

**I. SBI Life – Group Rider – Accident and Sickness Total Permanent Disability
(UIN:111B013V01)**

1. Definition of Accidental and Sickness Total Permanent Disability

1.1. The insured member would be regarded as “Totally and Permanently Disabled” only if, disability arises due to accidental bodily injury, sickness or any disease and the member becomes incapacitated to earn an income from any work, occupation or profession for the rest of his/her life.

Or

Insured member has suffered loss by physical separation (or total permanent loss of use) of both hands, and both feet, or both eyes and a combination of any two.

1.2. The above mentioned disability must last, without interruption, for at least 180 consecutive days and must be deemed permanent by an appropriate medical practitioner appointed by the the company.

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. The 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 totally and permanently disabled due to accident, sickness or any disease as defined in point no.1.
- 3.2.1.3. The insured member is totally and irreversibly disabled without any interruption for at least 180 consecutive days.
- 3.2.1.4. Such disability should be proved to the satisfaction of the company.
- 3.2.1.5. Member can claim only once under this rider during the policy term. The rider cover shall terminate on acceptance of the first claim for the member.
- 3.2.1.6. 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.

3.3. 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

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

- 3.4.1. For cover in excess of FCL: For cover in excess of FCL any non disclosed health condition to the Company at the date of issue of the Policy or at the date of any reinstatement.

- 3.4.2. Self- Inflicted injury: intentional self- Inflicted injury or diseases while sane or insane.
 - 3.4.3. HIV/AIDS :Any disability which arises in the presence of HIV and/or AIDS
 - 3.4.4. Criminal Acts: Member involvement in criminal and / or unlawful acts.
 - 3.4.5. Hazardous sports: injuries or diseases arising from taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
 - 3.4.6. Aviation: member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
 - 3.4.7. Drug Abuse : member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner or diseases due to alcoholism or drug addiction
 - 3.4.8. Felony /Narcotics: injuries and diseases incurred due to committing a felony or while under the influence of illegal narcotics.
 - 3.4.9. 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.
 - 3.4.10. 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.
- 3.5. **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.