Annexure

LIFE INSURANCE CORPORATION OF INDIA
(Established by the Life Insurance Corporation Act, 1956)

LIC's Accidental Death and Disability Benefit Rider (UIN: 512B209V01)

This DOCUMENT is an endorsement to the Main Policy which shall be deemed as part of the policy.

Schedule

Policy Number

Name of Proposer and Life Assured

The Accident Benefit condition of the Conditions & Privileges in the policy document is no longer valid and has been replaced by the following condition.

LIC's Accidental Death and Disability Benefit Rider

Accidental Death and Disability Benefit Rider: An 'Accident' for the purpose of this policy is defined as **"An Accident is a sudden, unforeseen and involuntary event caused by external, violent and visible means."**

Accidental Death and Disability Benefit Rider is available on payment of additional premium. This benefit will not be available under the policy on the life of minors, during minority of the Life Assured. However, this Rider will be available from the policy anniversary following completion of age 18 years on receipt of specific request and payment of additional premium, if found eligible as per the underwriting rules of the Corporation.

Subject to as stated above, under an inforce policy the Accidental Death and Disability Benefit Rider can be opted for at any time within the premium paying term but before the policy anniversary on which the age nearer birthday of the Life Assured is 70 year. Wherever this rider has been opted for under the policy, the cover will be available during the policy term or before the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier, provided the Policy is in force for the full Sum Assured as on date of accident.

The additional premium for this Rider will not be required to be paid after all premiums under this Policy have been paid or on and after the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier. However, the premium under the basic policy with which this rider is attached shall continue to be paid beyond age 70 years till the end of policy term, wherever applicable.

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs.50 lakhs of Accident Benefit Sum Assured. If there be more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 50 lakhs, the benefits shall apply to the first Rs. 50 lakhs Accident Benefit Sum Assured in order of date of policies issued.

If the Life assured is involved in an accident at any time when this Policy is in force for the full Sum Assured, and such injury shall within 180 days of its occurrence solely, directly and independently of all other causes result in (a) either permanent and total disability, as hereinafter defined or (b) death of the Life assured and the same is proved to the satisfaction of the Corporation, the Corporation agrees in case of:

(a) **Disability to the Life Assured:** (i) pay additional sum equal to the Accident Benefit Sum Assured in equal monthly instalments spread over 10 years under this Policy. If the policy becomes a claim by the way of death or maturity before the expiry of the said period of 10 years, the disability benefit instalments which have not fallen due will be paid along with the claim and (ii) waive the payment of future premiums chargeable, if any, under the policy (including the premium under basic plan) to the extent of Accident Benefit Sum Assured. The premium for any other Rider, if opted for, shall continue to be paid.

The waiver of premium shall extinguish all options under this policy and the benefits covered by (b) of this clause except as to such assurances, if any, as exceeds the total accident benefit sum assured under all the existing policies of the life assured and which may have been kept in force by continued payment of premiums.

The disability above referred to must be disability which is the result of an 'Accident' and must be total and permanent. Accidental injuries which independently of all other causes and within 180 days from the happening of such accident result in such disability due to which life assured is unable to perform at least 4 (four) of the following Activities of Daily Living (defined below) permanently without any external help/support including the use of mechanical equipment, special devices or other aids, then such disability shall be treated as Total and Permanent. Medical Examiner authorized by the Corporation shall examine the life assured to certify the disability as Total and Permanent.

The Activities of Daily Living are:

- Dressing - the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are medically necessary
- Washing - the ability to wash to maintain an adequate level of cleanliness and personal hygiene
- Feeding - the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available
- Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- Mobility - the ability to move indoors from room to room on level surfaces at the normal place of residence
- Transferring - the ability to move from a bed to an upright chair or wheel chair and vice versa

Notwithstanding what is mentioned above, Accidental injuries which independently of all other causes and within 180 days from the happening of such accident, result in the irrecoverable loss of the entire sight of both eyes or in the amputation of both hands at or above the wrists or in the amputation of both feet at or above ankles, or in the amputation of one hand at or above the wrist and one foot at or above the ankle, shall also be deemed to constitute such disability.

After the happening of the disability, full particulars thereof must be given in writing to the office of the Corporation where this Policy is serviced together with the then address and whereabouts of the Life Assured and within 90 days of the happening of the disability, must be given to the

servicing Office of the Corporation, in the manner required by it, proof of disability satisfactory to the Corporation and without any expense to the Corporation. Medical Examiner authorized by the Corporation shall examine the Life Assured and certify in respect of any disability claimed after the intimation. Further, medical examination may be done to validate the continuity of disability on case to case basis, if required.

