

**I.SBI Life – Group Rider – Accidental Partial Permanent Disability (UIN:111B006V01)**

**1. Definition of Accidental Partial Permanent Disability.**

- 1.1. SBI Life – Group Rider - Accidental Partial Permanent Disability benefit is paid if the Insured Member is partially and permanently disabled from a cause, which is a result of accidental bodily injury.
- 1.2. The permanence of the disability will only be established 180 days following the date of the event causing the disability except in the case of complete severance of the hand at or above the wrist or foot at or above the ankle joint.

**2. Eligibility**

- 2.1. Eligibility criteria applicable would be as per details mentioned in the rider policy schedule.
- 2.2. Other Eligibility conditions as mentioned in 'Eligibility' section of base policy document of SBI life - Sampoon Suraksha are applicable for this rider.
  - 2.2.1. Cover may be extended to employees who are temporarily absent from their employment, if agreed by the Company, in writing. Such employee is still regarded as scheme member and should remain on the master policyholder's payroll and the employment contract should not be terminated by either party.
    - 2.2.1.1. Under such conditions ,the company can provide continuation of cover subject to following:
      - 2.2.1.1.1. Limited period of temporary absence upto180 days
      - 2.2.1.1.2. Temporary absence cover should apply to all scheme members.

**3. General Conditions.**

- 3.1. The terms and conditions specified in this rider document are applicable only if the base product policy schedule shows that this rider is opted.

**3.2. Benefits**

- 3.2.1. In case of accident partial permanent disability of insured member, rider sum assured is payable to insured member as per scheme rules and subject to all of the following:
  - 3.2.1.1. Base Policy and the rider is inforce.
  - 3.2.1.2. The insured member is partially and permanently disabled due to accident as defined in point no.1.

- 3.2.1.3. Disability or Loss of Use must be a result of a traumatic event caused solely by external, violent, unforeseeable and visible means, occurring independently of any other.
- 3.2.1.4. Such disability shall be proved to satisfaction of the company within 90 days of occurrence of the event.
- 3.2.1.5. Such disability should last without interruption, for at least 180 consecutive days from the date of accident except in the cases where accident has resulted in a complete severance of the hand at or above the wrist or foot at or above the ankle joint.
- 3.2.1.6. In an event of a single accident giving rise to more than one of the listed injuries (refer point no. 3.9), the benefit payable shall be paid to the injury with the highest benefit percentage.
- 3.2.1.7. Company appointed medical practitioner shall examine the insured member in connection with the disability. Based on the evidence provided and medical examination carried out, the medical practitioner shall consider the claim for acceptance.
- 3.2.2. Rider benefit payable is in addition to the benefits under the base policy and cannot exceed the amount stated in the point No 3.9.
- 3.2.3. Once the rider benefit is claimed, the rider cover amount for the Member will cease to the extent of percentage of rider benefit claimed.
- 3.2.4. No further increase in sum assured will be allowed in respect of such Member for this rider during the policy term.

### **3.3. Termination of Rider Cover:**

- 3.3.1. The date on which base policy is terminated
- 3.3.2. Premium towards the base policy is paid but rider premium is unpaid.
- 3.3.3. The date on which a member attains maximum cover ceasing age as per scheme rules. or the date on which member is no longer an Eligible Member for the rider.
- 3.3.4. The end of the Policy Year during which the Insured Member attains the cover ceasing age or such other age as may be agreed by the Company and the Master Policyholder in writing as per scheme rules.
- 3.3.5. Date on which we receive claim for the maximum benefit available for the rider.
- 3.3.6. The Policy may be terminated on Annual Renewal Date by either the Master Policyholder or the Company by giving a thirty days advance written notice to the other party, before the Annual Renewal Date on which such termination shall be effective. Termination shall be without prejudice to any claim originating prior to the effective date of termination.

3.3.7. Additionally, termination conditions as mentioned in the base policy document shall apply.

#### 3.4. Exclusions

The following are the comprehensive and exhaustive list of exclusions for the Accident and total permanent disability rider. The benefits shall not be paid upon claims occurring as a result of any of the following

- 3.4.1. Infection : Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 3.4.2. Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 3.4.3. Self-inflicted Injury: Intentional self- Inflicted injury.
- 3.4.4. Criminal acts: Member involvement in Criminal and/or unlawful acts.
- 3.4.5. War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- 3.4.6. Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- 3.4.7. Aviation: Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 3.4.8. Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 3.4.9. Physical Infirmary: Body or mental infirmity or any disease.

3.5. **Suicide Claims:** No suicide claims are payable.

3.6. **Surrender** – No surrender benefits are payable.

3.7. **Revival/Re-instatement:** Conditions applicable are same as mentioned in base policy document of Samporn Suraksha.

3.8. The provisions under General Terms, Complaints and Relevant statutes referred to base master policy booklet of Samporn Suraksha will also be applicable for this rider

3.9. **Benefits details for Accidental Partial Permanent Disability:**

Description	% of Partial and Permanent disability sum insured
Loss or loss of use of both hands from the wrist joint	100%
Loss or loss of use of both feet from the ankle joint	100%
Loss of sight in both eyes	100%
Loss or loss of use of one hand from the wrist joint and of one foot from the ankle joint	100%
Loss or loss of use of one hand from the wrist joint and loss of sight in one eye	100%
Loss or loss of use of one foot from the ankle joint and loss of sight in one eye	100%
Loss of speech and of hearing in both ears	100%
Loss or loss of use of one hand from the wrist joint	50%
Loss or loss of use of one foot from the ankle joint	50%
Loss of sight in one eye	50%
Loss of speech	50%
Loss of hearing in both ears	50%
Loss or loss of use of 4 fingers and thumb on same hand	40%
Loss or loss of use of 4 fingers on same hand	35%
Loss or loss of use of thumb – both phalanges	25%
Loss of hearing in one ear	25%