



**LIFE INSURANCE CORPORATION OF INDIA**  
 (Established by the Life Insurance Corporation Act, 1956)  
 Registration Number: 512

**LIC's Accidental Death and Disability Benefit Rider (UIN: 512B209V02)**  
 (A Non-linked, Non-participating, Individual Health Rider)

**PART – A**

**FORWARDING LETTER**

**As per the Base Policy.**

**PREAMBLE**

This document of LIC's Accidental Death and Disability Benefit Rider, details of which are given in the Schedule below, and which shall be deemed as part of the Policy, is an endorsement to the Base Policy.

The premium mentioned in the Schedule and all the terms and conditions printed in this Endorsement are specific to this Rider. Terms and conditions of this Rider are to be read in conjunction with the terms and conditions of the Base Policy. The continuance of risk cover under the Base Policy is necessary precondition for continuance of cover under this Rider. The benefits under the Base Plan shall be governed by the terms and conditions of the Base Policy independent of terms and conditions of the Rider mentioned in this Endorsement.

**SCHEDULE**

**DIVISIONAL OFFICE:**

**BRANCH OFFICE:**

Policy Number: Name of the Proposer: Name of Life Assured: Accident Benefit Sum Assured (Rs): LIC's Accidental Death and Disability Benefit Rider Premium (Rs): Date of Birth: Age: Whether Age Admitted:	Date of commencement of LIC's Accidental Death and Disability Benefit Rider: Date of commencement of risk for the Rider: Rider Term: Premium Paying Term: Due Date of payment of Last premium for LIC's Accidental Death and Disability Benefit Rider: Date of expiry of LIC's Accidental Death and Disability Benefit Rider:
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**Date:**

**Examined by:**

**Form No:**

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**p. Chief/ Sr./ Branch Manager**

## **PART – B: DEFINITIONS**

The definitions of terms/words used in this Rider Document are as under:

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, violent and visible means.
2. **Age** is the age nearer birthday of the Life Assured at the time of commencement of this Rider except for age 18 yrs for which the age is in completed year.
3. **Base Policy** refers to the Policy to which this Rider Document is attached.
4. **Date of commencement of LIC's Accidental Death and Disability Benefit Rider** is the start date of this Rider.
5. **Date of commencement of risk for Rider** is the date on which the Corporation accepts the risk for insurance (cover) for this Rider as evidenced in the Schedule of the Rider.
6. **Life Assured** is the person on whose life the insurance cover has been accepted for the Base Policy along with this Rider.
7. **Limited Premium Payment Policy** means the non-linked insurance policy other than single premium policy, where the premium payment period is limited compared to the policy term, and premium are payable at regular intervals like yearly, half yearly, quarterly, monthly or any other intervals as approved by the Authority.
8. **Policyholder** is the legal owner of this policy.
9. **Premium Paying Term** means the period, in years, during which the premium is payable.
10. **Proposer** is a person who proposes the life insurance proposal for the Base Policy along with this Rider.
11. **Regular Premium Policy** means non-linked insurance policy, where the premium payment is throughout the term of the policy or premium payment term of the policy, and premiums are payable at regular intervals like yearly, half-yearly, quarterly, monthly or any other interval as approved by the Authority.
12. **Rider** is an additional cover which can be opted for along with Base Policy.
13. **Rider Term** is the period, in years, as chosen by the policyholder and mentioned in the Schedule, commencing from the Date of commencement till the Date of expiry of LIC's Accidental Death and Disability Benefit Rider.
14. **Schedule** is the part of this Rider document that gives the specific details of your Rider.
15. **Single Premium Policy** means non-linked insurance policy, where the premium payment is made in lump sum at the inception of the policy.
16. **Accidental Death and Disability Benefit Rider Premium** is the premium payable by the policyholder along with the premium under Base Policy towards the cover/benefit opted under the LIC's Accidental Death and Disability Benefit Rider.
17. **Accident Benefit Sum Assured** means the amount specified in the Schedule as opted by the Policyholder at the time of taking the rider.

**Note:** For definitions of other terms/words used anywhere in this endorsement, the definitions given in the Base Policy may be referred to.

## **PART – C: BENEFITS**

### **1. The following benefits are payable under an in-force Rider:**

If the Life assured is involved in an accident at any time when this Rider is in-force, and such injury shall within 180 days of its occurrence solely, directly and independently of all other causes result in (a) either Total and Permanent disability, as hereinafter defined or (b) death of the Life assured; and the same is proved to the satisfaction of the Corporation, the following benefits shall be payable subject to 'Conditions and Restrictions' mentioned in Condition 4 of Part C of this Endorsement.

