

SBI Life – Accident Benefit Rider (UIN: 111B041V01)
An Individual, Non-Linked, Health Insurance Pure Risk Rider

Rider Document
SBI Life – Accident Benefit Rider (UIN 111B041V01)

This is Your Rider Document. It contains the applicable terms and conditions for Your Rider benefits. Please read the terms and conditions and keep this Rider Document safely.

This Rider Document is issued along with and attached to the Base Policy and must be read together with the Base Policy Document.

Part A

Welcome Letter | Policy Preamble | Policy Schedule

Please refer to the Base Policy Document for these details.

Part B

Definitions

The terms defined below shall have the meaning attributed to them wherever they appear in the Rider Document. All terms defined in the Base Policy and used in this Rider Document in defined form will have the same meaning as defined in the Base Policy Document.

Expressions	Meanings
1. Accident	means a sudden, unforeseen and involuntary event caused by external, and visible and violent means which causes Bodily Injury but excludes illness and diseases.
2. Accidental Death	means death: a. which is caused by Bodily Injury resulting from an Accident, and b. which occurs due to the said Bodily Injury solely, directly and independently of any other causes, and c. which occurs within 180 days of the occurrence of such Accident, and d. for which the benefit shall be payable even if the death happens after the expiry of the Rider Term subject to the following: i. The Accident happens when the Rider is In-Force or in Paid-Up status and ii. The Accidental Death happens within 180 days of this Accident.
3. Accidental Death Benefit (AD Benefit)	means the Accidental Death Benefit payable and more fully described under Part C clause (II)(3) of this Rider
4. Accidental Partial Permanent Disability (APPD)	means a Disability: a. which is caused by Bodily Injury resulting from an Accident, and b. which occurs due to the said Bodily Injury solely, directly and independently of any other causes, and c. which occurs within 180 days of the occurrence of such Accident, and d. for which the benefit shall be payable even if the disability happens after the expiry of the Rider Term subject to the following:

