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SBI Life - Accident Benefit Rider – Linked, An Individual, Linked, Non-Participating, Health Insurance Pure Risk Rider

As you evaluate to safeguard your family's financial stability, you would have planned to buy a life insurance policy to meet your family's long term financial goals as well as enhance your wealth creation. Understanding life's unpredictable nature, you aim to fortify your financial planning against any such unforeseen events. That's where we at SBI Life step in, offering a solution to augment your protection needs comprehensively.

SBI Life - Accident Benefit Rider – Linked, a valuable addition to your life insurance policy. This rider enhances your coverage by providing additional protection in the event of an unfortunate accident resulting in dismemberment / disability or death. With benefits payable on top of your base policy, it offers an extra layer of protection for you and your loved ones.

Key Features

1. Enhanced protection with two benefit options:
 - a. Accidental Death Benefit (AD Benefit)
 - b. Accidental Partial Permanent Disability Benefit (APPD)
2. Option to enhance coverage by opting for Rider on payment of additional premium
3. Regular /Limited/ Single Premium payment term available to align with your base policy.

There are two benefit options under this rider. You can choose any one or both the benefit options. The benefit option(s) once chosen cannot be changed later.

Option A: Accidental Death Benefit (AD Benefit)

Option B: Accidental Partial Permanent Disability Benefit (APPD Benefit)

If any of the above benefit options is/are offered as an in-built benefit cover under the base policy to which the rider is getting attached, the same benefit option shall not be offered under the rider.

This rider will be offered along with SBI Life's individual unit-linked insurance products. This rider can be opted at inception of the base policy or at subsequent policy anniversary, during the premium payment term of the base policy, provided the base policy is in force.

- This rider can be opted at subsequent policy anniversary for Regular Pay or Limited Pay policies.
- Rider Term should be less than or equal to the outstanding policy term of the base policy to which the rider is attached.
- If the rider is opted at inception of the base policy, then the rider premium payment term should be same as the premium payment term of the base policy to which the rider is attached.
- If rider is opted at subsequent policy anniversary of the base policy, then the rider premium payment term should be equal to the outstanding premium payment term of the base policy to which the rider is attached.

Rider premium is level and guaranteed for the rider premium payment term. Rider premium shall be payable in addition to the premium payable under the base policy. Rider's renewal premium shall be payable along with the renewal premium for base policy. Rider premium cannot be paid on standalone basis without paying the premium for base policy. Premium due date and premium mode of the rider will be same as under the base policy. The modal loading for premium mode to calculate the rider premiums is given below in the table. Rider premium mode will change with the change in premium mode of base policy.

Eligibility Criteria

Age* at Entry (in years)	Minimum: 18	Maximum: 65
Age* at Maturity (in years)	Minimum: 19	Maximum: 75
Rider Premium Payment Term (in years)	Rider opted at inception of base policy: Rider premium payment term should be same as the premium payment term of the base policy to which the rider is attached. Rider opted at subsequent policy anniversary of base policy: Rider premium payment term should be equal to the outstanding premium payment term of the base policy to which the rider is attached.	
Rider Term (in years)	Minimum: 1 Maximum: 75 less Age at Entry Rider Term should be less than or equal to the outstanding policy term of the base policy to which the rider is attached.	
Rider Premium	Rider premium will be based on the Benefit Option, Rider Term, Rider Premium Payment Term and Rider Sum Assured chosen; subject to Board approved underwriting policy. The maximum rider premium shall not exceed the premium under the base policy to which the rider is attached.	

Rider Sum Assured	Minimum: ₹50,000 or the minimum sum assured of the base policy to which the rider is attached, whichever is lower Maximum: Accidental Death Benefit (AD Benefit) – ₹2,00,00,000 Accidental Partial Permanent Disability Benefit (APPD Benefit) – ₹1,50,00,000 Maximum Rider sum assured will be subject to Board approved underwriting policy. For AD Benefit, maximum Rider Sum Assured shall not exceed three times the Sum Assured under the base Policy to which the rider is attached For APPD Benefit, maximum Rider Sum Assured shall not exceed the Sum Assured under the base policy to which the rider is attached.
Rider Premium Payment Mode	Same as the premium payment mode (Single, Annual, Half-yearly, Quarterly, Monthly) of the base policy to which the rider is attached. Premium for Non - Annual Modes: Half-Yearly: 51.00% of annual premium Quarterly: 25.50% of annual premium Monthly: 8.50% of annual premium

**All the references to age are age as last birthday.*

The rider will be available for sale online, if the base product with which the rider is attached, is available for sale online.

