

***SUD Life Accidental Death and Total & Permanent Disability Benefit Rider***

Accidents are common nowadays, and an accident can impair an individual's life and affect the family emotionally as well as economically. Star Union Dai-ichi Life has come out with the Accidental Death and Total & Permanent Disability Benefit rider, which provides additional benefits to the insured in the unfortunate event of his or her meeting with an accident during the contract period under this rider.

***Why choose SUD Life Accidental Death and Total & Permanent Disability Benefit Rider?***

You can get the maximum accidental and disability cover of up to Rs. 50 lakhs by opting for the add-on rider policy over and above the base policy and become eligible for additional coverage benefits.

***How does the rider work?***

SUD Life Accidental Death and Total & Permanent Disability Rider will be offered as an add-on benefit to the base plan.

The benefits payments are as given below:

In the event of death due to accident, an amount equal to the sum assured under this rider will be paid.

In the event of total and permanent disability, an amount equal to the sum assured under this rider will be paid in 10 equal half yearly installments, each equal to 10% of the basic sum assured.

The maximum sum assured allowed under each of the riders is restricted to the sum assured under base plan and subject to the condition that the premium for all the riders put together that are attached to the base plan should not exceed 30% of the premium for the base plan.

Further, total sum assured for any individual, under Accidental Death and Total and Permanent Disability Benefit Rider should not exceed Rs.50 Lakhs under for all products of STAR UNION DAI-ICHI put together.

If SUD Life Accidental Death and Total & Permanent Disability Benefit Rider is opted for and the policyholder becomes totally and permanently disabled, she/he will exit the rider benefits and continue with base product and other riders if any .

**Terms and Conditions**

**Minimum Entry Age:** 18 years last birthday

**Maximum Entry Age:** 60 years last birthday

**Minimum Premium Paying Term:** 5 years

**Maximum Age at the end of Premium paying term:** 65 years

**Premium paying Term:** 5 years to 47 years (Depending on the base plan)

**a) Minimum Face Amount/Basic Sum Assured/Annuity p.a. :** 10,000/-

**b) Maximum Face Amount/Basic Sum Assured/Annuity p.a. :** 50,00,000/-

Increase in sum assured is in multiples of Rs.1,000/-

**Other Features:**

- Ⓢ Policy loan is not available under this rider product.
- Ⓢ There is no Maturity Value or paid up value under this rider product.
- Ⓢ The premium payment modes allowed under this plan are Yearly, Half-yearly, Quarterly and Monthly. Premium payment under monthly mode is allowed only through ECS.

- Ⓢ A grace period of 30 days will be allowed for payment of quarterly/ half-yearly and yearly premiums, and 15 days for monthly premium options. If premium is not paid before the expiry of the grace period, the policy lapses.
- Ⓢ The rider plan can be revived only when the base plan is revived, and only along with the base plan by paying the arrears of premium with the applicable interest, (currently @ 9% p.a.) and on submission of the satisfactory medical evidence as per the underwriting rules applicable at that time.

**Exclusions:**

1. The rates in this schedule assume that a life assured shall be regarded as **“Totally and Permanently Disabled”** only if, as a result of accidental bodily injury:
  - a. ***Prior to the policy anniversary on which the life assured is aged 60 last birthday:***  
that life assured has been rendered totally incapable of being employed or engaged in any work, gainful activity, or any occupation whatsoever for remuneration or profit, wages or compensation, or
  - b. ***Subsequent to the policy anniversary on which the life assured is aged 60 last birthday:***  
that life assured has been rendered unable to perform independently (even with the use of assistive devices) at least 3 of the following 6 “Activities of Daily Living”:  
**Activities of Daily Living:**
    - *Washing:* the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
    - *Dressing:* the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
    - *Transferring:* the ability to move from a bed to an upright chair or wheelchair and vice versa;
    - *Mobility:* the ability to move indoors from room to room on level surfaces;
    - *Toileting:* the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
    - *Feeding:* the ability to feed oneself once food has been prepared and made available
2. For a benefit to be payable, such disability must have persisted for a continuous period of at least 6 months and must, in the opinion of a registered medical practitioner appointed by the Company, be deemed permanent.

**No Accidental Death Benefit or Total and Permanent Disability Benefit shall be payable if death is caused directly or indirectly by any of the following:**

3. The life assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc)
4. Accident or injury while flying in any kind of aircraft, other than as a fare paying passenger on an aircraft of a licensed airline
5. Self-inflicted injury, suicide or attempted suicide
6. Drug, alcohol or solvent abuse
7. Service in any military, police, paramilitary or similar organisation
8. War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not)
9. Active participation by the Life Assured in strikes, industrial dispute, riots, etc.
10. Criminal or illegal activity
11. Nuclear reaction, radiation or nuclear or chemical contamination

For the purpose of the above benefit payments, the definitions are as given below:  
**“Accidental Death”** means the death of the Insured which results directly, solely and

independently of any other causes from Bodily Injury AND occurs within 180 days of the date of Accident.

“**Accidental Injuries**” means death or Bodily Injury of the Insured which results directly, solely and independently of any other causes from an Accident AND which occurs within 180 days of the Accident.

“**Accident**” refers to a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs while the relevant Supplementary Contract is in force and during the lifetime of the Insured.

“**Bodily Injury**” means an abnormal bodily condition of the Insured which occurs while the relevant Supplementary Contract is in force and within 180 days of Accident, and caused directly and solely by Accident independent of any other cause and not therefore due to illness or disease. Such Bodily Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

***PROHIBITION OF REBATES (SECTION 41 OF INSURANCE ACT 1938)***

*No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:*

*Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.*

*Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.*

***SECTION 45 OF INSURANCE ACT 1938 – INDISPUTABILITY CLAUSE***

*No policy of Life Insurance shall, after the expiry of two years from the date on which it was effected, be called in question by an Insurer on the ground that a statement made in the proposal for insurance or any report of a medical officer or referee or friend of the Insurer or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows such statement was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.*

*Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms and conditions of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.*