

DHFL Pramerica Life Insurance Company Limited

DHFL Pramerica Traditional Accidental Death Benefit Rider

UIN: 140B001V02

Terms and Conditions

Section One: Definitions

Accidental death means the death of the Life Insured solely and directly as a result of an Accident (independent of any other physical or mental cause) within 180 days of the date of the Accident.

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

ADB Rider means this DHFL Pramerica Traditional Accidental Death Benefit Rider.

Company means DHFL Pramerica Life Insurance Company Limited.

Base Policy means the Policy to which this ADB Rider is attached and forms a part as shown in the Schedule.

Section Two: Inception and Termination of the Coverage

This ADB Rider becomes effective on the Coverage Commencement Date.

This ADB Rider shall terminate on the occurrence of the first of any of the following events:

- a. The Coverage Expiry Date of the ADB Rider specified in the Schedule.
- b. The date of the Accidental Death of the Life Insured.
- c. The Policy Anniversary immediately following the receipt of a written request for cancellation of the ADB Rider provided that such written request for cancellation is received on or within 15 days of such Policy Anniversary.
- d. On termination of the Base Policy to which this Rider is attached.
- e. The date of the death of the Life Insured.
- f. The Policy Anniversary coinciding with or immediately following the Life Insured attaining 65 years of age.

Section Three: Notice and payment of Coverage on Death

In the event of the Life Insured's Accidental Death while this ADB Rider is still in force, the Coverage Sum Assured as specified in the Schedule shall be paid to the Nominee. The Base Policy and this ADB Rider shall be terminated from the date of the death of the Life Insured.

It is a condition precedent to the Company's liability to make any payment under this ADB Rider that

a) The Company is informed of the claim in writing without delay, and in any event within 90 days of the occurrence giving rise to such claim.

b) The Company is satisfied that a claim is payable and the Company has received all documentation and information it requests, including but not limited to:

1. The last medical attendant certificate/ report
2. The original Policy Document
3. All medical/ hospital records, including admission notes, test records and discharge summary.
4. Certificate of hospital treatment (where applicable)
5. The original or a legalised copy of the death certificate showing the circumstances and the date of death.
6. Identity proof of the claimant
7. Additional documents specified in the event that no nomination has been made under the Base Policy or all Nominees have died.
8. Copy of FIR/ PIR (original to be produced)
9. Post mortem report
10. Copy of the driving license of the Life Insured

Section Four: Changes in the Coverage Sum Assured

The Policyholder may request an increase in the Coverage Sum Assured under this ADB Rider. The Company may limit the amount of the increase and may request such information and documentation as it may deem fit prior to making the proposed change, and the change shall only become effective upon the Company accepting the change in writing.

If the Policyholder requests a decrease in the Coverage Sum Assured under this ADB Rider, the change shall become effective on acceptance of the change by the Company in writing. The Company may limit the amount of such decrease.

Section Five: Premiums

The premium for this ADB Rider shall be paid in the amounts and at the intervals (Premium Frequency) and for the term specified in the Schedule. The premium rate is reviewable by the Company from time to time with prior approval of the IRDA. The premium payable may be automatically increased or decreased if the Company accepts the Policyholder's request to change the Coverage Sum Assured per Section Four above.

Section Six: Grace Period

If any premium is not received in full by its due date, then upon the expiry of the Grace Period, the ADB Rider shall automatically terminate. If the Accidental Death occurs during such Grace Period, the Company shall deduct any premium due from the amount payable under this Rider.

Section Seven: Changes to the ADB Rider Terms and Conditions

The Company may alter these ADB Rider Terms and Conditions and the Coverage conferred hereunder if there is a change in the law or taxation, which affects the Company or the Policy. No change will be made without the prior approval of the IRDA, and notice of all changes will be sent to the Policyholder.

If the Policyholder does not agree with the change, the Policyholder may terminate this ADB Rider by giving the Company written notice within 30 days of the Company sending notice of the change.

Section Eight: Revival

The ADB Rider may be revived along with the revival of the Base Policy in accordance with the terms of the Base Policy.

Section Nine: Exclusions

No payment shall be made in respect of any claim directly or indirectly caused by, arising from or in any way attributable to any of the following:

- The Life Insured taking part in any hazardous sport or pastime (including, but not limited to, hunting, mountaineering, racing, steeple chasing or bungee jumping).
- The Life Insured flying in any kind of aircraft, other than as a fare-paying passenger on an aircraft of a licensed airline.
- The Life Insured performing service in any military, police, paramilitary or similar organisation.
- The Life Insured taking part in any strike, industrial dispute or riot.
- The Life Insured taking part in any criminal or illegal activity.
- Self-inflicted injury suicide or attempted suicide, whether in sane or insane *
- The Life Insured being under the influence of, or the Life insured abusing, any drug, alcohol, narcotic or psychotropic substance not prescribed by a registered medical practitioner.
- War (whether declared or not), civil commotion, invasion, terrorism or hostilities.
- Nuclear reaction, radiation or contamination.

The above exclusions shall be in addition to the exclusions provided under the Base Policy if any.

*If the Life Insured commits suicide or attempts suicide, whether sane or insane, within 12 months from the Policy Commencement Date or date of revival of the Policy, while the Policy is in force, the Company's only obligation under the Policy shall be to pay Nominee, 80% of the total ADB Rider Premium paid (excluding underwriting extra).

Section Ten: Change of Occupation, Profession Etc.

If the Life Insured's occupation, profession or hobbies change then the Policyholder shall within 30 days give the Company written notice of such change, failing which the Company may decline to make payment under this ADB Rider if the

Accidental Death of the Life Insured is directly or indirectly related to, caused by, arises from or is attributable to the change. If notice of a change is given as required, then the

Company shall determine what changes to the cover provided under this ADB Rider shall be effected and will send the Policyholder notice of such changes. Within 30 days of notice having been sent, the Policyholder may terminate this ADB Rider by giving the Company written notice of termination.

Section Eleven: Renewal and Surrender

This ADB Rider is renewable on every Policy Anniversary (subject to the consent of the Company) at such rates and on such terms and conditions as may be determined by the Company at the time of such renewal.

Upon surrender of the Base Policy or the ADB Rider, the Company shall not pay any surrender value or any other value to the Policyholder under this ADB Rider.

Section Twelve: Miscellaneous

The Application Form and other particulars (if any) together with the declarations received from the Policyholder/ Life Insured, form the basis of this ADB Rider. In addition to the terms and conditions of this ADB Rider, this ADB Rider is also subject to the terms and conditions and definitions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this ADB Rider, the provisions of this ADB Rider shall prevail with respect to the matters dealt with in this ADB Rider.

Assignment: The Policyholder hereunder cannot assign this ADB Rider or the Coverage separately from the Base Policy. If the Policyholder assigns the Base Policy, this ADB Rider and the Coverage hereunder shall also be assigned along with the Base Policy.

Loan: No loans shall be available for this ADB Rider.

Currency: All premiums and Coverages are payable within India and in the currency of the Base Policy as specified in the Schedule.