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	<p>i. The Accident happens when the Rider is In-Force or in Paid-Up status, and</p> <p>ii. The APPD happens within 180 days of this Accident, and</p> <p>e. which is defined as disablement resulting in any of the occurrences listed under the following table of benefits:</p> <table> <tr> <th>Bodily Injuries</th><th>% of Rider Sum Assured payable</th></tr> <tr> <td>Total and Permanent loss of:</td><td></td></tr> <tr> <td>• Hearing in both ears</td><td>75%</td></tr> <tr> <td>• Hearing in one ear</td><td>30%</td></tr> <tr> <td>• Sight in one eye except perception of light</td><td>50%</td></tr> <tr> <td>• Loss of one eye</td><td>50%</td></tr> <tr> <td>• Loss of speech</td><td>50%</td></tr> <tr> <td>Total loss by physical severance:</td><td></td></tr> <tr> <td>• Thumb and four fingers of one hand</td><td>50%</td></tr> <tr> <td>• Four fingers of one hand</td><td>40%</td></tr> <tr> <td>• Thumb (both phalanxes)</td><td>25%</td></tr> <tr> <td>• Thumb (one phalanx)</td><td>10%</td></tr> <tr> <td>• Index finger (three phalanxes)</td><td>15%</td></tr> <tr> <td>• Index finger (two phalanxes)</td><td>8%</td></tr> <tr> <td>• Index finger (one phalanx)</td><td>4%</td></tr> <tr> <td>• Amputation of one hand at or above the wrist</td><td>50%</td></tr> <tr> <td>• Amputation of one foot at or above the ankle</td><td>50%</td></tr> <tr> <td>• Middle finger (three phalanxes)</td><td>10%</td></tr> <tr> <td>• Middle finger (two phalanxes)</td><td>4%</td></tr> <tr> <td>• Middle finger (one phalanx)</td><td>2%</td></tr> <tr> <td>• Ring finger (three phalanxes)</td><td>8%</td></tr> <tr> <td>• Ring finger (two phalanxes)</td><td>4%</td></tr> <tr> <td>• Ring finger (one phalanx)</td><td>2%</td></tr> <tr> <td>• Little finger (three phalanxes)</td><td>6%</td></tr> <tr> <td>• Little finger (two phalanxes)</td><td>3%</td></tr> <tr> <td>• Little finger (one phalanx)</td><td>2%</td></tr> <tr> <td>• All toes of one foot</td><td>17%</td></tr> <tr> <td>• Great toe (two phalanxes)</td><td>5%</td></tr> <tr> <td>• Great toe (one phalanx)</td><td>2%</td></tr> <tr> <td>• Any one toe</td><td>3%</td></tr> </table> <p>Notes:</p> <p>i. No benefit is payable for any pre-existing degree of disablement and if further Injury occurs only the difference between the</p>	Bodily Injuries	% of Rider Sum Assured payable	Total and Permanent loss of:		• Hearing in both ears	75%	• Hearing in one ear	30%	• Sight in one eye except perception of light	50%	• Loss of one eye	50%	• Loss of speech	50%	Total loss by physical severance:		• Thumb and four fingers of one hand	50%	• Four fingers of one hand	40%	• Thumb (both phalanxes)	25%	• Thumb (one phalanx)	10%	• Index finger (three phalanxes)	15%	• Index finger (two phalanxes)	8%	• Index finger (one phalanx)	4%	• Amputation of one hand at or above the wrist	50%	• Amputation of one foot at or above the ankle	50%	• Middle finger (three phalanxes)	10%	• Middle finger (two phalanxes)	4%	• Middle finger (one phalanx)	2%	• Ring finger (three phalanxes)	8%	• Ring finger (two phalanxes)	4%	• Ring finger (one phalanx)	2%	• Little finger (three phalanxes)	6%	• Little finger (two phalanxes)	3%	• Little finger (one phalanx)	2%	• All toes of one foot	17%	• Great toe (two phalanxes)	5%	• Great toe (one phalanx)	2%	• Any one toe	3%
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	<p>condition prior to and after current disabilities shall be considered.</p> <p>ii. The total benefits paid shall not exceed the applicable Rider Sum Assured.</p> <p>iii. In case of multiple disabilities on the same limb in a single event, the maximum benefit payable shall be restricted to that payable upon the loss of that limb. For example, in the event of loss of one hand, only 50% of Rider Sum Assured for APPD Benefit, shall be made as per above table and the Life Assured cannot claim for the loss of fingers of the lost hand. Similarly, in case of physical severance of a higher level anatomical part the pay-out shall be restricted to the higher order payment. For example:</p> <ul style="list-style-type: none"> - Thumb and four fingers of one hand would warrant a payout of 50% as per the above table. It would not mean additional payout for each finger and its phalanx. - Loss of Index finger (three phalanxes) by physical severance would be eligible for 15% payout as per above table. The Life Assured in this case shall not be eligible for additional payout for Index finger (two phalanxes) & Index (one phalanx). <p>iv. Point (iii) above shall however be not applicable if the physical severance happens to any contralateral body part.</p> <p>“Loss of Speech” Total and irrecoverable loss of the ability to speak as a result of Accidental Injury to the vocal cords. The inability to speak must be established for a continuous period of 6 months. This diagnosis must be supported by medical evidence furnished by a Medical Practitioner who is an Ear, Nose, Throat (ENT) specialist. All psychiatric related causes are excluded.</p> <p>“Deafness (Loss of Hearing)” Total and irreversible loss of hearing in both ears or one ear as a result of Accident. This diagnosis must be supported by pure tone audiogram test and certified by a Medical Practitioner who is an Ear, Nose and Throat (ENT) specialist. Total means “the loss of hearing to the extent that the loss is greater than 90 decibels across all frequencies of hearing” in both or one ear(s).</p> <p>“Blindness (Loss of Sight)” I. Total, permanent and irreversible loss of all vision in both eyes or one eye as a result of Accident. II. The Blindness is evidenced by: a. Corrected visual acuity being 3/60 or less in both eyes or one eye or;</p>