Option A: Accidental Death Benefit (AD Benefit)

In case of Accidental Death of the Life Assured, provided the rider is in-force, we will pay the Rider Sum Assured for AD Benefit.

Accidental Death shall mean 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 and
 - ii. The Accidental Death happens within 180 days of this Accident

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.

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.

Exclusions for Accidental Death Benefit

Deaths due to the consequences of or occurring during the events as specified below are not covered:

- **Infection:** Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
- **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.
- **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.
- **Services:** 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:** The 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 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.

Option B: Accidental Partial Permanent Disability Benefit

In case of Accidental Partial Permanent Disability of the Life Assured, provided the rider is in-force, we will pay the Rider Sum Assured for APPD Benefit as per below definition and specified limits.

Accidental Partial Permanent Disability (APPD) refers to 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:

- i. The Accident happens when the rider is in force and
 - ii. The APPD happens within 180 days of this Accident
- e. Which is defined as disablement resulting in any of the occurrences listed under the following table of benefits:

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%

Bodily Injuries	% of Rider Sum Assured payable
• 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%

In order for the disability benefit to be payable, such disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable Medical Practitioner, appointed by the Company, be deemed permanent. The 180 days waiting period to establish permanence of disability is not applicable in case of loss by physical severance.

Notes:

- i. No benefit is payable for any pre-existing degree of disablement and if further injury occurs only the difference between the condition prior to and after current disabilities shall be considered.
- ii. The total benefits paid shall not exceed the applicable Rider Sum Assured.
- 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 payout shall be restricted to the higher order payment. For example:

- 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)

iv. Point (iii) above shall however be not applicable if the physical severance happens to any contralateral body part.

“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 a Medical Practitioner who is an Ear, Nose, Throat (ENT) specialist.

All psychiatric related causes are excluded.

“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).

“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;
 - b. the field of vision being less than 10 degrees in both eyes or one eye.
- iii. The diagnosis of blindness must be confirmed by an Ophthalmologist and must not be correctable by aids or surgical procedure.

In case of claim payment of less than 100% of applicable Rider Sum Assured is made under APPD Benefit, then remaining coverage shall continue till the time full 100% of applicable Sum Assured is utilized / paid, subject to payment of complete due rider premium for APPD Benefit.

In case you choose both benefit options and claim payment of 100% of applicable Rider Sum Assured is made under option B (APPD Benefit), then coverage & premium payment for option B (APPD Benefit) will cease and the coverage under option A (AD Benefit) shall continue to remain in-force, subject to continuation of payment of due rider premium for option A (AD Benefit).

Exclusions for Accidental Partial Permanent Disability Benefit

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):

- Self-inflicted Injury: Intentional self-inflicted Injury including the injuries arising out of attempted suicide.
- 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.
- 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.
- Services: 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: The 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.

Note: For other than Single Premium Payment Rider, minimum benefit amount for AD Benefit and APPD Benefit, shall be at least 105% of Total Rider premiums paid up to the date of the occurrence of the event less rider benefits already paid, if any.

where, Total Rider premiums paid means total of all the rider premiums paid, excluding any extra premium and taxes, if collected explicitly.

Maturity Benefit

No Maturity benefit is payable under this rider.

Other Features

Lapse

- For Single premium payment rider: Not Applicable.
- For Regular / Limited 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.
- Once your rider Lapses, all risk cover under the rider will cease, and no amounts will be payable under the rider.

Paid-up Value

If the Premium under the Rider is discontinued during the Premium Paying Term, the Rider will lapse without any value, i.e. no paid-up value will be payable under this rider.

Surrender

- i. Rider may be surrendered at any time during the Rider Term with or without the surrender of the Base Policy. Once surrendered:
 - a) All rights and benefits under the Rider will be automatically extinguished
 - b) This Rider cannot be attached again to the Base Policy
- ii. If the Base Policy is surrendered, then this Rider will be automatically surrendered.
- iii. For Regular premium payment rider, no Surrender Value is payable on surrender.
- iv. For Single premium payment rider, the Rider can be surrendered anytime during the Rider Term.
- v. For Limited premium payment rider:
 - a) 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
 - b) 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
- vi. Surrender Value under the rider is calculated as follows:
 - a. For Limited premium payment rider:
$$70\% \text{ of Total Rider premium paid} * (\text{Unexpired Rider Term} / \text{Original Rider Term}) * (1 - \text{Rider Premium Payment Term} / \text{Original Rider Term})$$

where, Total Rider premiums paid means total of all the rider premiums paid, excluding any extra premium and taxes, if collected explicitly.
 - b. For Single premium payment rider:
$$70\% \text{ of Rider Premium} * (\text{Unexpired Rider Term} / \text{Original Rider Term})$$

Where, Total Rider premium paid means total of all the rider premiums paid, excluding any extra premium and taxes, if collected explicitly.