#### **(a). In case of Disability to the Life Assured:**

(i) Disability Benefit equal to the Accident Benefit Sum Assured, divided into equal monthly instalments spread over a period of 10 years, shall be paid and (ii) the payment of future premiums, if any, shall also be waived in respect of this Rider and the premium for Base Policy corresponding to Basic Sum Assured equal to Accident Benefit Sum Assured. The total premium including the premium for other rider(s), if opted for, and premium under the Base Policy corresponding to the difference in the Basic Sum Assured and the Accident Benefit Sum Assured (if Basic Sum Assured exceeds the Accident Benefit Sum Assured under this Rider), shall continue to be paid for continuity of coverage of respective benefits as per the terms and conditions of the Base Policy and Rider(s).

On death or maturity before the expiry of the said period of 10 years, during which monthly instalments are to be paid, the Disability Benefit instalments, which have not fallen due, will be paid in lumpsum.

The proximate cause of disability must be 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:

- i. Dressing - the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are medically necessary

- ii. Washing - the ability to wash to maintain an adequate level of cleanliness and personal hygiene
- iii. Feeding - the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available
- iv. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- v. Mobility - the ability to move indoors from room to room on level surfaces at the normal place of residence
- vi. 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.

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 disability benefit 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 Disability Benefit, whichever is earlier and
- (ii) the instalments of Disability Benefit 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 Disability Benefit shall be payable considering as if no disability had occurred.

**(b). In case of Death of the Life Assured:**

A sum equal to the Accident Benefit Sum Assured shall be payable under this Rider. However, the Rider shall have to be in-force at the time of accident (i.e. all due premiums should have been paid as on the date of accident).

**(c). Maturity Benefit:**

No maturity benefit is payable under this Rider.

**2. Payment of Premium:**

- (a) The Accidental Death and Disability Benefit Rider premium, including the taxes as applicable from time to time, is payable only along with the premium for the Base Policy and cannot be paid separately.
- (b) Once a disability claim under LIC's Accidental Death and Disability Benefit Rider has been admitted, no subsequent premium towards this Rider shall be charged. However, the total premium including the premium for other rider(s), if opted for, and premium under the Base Policy corresponding to the difference in the Basic Sum Assured and the Accident Benefit Sum Assured (if Basic Sum Assured exceeds the Accident Benefit Sum Assured under this Rider), shall continue to be paid for continuity of coverage of respective benefits as per the terms and conditions of the Base Policy and Rider(s).
- (c) The additional premium paid in respect of this Rider shall not be taken into account for determination of Death Benefit of the Base Policy and in calculating the surrender value of the Base Policy.

**3. Grace period:** Same as mentioned under the Base Policy

**4. Conditions and restrictions:**

- (a). An Accident for the purpose of this policy is as defined in Part B of this Endorsement.
- (b). This Rider 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.
- (c). Subject to as stated above, under an in-force policy the LIC's Accidental Death and Disability Benefit Rider can be opted for by payment of additional premium at any time within the premium paying term of the Base Policy provided, the outstanding premium paying term of the Base Policy as well as Rider is atleast five years but before the policy anniversary on which the age nearer birthday of the Life Assured is 65 years. The benefit covered under this rider will be available during the outstanding policy term of the Base Policy, or upto 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 as on date of accident.
- (d). The additional premium for this Rider will not be required to be paid after all premiums under the Base 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 Base Policy with which this rider is attached shall continue to be paid beyond age 70 years till the end of policy term, wherever applicable.
- (e). The maximum aggregate limit of Accident Benefit cover shall be as under:

**i) For LIC's Jeevan Shiromani with minimum Basic Sum Assured of Rs. 100 lakhs**

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.200 lakhs of Accident Benefit Sum Assured (including LIC's Jeevan Shiromani). If there be more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 200 lakhs (including a minimum of 100 lakhs under LIC's Jeevan Shiromani) the benefits shall apply to the first Rs. 200 lakhs Accident Benefit Sum Assured in order of date of policies issued.

**ii) For all other plans (excluding LIC's Jeevan Shiromani):**

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.100 lakhs of Accident Benefit Sum Assured. If there be more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Rs. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

In any case, the maximum Accident Benefit cover offered to an individual including the policies taken under Condition 4.(e).i) above, will not exceed Rs. 200 lakhs.

**(f). Exclusions:**

The Corporation shall not be liable to pay the benefits as specified in Condition 1.(a) or 1.(b) of Part C 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; or  
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.