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	<p>b. the field of vision being less than 10 degrees in both eyes or one eye.</p> <p>III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.</p>
5. Accidental Partial Permanent Disability Benefit (APPD Benefit)	means the Accidental Partial Permanent Disability Benefit payable and more fully described under Part C clause (II)(4) of this Rider.
6. Base Policy	means the Policy terms and conditions (Base Policy Document) to which this Rider is attached.
7. Bodily Injury	means Injury that must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal Injury.
8. Date of Commencement of the Rider	means the start date of the Rider as stated in the Policy Schedule.
9. Date of Expiry	means the date stated in the Policy Schedule on which the Rider Term expires unless the Rider has been terminated earlier.
10. Injury	means accidental physical bodily harm excluding any illness, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
11. Limited Premium Payment Rider	means that the Rider Premium Payment Term is less than the Rider Term.
12. Medical Practitioner	means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for Homeopathy set up by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of license, provided such Medical Practitioner is not the Life Assured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Assured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Assured.
13. Regular Premium Payment Rider	means that the Rider Premium Payment Term is the same as the Rider Term.
14. Rider Premium	means the premium due under the Rider at the intervals and in the amounts specified in the Policy Schedule.
15. Rider Premium Payment Term	<p>means the period specified in the Policy Schedule, during which Rider Premiums are payable.</p> <p>If the rider is opted at inception of the base policy, the premium payment term shall be same as premium payment term of the base policy.</p> <p>If rider is opted at subsequent policy anniversary of the base policy, the premium payment term shall be equal to the outstanding premium payment term of the base policy.</p>
16. Rider Sum Assured	means the amount specified in the Policy Schedule against the AD Benefit and the APPD Benefit which is payable in accordance with the terms and conditions of this Rider. The Rider Sum Assured represents Our maximum, total and cumulative liability in respect of any and all claims

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	arising under the AD Benefit and APPD Benefit, respectively, in respect of the Life Assured. For other than Single Premium Payment Rider, the Rider Sum Assured for the AD Benefit and the APPD Benefit, shall be at least 105% of Total Rider Premiums Paid up to the date of the occurrence of the event less any amounts already paid under the Rider.
17. Rider Term	is the period commencing with the Date of Commencement of the Rider and terminating on the Date of Expiry.
18. Single Premium Payment Rider	means that there is a one time Rider Premium payment under the Rider.
19. Total Rider Premiums Paid	means the total of all the Rider Premiums paid, excluding any extra premium and taxes, if collected explicitly.

Part C

I. CONDITIONS PRECEDENT TO CONTRACT

1. Rider Premiums

- 1.1. For Limited Premium Payment Rider and Regular Premium Payment Rider, You must pay the Rider Premium due for this Rider along with the premium for the Base Policy. We will not accept Rider Premium on a standalone basis.
- 1.2. Please refer to the Policy Schedule for details on Rider Premium due dates and premium payment modes.
- 1.3. Please refer to the Base Policy for the other terms and conditions relating to premium payments and the consequences of non-payment of premium by the due dates. The modal loading for premium mode to calculate the Rider Premium, will be the same as under the Base Policy.
- 1.4. If the premium mode of the Base Policy is changed, the Rider Premium mode will also automatically change.

2. Misstatement of Age

- 2.1. Please refer to Clause I “*Conditions Precedent to Contract*” of the Base Policy for details pertaining to the misstatement of age provision which apply under the Base Policy and to the Rider.

3. Non Disclosure

- 3.1. Please refer to Clause I “*Conditions Precedent to Contract*” of the Base Policy for details pertaining to the non-disclosure provision which apply under the Base Policy and to the Rider.

4. Nomination

- 4.1. Please refer to Clause I “*Conditions Precedent to Contract*” of the Base Policy for details pertaining to the nomination provision which apply under the Base Policy and to the Rider.

II. CONDITIONS APPLICABLE DURING THE POLICY TERM

RIDER BENEFITS

1. This Rider has the following two benefit options available:
 - 1.1. **Option A:** Accidental Death Benefit (AD Benefit)
 - 1.2. **Option B:** Accidental Partial Permanent Disability Benefit (APPD Benefit)
2. Please note all of the following carefully in relation to Your available Rider benefits:
 - 2.1. The Policy Schedule will specify if the AD Benefit or the APPD Benefit or both AD Benefit and the APPD Benefit are applicable for the Life Assured under this Rider.
 - 2.2. Once the benefit options have been selected by You and recorded in the Policy Schedule the benefit option cannot be changed during the Rider Term.
 - 2.3. All claims under this Rider in respect of the Life Assured are subject to the availability of the Rider Sum Assured for the benefit claimed. If the APPD Benefit is In-Force under this Rider for the Life Assured, then any claims paid will reduce the available Rider Sum Assured under the APPD Benefit for any future claims made in respect of the Life Assured under the APPD Benefit.
 - 2.4. Any amount payable under this Rider is separate and independent of any amounts payable under the Base Policy.
3. **Option A: Accidental Death Benefit (AD Benefit)**
 - 3.1. On the Accidental Death of the Life Assured when the Rider is In-Force, We will pay the Rider Sum Assured for the AD Benefit as a lumpsum to the Claimant and this Rider shall terminate immediately and automatically.
4. **Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)**
 - 4.1. On the occurrence of the APPD of the Life Assured when the Rider is In-Force, We will pay the percentage of the Rider Sum Assured for the APPD Benefit as specified in Part B Clause 4 of this Rider to the Claimant and this Rider shall continue subject to the availability of the Rider Sum Assured for the APPD Benefit. If the payment of claims under this APPD Benefit results in the exhaustion of the Rider Sum Assured for the APPD Benefit, no further claims will be payable under the APPD Benefit.
5. **Maturity Benefit**
 - 5.1. There is no maturity benefit offered and/or available under this Rider.

