

DHFL Pramerica Life Insurance Company Limited
DHFL Pramerica Unit Linked Accidental Death Benefit Rider

UIN: 140A003V02

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 Accident.

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

ADB Rider means this DHFL Pramerica Unit Linked 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

The ADB Rider becomes effective on the Coverage Commencement Date as specified in the Schedule and shall terminate on the occurrence of the first of any of the following:

- a. The Coverage Expiry Date of the ADB Rider as specified in the Schedule.
- b. The date of Accidental Death of the Life Insured
- c. The Policy Anniversary immediately following the receipt of a written request for cancellation of this ADB Rider provided that such written request for cancellation is received within 15 days before such Policy Anniversary.
- d. On the 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.

If the ADB Rider is terminated per this Section, it shall not be revived.

Section Three: Notice and payment of Death Benefit

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 terminate from the date of 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 or report
 2. The original Policy Document
 3. All medical/ hospital records, including admission notes, test records and discharge summaries.
 4. Certificate of hospital treatment (where applicable)
 5. The original or a legalized copy of the death certificate showing the circumstances and 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 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.

The changes in the Coverage Sum Assured shall also be subject to the Base Policy terms and conditions.

Section Five: Charges and Cancellation of ADB Rider

The charges under this ADB Rider will be deducted monthly in advance by deduction of units from the Regular Premium Unit Account of the Base Policy. The Company reserves the right to revise the charges with the prior approval of the IRDA.

In the first three Policy years, this ADB Rider shall be deemed automatically cancelled without need for previous warning if any premium for the Base Policy is not paid within the Grace Period in accordance with the terms and conditions of the Base Policy.

Section Six: Revival

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

Section Seven: Changes to the ADB Rider Terms and Conditions

The Company may alter these ADB Rider Terms and Conditions and the Benefits 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: Exclusions

No payment shall be made in respect of any claim directly or indirectly for, 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 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.

Section Nine: Change of Occupation or Profession.

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 such changes. 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 Ten: 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, the ADB Rider will terminate without any value.

Section Eleven: Miscellaneous

Entire Contract: This ADB Rider forms part of and supplements the Base Policy referred to in the Schedule/ Endorsement. 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 Benefits separately from the Base Policy. If the Policyholder assigns the Base Policy, this ADB Rider and the benefits hereunder shall also be assigned automatically along with the Base Policy.

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

Currency: All charges and benefits are payable within India and in the currency of the Policy as specified in the Schedule.