## **PART – D: CONDITIONS RELATED TO SERVICING ASPECTS**

**1. Proof of Age:** Same as mentioned under the Base Policy.

**2. Forfeiture and Non-forfeiture Regulations:**

**Forfeiture in Certain Other Events:** Same as mentioned under the Base Policy.

**Non-forfeiture Regulations:** These provisions do not apply to this Rider as it does not acquire any paid up value and the Rider benefit ceases to apply, if Base policy is in lapsed condition.

**3. Revival of lapsed Policies:** The revival of the Rider will be considered along with the revival of the Base Policy and shall be revived in accordance with the Underwriting policy of the Corporation. The terms and conditions are as mentioned under "Revival of Lapsed Policies" in Part D of the Base Policy Document.

**4. Surrender Value:** This rider shall not acquire any Paid-up Value and no Surrender Value will be available under this rider. However, if this rider has been opted for and on surrender of the base policy to which this rider is attached, provided all the due premiums in respect of this rider and the base policy have been paid and the base 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 / Rider term)

**Limited premium paying policy:**

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

After Premium Paying Term:  $80\% * (\text{annualised rider premium per Rs. 1000 Accident Benefit Sum Assured} - 1) * (\text{Accident Benefit Sum Assured} / 1000) * (\text{Premium paying term for the rider}) * (\text{outstanding term for the rider in complete years} / (\text{Rider term} - \text{Premium paying term for the rider}))$

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

*Note: Symbol (\*) denotes multiplication and symbol ( / ) denotes division.*

**5. Loan:** No loan will be granted under this Rider

**6. Termination of LIC's Accidental Death and Disability Benefit Rider:**

The cover under LIC's Accidental Death and Disability Benefit Rider will terminate on the earliest of:

- a) On death of the Life Assured.
- b) On payment of final instalment of disability benefit in case of total and permanent disability.
- c) The date of expiry of the LIC's Accidental Death and Disability Benefit Rider (as mentioned in the Schedule).
- d) The date on which the Base Policy to which the Rider is attached terminates or is converted into a paid up policy.
- e) On payment of Free Look cancellation amount for this Rider.

If Disability Benefit claim is admitted under this Rider and the Base Policy is surrendered subsequently by the policyholder, the Disability Benefit instalments, if any, shall continue to be paid as per the provisions of Disability Benefit under this Rider.

**7. Free look period:**

During the Free Look period, if the policyholder is not satisfied with the "Terms and Conditions" of the Rider, the Rider Endorsement along with the Base Policy may be returned to the Corporation within 15 days (30 days if the policy is purchased online) from the date of receipt of the policy stating the reason of objections. On receipt of the same the Corporation shall cancel the Rider and return the amount of premium deposited for this Rider after deducting the proportionate risk premium (for this Rider) for the period of cover, charges for medical examination, special reports, if any, on account of Rider inclusion and stamp duty charges.

**PART E**

**Not Applicable.**

**PART – F: OTHER TERMS AND CONDITIONS**

**1. Assignments and Nominations:** Same as mentioned under the Base Policy.

**2. Tax:**

Statutory Taxes, if any, imposed on such insurance Riders by the Government of India or any other Constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of applicable taxes payable as per the prevailing rates, shall be payable by the policyholder on premiums including extra premiums, which shall be collected separately over and above in addition to the premiums payable by the policyholder. The amount of Tax paid shall not be considered for the calculation of benefits payable under the Rider.

**3. Normal requirements for accidental claim:**

In addition to the Claim provisions as stated in the Base Policy, 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 government. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
- 9) Hospital treatment records, etc.

Within 90 days from the date of death, intimation of death along with death certificate must be notified in writing to the office of the Corporation where the policy is serviced for any claims to be admissible. However, delay in intimation of the genuine claim by the claimant may be condoned by the Corporation on merit and where delay is proved to be for the reasons beyond his/her control.

Additional requirements for claiming Disability Benefit:

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.

The Corporation reserves the right to call for any additional requirement for the assessment of Rider claim.

**4. Legislative Changes:**

The Terms and Conditions including the premiums and benefits payable under this Rider are subject to variation in accordance with the relevant Legislation & Regulations.

**PART-G: STATUTORY PROVISIONS**

**Section 45 of Insurance Act, 1938:** Same as mentioned under the Base Policy.

**Grievance Redressal Mechanism:** Same as mentioned under the Base Policy.

Note:

- In case of dispute in respect of interpretation of terms and conditions mentioned in this Document, the English version shall stand valid.
- The conditions mentioned in this endorsement are not to be read in isolation but in agreement with the conditions mentioned in the Base Policy.

**YOU ARE REQUESTED TO EXAMINE THIS POLICY, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.**