RIDER TERMS AND CONDITIONS

6. **Grace Period**
 - 6.1. Please refer to the Base Policy Document for details pertaining to the applicable Grace Period for this Rider.
7. **Lapse**
 - 7.1. For Regular Premium Payment Rider: If We have not received the Rider Premium within the Grace Period, then the Rider will automatically Lapse at the expiry of the Grace Period.
 - 7.2. For Limited Premium Payment Rider: If We have not received the Rider Premium for at least first 2 full Rider Policy Years and within the Grace Period, then the Rider will Lapse automatically at the expiry of the Grace Period.

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- 7.3. Once Your Rider Lapses, all risk cover under the Rider will cease, and no amounts will be payable under the Rider.

8. Non-forfeiture Benefits

8.1. Paid-Up Value

- 8.1.1. For Single Premium Payment Rider and Regular Premium Payment Rider: No Paid-Up value is applicable.
- 8.1.2. For Limited Premium Payment Rider: If We have received the Rider Premium for at least first 2 full Rider Policy Years and subsequent Rider Premiums are not paid within the Grace Period, then the Rider will automatically become Paid-Up.
- 8.1.3. Once Your Rider becomes Paid-Up, Our liability on the occurrence of the Life Assured's Accidental Death or APPD will be limited to the Paid-Up Rider Sum Assured, subject to the conditions and exclusions contained in Clause (II)(14) and Clause (II)(15) under Part C, respectively. The Paid-Up Rider Sum Assured will be calculated as:
$$\{\text{Rider Sum Assured} * (\text{Total period for which Rider Premiums have already been paid} / \text{Maximum period for which Rider Premiums were originally payable})\}$$
- 8.1.4. You may terminate Your Paid-Up Rider before the end of the Rider Term by surrendering the Rider for the Surrender Value.

8.2. Surrender Value

- 8.2.1. The Rider may be surrendered at any time during the Rider Term with or without the surrender of the Base Policy. Once surrendered:
- 8.2.1.1. All rights and benefits under the Rider will be automatically extinguished.
- 8.2.1.2. This Rider cannot be attached again to the Base Policy.
- 8.2.2. If the Base Policy is surrendered, then this Rider will be automatically surrendered.
- 8.2.3. For Regular Premium Payment Rider: No Surrender Value is payable on surrender.
- 8.2.4. For Limited Premium Payment Rider:
- 8.2.4.1. No Surrender Value is payable if You surrender the Rider before You have paid the Rider Premiums for at least first 2 full Rider Policy Years.
- 8.2.4.2. Surrender Value (as calculated below) is payable if You surrender the Rider after You have paid the Rider Premiums for at least first 2 full Rider Policy Years.
- 8.2.5. For Single premium payment rider: Surrender Value (as calculated below) is payable on surrender at any time during the Rider Term.
- 8.2.6. Surrender Value under this Rider is calculated as follows:
- 8.2.6.1. For Limited Premium Payment Rider:
$$70\% \text{ of Total Rider Premium paid} * (\text{Unexpired Rider Term} / \text{Original Rider Term}) * (1 - \text{Rider Premium Payment Term} / \text{Original Rider Term})$$
- 8.2.6.2. For Single Premium Payment Rider:
$$70\% \text{ of Rider Premium} * (\text{Unexpired Rider Term} / \text{Original Rider Term})$$

9. Revival

- 9.1. You may revive Your Lapsed or Paid-up Rider during the Revival Period subject to the Base Policy being In-Force or only along with the Base Policy and in accordance with the terms and conditions for Revival set out in the Base Policy Document. Please refer to the Base Policy Document for these details.
- 9.2. If a Lapsed Rider is not revived during the Revival Period, then the Rider will terminate and cannot be attached again to the Base Policy.

10. Rider Loan

- 10.1. No loan is available under this Rider.

