

**SBI Life – Group Accidental Death Benefit Rider (UIN:111B043V01)**

This Rider Document contains the applicable terms & conditions for SBI Life – Group Accidental Death Benefit Rider. It is Group, Non-linked, Non-participating, Health Insurance, Pure Risk Rider. This Rider will be applicable to You only if the rider has been opted by You and the same is mentioned in the Certificate of Insurance (COI) issued to You.

If applicable, please read the terms and conditions of this Rider along with Your Certificate of Insurance.

**Part A**

**Policy Schedule**

Please refer to the Master Policy Document/ Certificate of Insurance for these details.

**Part B**

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

<b>Expressions</b>	<b>Meanings</b>
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	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 d. For which the benefit shall be payable even if the death happens after the policy expiry subject to the following: i. Accident happens when the policy is in force ii. Accidental Death happens within 180 days of this Accident.
3. Base Policy	means the Policy terms and conditions (Certificate of Insurance) to which this Rider is attached.
4. Bodily Injury	means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal Injury.
5. 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.
6. 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 Insured covered under this Policy or

Expressions	Meanings
	the Policyholder or is not a spouse, lineal relative of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured.
7. Rider Sum Assured	The Rider Sum Assured represents Our maximum, total and cumulative liability in respect of any and all claims arising under the Rider in respect of the Life Assured.
8. Total Rider Premium Paid	Total Rider Premium Paid means total of all the premiums paid under this rider for that member, excluding any extra premium and taxes, if collected explicitly

**Part C**

**I. CONDITIONS PRECEDENT TO CONTRACT**

**1. Rider Premiums**

- 1.1. Premium due for this Rider must be paid along with the premium for the Member cover under the Master Policy. We will not accept Rider Premium on a standalone basis.
- 1.2. Rider Premiums are payable according to the Premium Payment Mode and the due dates of premium for member cover under the Master Policy
- 1.3. An employee / member shall be considered eligible for Accidental Death Benefit Rider only if Member is eligible for base benefit under the Master Policy.
- 1.4. The Rider cover would be applicable to those members who have been specifically granted this rider by Us and the same is mentioned in the COI provided to the member and provided the Benefit is covered under the Master Policy.
- 1.5. For mid-joiners, the rider cover would take effect from the day on which we add them as eligible members for the rider benefit and intimate the Master Policyholder about their inclusion.
- 1.6. 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 immediately and thereafter the Rider Coverage shall be effective.
- 1.7. Premiums are payable by the Master Policyholder or Member to the Company in advance
- 1.8. In the event the Insured Member ceases to be a Member during the policy year for any reason other than death, the Company will refund premium paid in excess of the appropriate proportion of coverage provided

**2. Misstatement of Age**

- 2.1. Please refer to "Misstatement of Age" clause under "Conditions Precedent to Contract" as given in Terms & Conditions of the Master Policy Document for details pertaining to the misstatement of age provision. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**3. Non -Disclosure**

- 2.2. Please refer to "Non-Disclosure" clause under "Conditions Precedent to Contract" as given in Terms & Conditions of the Master Policy Document for details pertaining to the non-disclosure provision. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**4. Nomination**

- 2.3. Please refer to "Nomination" clause under "Conditions Precedent to Contract" as given in Terms & Conditions of the Master Policy Document for details pertaining to the nomination provision. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**II. CONDITIONS APPLICABLE DURING THE POLICY TERM  
RIDER BENEFITS**

**1. Accidental Death Benefit**

- 1.1. Accidental Death Benefit is payable in addition to the member sum assured under the Master policy.
- 1.2. In an event of death of the insured member due to an accident, Accidental Death Benefit sum assured is payable to the claimant, subject to the following:
  - 1.2.1. Both the Member cover and the rider cover for the insured member are in-force at the time of accident
  - 1.2.2. Such accidental death should be proved to the satisfaction of the company.
- 1.3. Minimum benefit payable under this rider shall be atleast 105% of Total Rider Premium Paid with respect to the member upto the date of the occurrence of the event.

**2. Maturity Benefit**

- 1.4. Not Applicable.

**3. Loan**

- 1.5. Not Applicable.

**RIDER TERMS AND CONDITIONS**

**4. Grace Period**

- 4.1. Please refer to “Grace Period” clause under “ Conditions Applicable During The Policy Term” as given in Terms & Conditions of the Master Policy Document for details pertaining to the Grace Period provision. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**5. Lapse**

- 5.1. Please refer to “Lapse” clause under “ Conditions Applicable During The Policy Term” as given in Terms & Conditions of the Master Policy Document for details pertaining to Lapse provision. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**6. Non- Forfeiture Benefit**

