

**I. SBI Life – Group Rider – Accident and Sickness Total Permanent Disability
(UIN:111B013V02)**

1. Standard Definitions

- 1.1. An accident shall mean a sudden, unforeseen and involuntary event, caused by outward, violent and visible means.
- 1.2. A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian medicine or for Homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.
- 1.3. Illness means a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- 1.4. Injury means accidental physical bodily harm that is not caused by any illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 1.5. Medical Advice : Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.

2. Definitions of Accident and Sickness Total Permanent Disability

- 2.1. The terms and conditions specified in this rider document are applicable only if your policy schedule shows that we have offered this rider to you. The UIN allotted by IRDAI for this rider is 111B013V02.
- 2.2. The cover would be applicable to those members to whom the cover is granted by us and specifically mentioned in the policy schedule. For mid-joiners, the cover would take effect from the day on which we add them as eligible members for the rider.
- 2.3. SBI Life – Group – Accident and Sickness Total Permanent Disability Rider benefit is paid if the Insured Member is totally and permanently disabled from a cause, which is a result of accidental bodily injury, illness or disease.
- 2.4. The insured member would be regarded as “Totally and Permanently Disabled” only if, disability arises due to accidental bodily injury, illness 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

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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. Such disability shall be intimated to the company within 90 days of occurrence of the event. The Company should be satisfied with such disability and whether such disability is total and permanent.

3. Accidental and Sickness Total Permanent Disability Benefits

3.1. Accidental and Sickness Total Permanent Disability benefit is payable:

3.2. If insured member is Totally and Permanently Disabled due to accidental bodily injury, illness or disease, the rider sum assured shall be payable to insured member as per scheme rules and subject to all of the following:

3.2.1. Base cover and rider for the insured member are in-force at the time of occurrence of event as mentioned above.

3.2.2. Insured member is totally, permanently and irreversibly disabled without any interruption for at least 180 consecutive days.

3.2.3. Company's authorised 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 either for acceptance or rejection. The Company's decision shall be final and binding.

3.3. Once the benefit under this rider is claimed, the coverage of the Member under this rider shall cease.

3.4. There is no death benefit under this rider cover.

3.5. There is no maturity benefit under this rider cover.

3.6. There would be no benefits payable under a lapsed rider cover.

4. Eligibility Conditions

4.1. An employee / member shall be considered eligible for Accidental and Sickness Total Permanent Disability Rider benefit only if he becomes eligible for base benefit under the Master Policy.

5. General Conditions

5.1. If in respect of the Insured Member, the Date of Entry is later than the Date of commencement of the Master Policy or the Annual Renewal Date, proportionate Premiums shall be payable and thereafter the insurance Coverage shall be effective.

5.2. Premiums are payable by the Master Policyholder to the Company in advance and according to the Premium Payment Mode and the due dates of premium.

5.3. The amount of Sum Assured under the Accidental and Sickness Total Permanent Disability Rider benefit shall be determined based on the amount of premium that has been actually paid in respect of the Rider cover. Any enhancement of this rider benefit including extending of cover beyond FCL shall be subject to acceptance by Us and if the additional premium for this enhanced cover is received by Us.

5.4. In the event a Member ceases to be an Insured Member during the policy year for any reason other than death, the Company will refund to the Master Policyholder any premium paid in excess of the appropriate proportion of coverage provided.

6. Termination of Rider.

6.1. Accidental and Sickness Total Permanent Disability cover shall terminate on the earliest of the following:

6.1.1. The date on which base policy is terminated.

6.1.2. The date of expiration of the period for which the last premium payment is received in respect of the Insured member's rider cover.

6.1.3. The date on which the member is no longer an eligible member for the rider cover.

6.1.4. The end of the policy year during which the insured member attains the cover ceasing age for accidental death rider cover or such other age as may be agreed by the Company and the Master Policyholder in writing.

6.1.5. Date on which we admit claim under the rider.

6.1.6. Accidental and Sickness Total Permanent Disability cover may be terminated on Annual Renewal Date by either the master policyholder or the Company by giving 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. However, the accidental death rider cover shall automatically terminate if it is not renewed by the Master Policy Holder on the Annual Renewal Date within the grace period.

7. Exclusions : The benefit under Accident and Sickness Total Permanent Disability rider shall not be payable in case of disability arising from or due to the consequences of or occurring during the events as specified below :

7.1. For cover in excess of Free Cover Limit [FCL]: For cover in excess of FCL, in case of any non disclosure of any pre-existing adverse health condition, to the Company at the date of issue of the Policy or at the date of any reinstatement.

7.2. Self- Inflicted injury: intentional self- Inflicted injury or diseases while sane or insane.

7.3. Criminal Acts: Member involvement in criminal and / or unlawful acts.

- 7.4. 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.
- 7.5. Aviation: member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 7.6. 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
- 7.7. Felony /Narcotics: injuries and diseases incurred due to committing a felony or while under the influence of illegal narcotics.
- 7.8. 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.
- 7.9. 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.
8. Revival / Re-instatement: Conditions applicable are same as mentioned in base policy document of SBI Life - Samporn Suraksha.
9. The provisions under all the other Terms, Conditions and Relevant statutes referred to in the Master Policy booklet of SBI Life - Samporn Suraksha will also be applicable for this rider.