11. Issuance of Physical Copy of Rider

- 11.1. Please refer to Clause II “*Conditions applicable during the Policy Term*” of the Base Policy for details pertaining to the issuance of duplicate Rider Document which apply under the Base Policy and to the Rider.

12. Policy Servicing

- 12.1. Please refer to Clause II “*Conditions applicable during the Policy Term*” of the Base Policy for details pertaining to the servicing of Rider which apply under the Base Policy and to the Rider.

EXCLUSIONS

13. Suicide Claim Provision

- 13.1. If the Life Assured, commits suicide, within 12 months from the Date of Commencement of the Rider or the date of Revival of the Rider, the AD Benefit shall not be payable and We will pay the higher of 80% of the Total Rider Premiums Paid till the date of death or the Surrender Value available on the date of death, provided the Rider is In-Force.

14. Exclusions for Accidental Death Benefit (AD Benefit):

- 14.1. The AD Benefit shall not be paid in respect of deaths due to the consequences of or occurring during the events as specified below:
- 14.1.1. Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
 - 14.1.2. Drug Abuse: The Life Assured being under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner.
 - 14.1.3. Self-inflicted Injury: Intentional self-inflicted Injury including the Injuries arising out of attempted suicide.
 - 14.1.4. Criminal acts: The Life Assured’s involvement in criminal and/or unlawful acts with criminal or unlawful intent.
 - 14.1.5. War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, act of foreign enemy, armed or unarmed truce, mutiny, rebellion, strikes or taking part in a riot or civil commotion.
 - 14.1.6. The Life Assured taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization.
 - 14.1.7. 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.
 - 14.1.8. Aviation: The Life Assured’s participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
 - 14.1.9. Hazardous sports and pastimes: The Life Assured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting or bungee-jumping.

15. Exclusions for Accidental Partial Permanent Disability Benefit (APPD):

- 15.1. The APPD Benefit shall not be paid in respect of any disablement of the Life Assured occurring directly or indirectly as a result of (any of the following):
- 15.1.1. Self-inflicted Injury: Intentional self-inflicted Injury including the injuries arising out of attempted suicide.

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- 15.1.2. Drug Abuse: The Life Assured being under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner.
- 15.1.3. War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, act of foreign enemy, armed or unarmed truce, mutiny, rebellion, strikes or taking part in a riot or civil commotion.
- 15.1.4. The Life Assured taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization.
- 15.1.5. Aviation: The Life Assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 15.1.6. Criminal acts: The Life Assured's involvement in criminal and/or unlawful acts with criminal or unlawful intent.
- 15.1.7. Any Injury incurred before the Date of Commencement of the Rider.
- 15.1.8. Hazardous sports and pastimes: The Life Assured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, or bungee-jumping.
- 15.1.9. Nuclear Contamination: the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

III. CONDITIONS WHEN A CLAIM ARISES

1. Claims under AD Benefit or APPD Benefit

- 1.1. It is a condition precedent to Our liability under this Rider that on the occurrence of an event giving rise to a claim under this Rider, the Claimant shall give Us a written notification of the claim at the earliest possible time. This written notification shall specify at least the policy number and provide details in relation to the cause and date of death/disability.
- 1.2. In order to process the claim, We will require the following necessary documents:
 - 1.2.1. Rider Document;
 - 1.2.2. Claimant's statement and claim forms in prescribed formats;
 - 1.2.3. Copies of all hospitalization documents (discharge summary, all investigation/diagnosis reports, ECG/ TMT, MRI/CT scans/ X Ray reports etc.);
 - 1.2.4. Duly attested copies of First Information Report (FIR);
 - 1.2.5. For Accidental Death: Original death certificate from municipal / local authorities; Post Mortem Report, Panchnama Viscera /Chemical analysis report, if the same is conducted;
 - 1.2.6. For APPD: Copy of Medico-legal Case (MLC) report / certificate; Disability certificate issued by civil surgeon or equivalent appointed by the District/State or Government Board; Fully filled in Family Physician Statement, Last Attending Physician statement;
 - 1.2.7. KYC of Life Assured/claimant
 - 1.2.8. Valid bank account proof of Life Assured/Claimant (copy of cancelled cheque/copy of bank pass book/Bank statement)
- 1.3. Based on the information and documentation provided to Us in respect of the claim, We may call for any other documents or information, if found necessary by Us in support of the claim.
- 1.4. We reserve the right to call for further medical examinations if required. The same would be done by a specialist appointed by Us for this purpose. The Life Assured may also be required to undergo any diagnostic tests at any of the diagnostic centres appointed by Us.
- 1.5. In case of any failure to: -
 - 1.5.1. provide the required proof of diagnosis or
 - 1.5.2. submit to any additional medical examinations, as required by Us or