Revival

- i. You may revive Your Lapsed Rider during the Revival Period subject to the Base Policy being In-Force and or only along with the Base Policy and in accordance with the terms and conditions for Revival set out in the Base Policy. The revival will be effected subject to the Board Approved Underwriting Policy of the Company.

- ii. 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.
- iii. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest.
The interest will be charged at a rate declared by the company from time to time. The company policy currently is based on the nominal interest rate per annum and is 250 basis points greater than the benchmark yield of Repo Rate as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The repo rate as on 1st April 2024 is 6.50%.
- iv. Any change in the basis for determining interest rate for revival shall be made subject to prior approval of the Authority.

Grace Period

Grace period of the rider would be same as for the base policy to which the rider is attached.

Loan

Loan is not available under this rider.

Sample Premium Rate

Option A: Accidental Death Benefit

(per 1000 Rider Sum Assured for AD Benefit)

	Rider Premium Payment Term					
Rider Term	Single	10	20	30	40	50
10	3.33	0.47	NA	NA	NA	NA
20	5.32	0.76	0.47	NA	NA	NA
30	6.54	0.96	0.58	0.47	NA	NA
40	7.29	1.10	0.67	0.52	0.47	NA
50	7.72	1.20	0.75	0.59	0.50	0.47

Option B: Accidental Partial Permanent Disability Benefit

(per 1000 Rider Sum Assured for APPD Benefit)

	Rider Premium Payment Term					
Rider Term	Single	10	20	30	40	50
10	2.59	0.34	NA	NA	NA	NA
20	4.16	0.56	0.34	NA	NA	NA
30	5.13	0.71	0.42	0.34	NA	NA
40	5.73	0.82	0.50	0.38	0.34	NA
50	6.11	0.90	0.55	0.43	0.37	0.34

Note: W.e.f. September 22, 2025, the Individual Health Insurance Policies are exempted from GST

Staff Discount

Staff discount of 10% of rider premium in case of Limited premium payment or Regular premium payment rider & 5% in case of Single premium payment rider is applicable for employees, retired employees, VRS holders, minor children and spouse of employees of SBI Life Insurance Co. Ltd., State Bank of India, RRBs sponsored by State Bank of India and subsidiaries of State Bank group.

General Terms

Free look Period

- i. 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.
- ii. 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.
- iii. 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.
- iv. You cannot revive or restore Your Rider once You have cancelled Your Rider during the Free Look Period.

Suicide Claim Provision

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.

Termination of Rider

Your Rider will terminate at the earliest of the following:

- i. on payment of the free-look cancellation amount; OR
- ii. on expiry of the Rider Term; OR
- iii. on termination of base policy; OR

- iv. on payment of surrender value of base policy or rider OR
- v. on expiry of revival period; OR
- vi. on the death of the Life Assured; OR
- vii. on payment of 100% of applicable Rider Sum Assured under APPD Benefit, if AD Benefit is not in force for the Life Assured under this rider.

Grievance Redressal

To deliver excellence in customer service, we have put in place a prompt, accessible and responsive mechanism for addressing your grievances and suggestions. You can approach us through below touch points.

- Toll-free number: 1800 267 9090 (24 X 7).
- By sending email on info@sbilife.co.in.
- Submit your grievance through digital form available on website / Customer Service App (Smart Care).
- You may approach any of our office.

Tax Benefit

You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. Please consult your tax advisor for details.

Nomination

Nomination shall be as per Section 39 of the Insurance Act 1938, as amended from time to time.

Assignment

Assignment shall be as per Section 38 of the Insurance Act 1938, as amended from time to time.

Cancellation:

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.

Prohibition of Rebates

Section 41 of Insurance Act 1938, as amended from time to time, states:

- i. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- ii. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure

Non-Disclosure: Extract of Section 45 of Insurance Act 1938, as amended from time to time, states:

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy. A policy of life insurance may be called in question at any time within three years from the date of the policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

2. No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
3. In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.
4. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.
5. For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938, as amended from time to time.

Note: This document does not purport to contain all conditions governing this product. The contract will be governed by the terms expressed in the rider policy document. Please refer to the sample rider policy document available on our website for further details.



Apne liye. Apno ke liye.

Toll free no.: 1800 267 9090 (Customer Service Timing: 24X7) | **SMS 'LIBERATE'** to 56161
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