In the event of it being discovered at any time that a claim under this clause has been wrongly admitted, all premiums falling due after the date of the Corporation's intimation to that effect shall be paid on due dates and further all premiums for which waiver was wrongly claimed and all instalments of additional sum assured which have been paid to the life assured shall be returned to the Corporation in one lump sum with interest, at such rate as fixed by the Corporation from time to time, as if no disability had occurred, failing which

(i) the benefits available under the policy shall stand reduced as if the policy has been discontinued as on the date from which premiums have been waived or on the payment of the first instalment of the additional sum assured, whichever is earlier and
(ii) the instalments of additional sum assured already paid shall be treated as a debt against the said policy and shall be deducted with interest at such rate as fixed by the Corporation from time to time from the proceeds of the policy.

No further instalment/s of additional Accident Benefit Sum Assured shall be payable considering as if no disability had occurred.

(b) **Death of the Life Assured:** In addition to Basic Sum Assured, an additional sum equal to the Accident Benefit Sum Assured shall be payable under this policy. However, the policy shall have to be in force at the time of accident irrespective of whether or not it is in force at the time of death.

The Corporation shall not be liable to pay the additional sum referred in (a) or (b) above, if the disability or the death of the Life Assured shall:

(i) be caused by intentional self injury, attempted suicide, insanity or immorality or whilst the Life Assured is under the influence or consumption of intoxicating liquor, narcotic or drug (unless prescribed by doctor as a part of treatment); or

(ii) be caused by injuries resulting from taking any part in riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing, racing of any kind, paragliding or parachuting, taking part in adventurous sports; or

(iii) result from the Life Assured committing any criminal act with criminal intent; or

(iv) (a) arise from employment of the Life Assured in the armed forces or military service. This exclusion is not applicable if the Life Assured was involved in an accident when he is not on duty or was involved in any rescue operations while combating natural calamities in our country

(iv) (b) arise from being engaged in police duty (which excludes administrative assignments) in any police organization other than paramilitary forces. This exclusion is not applicable where the option to cover Accidental Death and Disability Benefit arising on accident while engaged in police duty, has been chosen; or

(v) occur after 180 days from the date of accident of the Life Assured.

Benefit payable on Surrender of Basic policy:

This rider shall not acquire any Paid-up Value and no Surrender Value will be available under this rider.

However, on surrender of the basic policy to which this rider is attached, provided all the due premiums in respect of this rider and basic plan have been paid and the basic policy has acquired surrender value, additional rider premium charged in respect of cover after premium paying term shall be refunded as follows:

Regular premium policy: Nothing shall be refunded.

Single premium policy: 90% of rider single premium * (outstanding term for this rider in complete years/ Policy term in respect of this rider)

Limited premium paying policy:

During Premium Paying Term: 80% * (annualised rider premium per Rs. 1000 Accident Benefit Sum Assured – 1) * (Accident Benefit Sum Assured/1000) * (Number of years for which premiums in respect of this rider have been paid)

After Premium Paying Term: 80% * (annualised rider premium per Rs. 1000 Accident Benefit Sum Assured – 1) * (Accident Benefit Sum Assured/ 1000) * (Premium paying term for the rider) * (outstanding term for the rider in complete years / (Policy term in respect of this rider – Premium paying term for the rider))

Where single premium / annualized rider premium mentioned above excludes taxes.

Normal requirements for accidental claim:

For considering accidental death benefit and disability claim, the applicable statements from the following list may be called to ascertain circumstances under which death / disability took place:-

1) A certified copy of first information report (FIR).
2) A certified copy of police inquest report.
3) Copy of panchanama.
4) Post mortem report to know the probable cause of death. If viscera is preserved in post mortem, then chemical analyzer report to know the contents i.e. whether life assured has consumed liquor, drugs, narcotics or poison.
5) News paper cuttings where accident is reported.
6) If death is due to vehicle accident, then copy of driving licence, if life assured was driving the vehicle.
7) Sub-divisional magistrate final verdict about death- this will give classification of death as 'natural/suicide/accidental'
8) When accident is not reported to police authorities, like death due to dog or snake bite, then alternate proofs such as statement of eye witness, affidavit of gramsevak or govt. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
9) Hospital treatment records, etc.