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- 1.5.3. undergo any tests at any of the diagnostic centres appointed by Us, We may not be able to process your claim and pay you the benefit as applicable in time.
- 1.6. Claim under the Policy should be filed with Us at the earliest possible time following the claim event. While We may condone any delays in intimation or submission of documents, excessive delays may impact the claim settlement process. However, We reserve the right to request additional information or documentation to verify the validity of the claim and ensure a fair and efficient settlement process.
- 1.7. We will pay the claim if found admissible.
 - 1.7.1. For any claim related assistance, call Us at Our Claims Helpline on Toll free Number – 18002679090 (Timings: 24x7) and Helpline for NRI customers: +91-022 6928 9090 (Customer Service Timing: 24X7).

2. Surrender

- 2.1. We will require the Rider Document and other documentation as per our extant requirements to process the Surrender claim.

IV. CONDITIONS FOR CANCELLATION OF THE POLICY

1. Free Look Period

- 1.1. You have a Free Look Period of 30 days beginning from the date of the receipt of the Rider Document, whether received electronically or otherwise, to review the terms and conditions of the Rider.
- 1.2. If You disagree with any of the Rider terms and conditions, or otherwise, You have an option to cancel the Rider by sending a written request to Us, stating the reasons for the same.
- 1.3. Upon Your request and if no claim has been made under the Rider, You shall be entitled to a refund of the Rider Premium paid subject only to a deduction of the proportionate risk premium for the period of cover and the expenses, if any, incurred by Us on medical examination of the Life Assured and stamp duty charges, irrespective of the reasons mentioned.
- 1.4. You cannot revive or restore Your Rider once You have cancelled Your Rider during the Free Look Period.

2. Surrender

- 2.1. The Rider may be surrendered at any time during the Rider Term with or without the surrender of the Base Policy.
- 2.2. If You Surrender Your Rider during the Rider Term, then We will pay the Surrender Value in accordance with Clause II(8)(8.2) of the Rider.

3. Termination of Your Rider

- 3.1. Your Rider will terminate on the earliest of the following:
 - 3.1.1. Payment of the Free Look cancellation amount; OR
 - 3.1.2. Expiry of the Rider Term; OR
 - 3.1.3. Termination of the Base Policy; OR
 - 3.1.4. Payment of Surrender Value of Base Policy or Rider; OR
 - 3.1.5. Expiry of the Revival Period for a Lapsed Policy; OR
 - 3.1.6. Death of the Life Assured; OR
 - 3.1.7. Payment of 100% of the applicable Rider Sum Assured under APPD Benefit, if AD Benefit is not In-Force for the Life Assured under this Rider.

V. CONDITIONS FOR GRIEVANCE REDRESSAL

1. Please refer to Clause V “Conditions for Grievance Redressal” of the Base Policy for details pertaining to the grievance redressal procedure which apply under the Base Policy and to the Rider.

VI. OTHER TERMS AND PROVISIONS

1. Please refer to Clause VI “*Other Terms and Provisions*” of the Base Policy Document for details pertaining to other terms and provision such as communications, taxation, assignment, governing laws and jurisdiction etc. which apply under the Base Policy and to the Rider.
2. Section 45 of the Insurance Act 1938, as amended from time to time
 - 2.1. On cancellation of Base Policy, the Rider will also get cancelled. Section 45 for the Rider shall be applicable from the date of attachment of Rider to the Base Policy or from the date of revival of the Rider, as applicable.
[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in base policy for reference.]

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An Individual, Non-Linked, Health Insurance Pure Risk Rider

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY
SBI Life – Accident Benefit Rider

