

I.SBI Life – Group Rider – Accident Death (UIN:111B007V01)

1. Definition of Accident

- 1.1. An event caused solely and directly by violent, unexpected and external means resulting in bodily injuries, of which there is evidence as a visible contusion or wound on the exterior of the body.

2. Eligibility Conditions

- 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 an event of death of the insured member due to accident, rider sum assured is payable to insured member as per scheme rules subject to all of the following:
- 3.2.1.1. Base Policy and the rider is inforce.
- 3.2.1.2. The death of insured member is caused due to accident as defined in point no. 1.
- 3.2.1.3. The death must be solely and directly due to the injuries from the accident and it should be independent of all other causes.
- 3.2.1.4. Such accidental death should be proved to the satisfaction of the company.

3.3. Termination of rider

- 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. The date on which claim is received 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

Rider sum assured is not payable on deaths due to the consequence of or occurring during the following events:

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