under this rider is paid, if the Life Insured continues to be part of the group policy. However, the Life Insured will not be covered under this rider henceforth.

Rider sum assured will never exceed base sum assured at any point of time.

TERMINATION OF RIDER BENEFIT

This rider cannot be voluntarily terminated by you. The rider will terminate on the date the policy to which this rider is attached terminates.

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DEFINITIONS

“Terminal illness” is a non-correctable medical condition where, with reasonable certainty in the opinion of the attending consultant and a specialist appointed by BSLI (both of whom should be a specialist **medical practitioner**), the Life Insured’s life expectancy is less than 6 months.

Medical Practitioner – A Medical Practitioner is a person who holds a valid registration from the medical council of any state of India 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.

EXCLUSIONS

No rider benefit is available hereunder and no payment will be made by us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Intentional self-inflicted injury, attempted suicide, while sane or insane
- Participation by the insured person in a criminal, unlawful or immoral act
- Unreasonable failure to seek or follow medical advice
- Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS)

This rider benefit is not available to the spouse covered if any.