This document provides key information about your Rider. You are advised to go through your Rider Document.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Rider Clause Number
1	Name of the Insurance Rider/Policy	SBI Life – Accident Benefit Rider (UIN: 111B041V01)	Part A
2	Policy Number	_____	Part A of Base Policy
3	Type of Insurance/Rider	It is an Individual, Non-Linked, Health Insurance Pure Risk Rider	Part A
4	Rider Sum Assured	Individual Sum Assured: << Option A: Accidental Death Benefit (AD Benefit) Sum Assured:_____>> << Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit) Sum Assured:_____>>	Part A of Base Policy
5	Rider Coverage (What the rider covers?)	<< Option A: Accidental Death Benefit (AD Benefit)>> << Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)>>	Part C (II)(1)(1.1 & 1.2)
6	Exclusions (What the Rider does not cover)	Exclusions for Accidental Death Benefit (AD Benefit): The AD Benefit shall not be paid in respect of deaths due to the consequences of or occurring during the events as specified below: <ul style="list-style-type: none"> • Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained. • Drug Abuse: The Life Assured under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner. • Self-inflicted Injury: Intentional self-inflicted Injury including the Injuries arising out of attempted suicide. • Criminal acts: The Life Assured's involvement in criminal and/or unlawful acts with criminal or unlawful intent. • War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, act of foreign enemy, armed or unarmed truce, mutiny, rebellion, strikes or taking part in a riot or civil commotion. 	Part C (II)(14)

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		<ul style="list-style-type: none"> • The Life Assured taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization. • 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. • Aviation: Life Assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft. • Hazardous sports and pastimes: The Life Assured's engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, or bungee-jumping. <p>Exclusions for Accidental Partial Permanent Disability Benefit (APPD Benefit): The APPD Benefit shall not be paid in respect of any disablement of the Life Assured occurring directly or indirectly as a result of (any of the following):</p> <ul style="list-style-type: none"> • Self-inflicted Injury: Intentional self-inflicted Injury including the Injuries arising out of attempted suicide • Drug Abuse: The Life Assured under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner. • War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution, act of foreign enemy, armed or unarmed truce, mutiny, rebellion, strikes or taking part in a riot or civil commotion. • • The Life Assured taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization • Aviation: Life Assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft. • Criminal acts: The Life Assured's involvement in criminal and/or unlawful acts with criminal or unlawful intent. • Any Injury incurred before the Date of Commencement of the Rider. • Hazardous sports and pastimes: The Life Assured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting or bungee-jumping. • Nuclear Contamination: the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature. 	Part C (II)(15)
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7	<p>Waiting period</p> <ul style="list-style-type: none">• Time period during which specified diseases/treatments are not covered.• It is counted from the beginning of the policy coverage	No waiting period applicable for this Rider.																																															
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount /percentage of the admissible claim amount to be paid by policyholder/insured)</p> <p>iii. Deductible (It is a specified:</p> <ul style="list-style-type: none">- up to which an insurance company will not pay any claim, and- which will be deducted from total claim amount (if claim amount is more than	<p>For Accidental Death Benefit (AD Benefit), no sub-limit, co-payment or deductible applicable.</p> <p>For Accidental Partial Permanent Disability Benefit (APPD Benefit), no co-payment or deductible applicable. However, following sub-limits shall apply basis the Bodily Injury.</p> <table><tr><th>Bodily Injuries</th><th>% of Rider Sum Assured payable</th></tr><tr><td>Total and Permanent loss of:</td><td></td></tr><tr><td>• Hearing in both ears</td><td>75%</td></tr><tr><td>• Hearing in one ear</td><td>30%</td></tr><tr><td>• Sight in one eye except perception of light</td><td>50%</td></tr><tr><td>• Loss of one eye</td><td>50%</td></tr><tr><td>• Loss of speech</td><td>50%</td></tr><tr><td>Total loss by physical severance:</td><td></td></tr><tr><td>• Thumb and four fingers of one hand</td><td>50%</td></tr><tr><td>• Four fingers of one hand</td><td>40%</td></tr><tr><td>• Thumb (both phalanxes)</td><td>25%</td></tr><tr><td>• Thumb (one phalanx)</td><td>10%</td></tr><tr><td>• Index finger (three phalanxes)</td><td>15%</td></tr><tr><td>• Index finger (two phalanxes)</td><td>8%</td></tr><tr><td>• Index finger (one phalanx)</td><td>4%</td></tr><tr><td>• Amputation of one hand at or above the wrist</td><td>50%</td></tr><tr><td>• Amputation of one foot at or above the ankle</td><td>50%</td></tr><tr><td>• Middle finger (three phalanxes)</td><td>10%</td></tr><tr><td>• Middle finger (two phalanxes)</td><td>4%</td></tr><tr><td>• Middle finger (one phalanx)</td><td>2%</td></tr><tr><td>• Ring finger (three phalanxes)</td><td>8%</td></tr><tr><td>• Ring finger (two phalanxes)</td><td>4%</td></tr><tr><td>• Ring finger (one phalanx)</td><td>2%</td></tr></table>	Bodily Injuries	% of Rider Sum Assured payable	Total and Permanent loss of:		• Hearing in both ears	75%	• Hearing in one ear	30%	• Sight in one eye except perception of light	50%	• Loss of one eye	50%	• Loss of speech	50%	Total loss by physical severance:		• Thumb and four fingers of one hand	50%	• Four fingers of one hand	40%	• Thumb (both phalanxes)	25%	• Thumb (one phalanx)	10%	• Index finger (three phalanxes)	15%	• Index finger (two phalanxes)	8%	• Index finger (one phalanx)	4%	• Amputation of one hand at or above the wrist	50%	• Amputation of one foot at or above the ankle	50%	• Middle finger (three phalanxes)	10%	• Middle finger (two phalanxes)	4%	• Middle finger (one phalanx)	2%	• Ring finger (three phalanxes)	8%	• Ring finger (two phalanxes)	4%	• Ring finger (one phalanx)	2%	Part B (4)
Bodily Injuries	% of Rider Sum Assured payable																																																
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	the specified amount) iv. Any other limit (as applicable)	<ul style="list-style-type: none"> • Little finger (three phalanxes) 6% • Little finger (two phalanxes) 3% • Little finger (one phalanx) 2% • All toes of one foot 17% • Great toe (two phalanxes) 5% • Great toe (one phalanx) 2% • Any one toe 3% 	
9	Claims / Claims Procedure	<ul style="list-style-type: none"> • It is a condition precedent to Our liability under this Rider that on the occurrence of an event giving rise to a claim under this Rider, the Claimant shall give Us a written notification of the claim at earliest possible time. This written notification shall specify at least the policy number, and provide details in relation to the cause and date of death/disability. • For details, please refer the Claims section of the Rider document. • Based on the information and documentation provided to Us in respect of the claim, We may call for any other documents or information, if found necessary by Us in support of the claim. 	Part C (III)
10	Policy Servicing	<p>Details of Our officials: Your local SBI Life service branch: <<SBI Life branch address>></p> <p>Our Helpline/Call Centre Number:</p> <ul style="list-style-type: none"> • Toll free customer service helpline 18002679090 (Customer Service Timings: 24x7) • Helpline for NRI Customers: +91-022 6928 9090 (Customer Service Timings: 24x7) <p>E-mail us at info@sbilife.co.in, or visit us at www.sbilife.co.in.</p>	Welcome Letter of Base Policy
11	Grievance/Complaints	<p>If You have any query, complaint or grievance, You may approach any of Our office.</p> <p>You can also call us on Our toll-free number: 1800 267 9090 and Helpline for NRI Customers: +91-022 6928 9090 (24 X 7) and these timings are subject to change)</p> <p>You can also send an email to Us on info@sbilife.co.in</p> <p>If You are not satisfied with Our decision or have not received any response within 15 business days, You may write to Us at: Head – Client Relationship, SBI Life Insurance Company Limited 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai - 400 706 Dist. Thane, Maharashtra</p>	Part C (V)

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		<p>Telephone No.: +91 - 22 – 6645 6785 E-mail Id: hcr@sbilife.co.in</p> <p>In case the complaint is not fully attended by Us within 15 days of lodging the complaint through our Grievance Redressal Mechanism; you may escalate the complaint to IRDAI through the Bima Bharosa Portal (IRDAI) website: https://bimabharosa.irdai.gov.in/ or contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732</p> <p>Insurance Ombudsman address is available on the website of IRDAI, http://www.irdai.gov.in and in our website http://www.sbilife.co.in.</p>	
12	Things to remember	<p>Grace Period: As per the Base Policy</p> <p>Free Look Cancellation: 30 days</p> <p>Rider Renewal: Your rider's renewal premium shall be payable along with the renewal premium for base Policy.</p>	<p>Part C (II)(6)</p> <p>Part C(IV)(1)</p>
13	Your Obligations	<p>Please provide correct, complete and accurate information in the proposal form for this Rider and disclose fully all pre-existing disease/s or condition/s of the Life Assured before buying this Rider.</p> <p>Note: Non-disclosure or misrepresentation may affect the claim settlement.</p>	

Declaration by the Policyholder:

I have received the above and I have read & confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Product related documents including the customer information sheet are available on Our website www.sbilife.co.in
- ii. In case of any conflict, the terms & conditions mentioned in the Base Policy Document/Rider Document shall prevail.