**6.1. Paid-up Value**

- 6.1.1. Not Applicable

**6.2. Surrender Benefit**

- 6.2.1. On surrender by master policyholder / member Unexpired Risk Premium will be payable.
- 6.2.2. If the rider premium is paid by the Master Policyholder, Unexpired Risk Premium will be paid to the Master Policyholder.
- 6.2.3. If the rider premium is paid by the member, Unexpired Risk Premium will be paid to the member.
- 6.2.4.  $\text{Unexpired Risk Premium} = (80\% \times \text{Premium}^*) \times [\text{Unexpired covered days}^{##} / \text{Total covered days}^{\#}]$
- 6.2.5. Where,
  - 6.2.5.1. <sup>#</sup>Total covered days is the period of coverage in days as per the premium frequency chosen i.e. total number of days considering 1 month, 3 month, 6 month & 12 month for monthly, quarterly, half-yearly and yearly mode respectively.
  - 6.2.5.2. <sup>\*</sup>Premium is the premium paid for Total covered days under the rider excluding any extra premium and taxes, if any, as per the premium frequency chosen.
  - 6.2.5.3. <sup>##</sup>Unexpired covered days is total covered days less 'expired number of days out of Total covered days depending on premium frequency chosen', as on date of surrender.
- 6.2.6. However, the master policyholder/ member can terminate the rider and keep the base policy in-force.
- 6.2.7. In case of surrender of rider by the Master Policy Holder, the Members shall have the option to continue their rider cover till the end of their respective insurance cover. The members who do not want to continue with the rider cover, the Unexpired Risk Premium shall be payable to master policy holder or member, as the case maybe, and the cover will terminate.

**7. Revival**

7.1. Please refer to “Revival” under “*Conditions applicable during the Policy Term*” as given in Terms & Conditions of the Master Policy Document for details pertaining to Revival. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**8. Issuance of Duplicate Policy**

8.1. Please refer to “**Issuance of Duplicate Policy**” clause under “*Conditions applicable during the Policy Term*” as given in Terms & Conditions of the Master Policy Document for details pertaining to the issuance of duplicate Document. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**9. Policy Servicing**

9.1. Please refer to “Policy Servicing” clause under “*Conditions applicable during the Policy Term*” as given in Terms & Conditions of the Master Policy Document for details pertaining to the servicing. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**EXCLUSIONS**

**10. Suicide Claim Provision:**

- 10.1. Suicide clause is not applicable for compulsory employer- employee schemes.
- 10.2. In other schemes, in case of death of the member due to suicide, within 12 months from the date of commencement of risk of the member under the rider or from the date of revival of the rider, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the Total Premiums Paid till the date of death or the Unexpired Risk Premium available as on the date of death whichever is higher, provided the policy is in force.
- 10.3. Suicide exclusion is not applicable for renewal schemes.

**11. Exclusions:** The benefit under Group Accidental death Benefit rider shall not be payable in case of Deaths due to the consequences of or occurring during the events as specified below:

- 10.4. Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 10.5. Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 10.6. Self-inflicted Injury: Intentional self- Inflicted Injury including the injuries arising out of attempted suicide.
- 10.7. Criminal acts: Member’s involvement in Criminal and/or unlawful acts with criminal or unlawful intent..
- 10.8. 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.
- 10.9. Services: Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization.
- 10.10. 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.
- 10.11. Aviation: Member’s participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 10.12. Hazardous sports and pastimes: 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; bungee-jumping.

**III. CONDITIONS WHEN A CLAIM ARISES**

**1. Death Claim**

- 1.1. The Claimant, should intimate Us about the death of the Insured Member in writing, stating at least the COI number, cause of death and date of death.
- 1.2. We will require the following documents to process the claim:
  - 1.2.1. Policy Document
  - 1.2.2. Valid death certificate from municipal / local authorities , Post Mortem Report, Panchnama Viscera /Chemical analysis report, if the same is conducted;
  - 1.2.3. KYC documents of the Claimant
  - 1.2.4. Valid bank account proof of the Claimant
  - 1.2.5. Claimant’s statement and claim forms in prescribed formats
  - 1.2.6. Hospital records including discharge summary etc. wherever applicable
  - 1.2.7. Any other documents including First Information Report where applicable
  - 1.2.8. Any other document which We may call, if found necessary in support of the claim
- 1.3. Claim under the Rider Policy should be filed with Us at the earliest possible time following the claim event. Please note that delays may impact the claim settlement process. 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.
- 1.4. We will pay the claim, if found admissible, to the Nominee or Assignee or Appointee or Legal Heir (as certified by a court of competent jurisdiction if there is no nomination) as may be applicable.
- 1.5. For any claim related assistance, call Us at Our Claims Helpline on Toll free Number – 18002679090 (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 as given in *Terms & Conditions of the Master Policy Document*

**IV. CONDITIONS FOR CANCELLATION OF THE POLICY**

**1. Free Look Period**

- 1.1. Please refer “Free Look Period” clause under “Conditions for Cancellation of the Policy” as given in *Terms & Conditions of the Master Policy Document* for details pertaining to the Free Look Period. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>

**2. Surrender**

- 2.1. The Rider may be surrendered by the master policyholder / member 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 Unexpired Risk Premium in accordance with Clause II(6)(6.2) of the Rider.

**3. Termination of Rider:** Rider shall terminate on the earliest of the following:

- 3.1. The date on which base policy is terminated
- 3.2. The date of expiration of the cover for Insured member.
- 3.3. The date on which the member is no longer an eligible member for the rider cover.
- 3.4. 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.
- 3.5. Date on which we pay claim benefit for the rider.
- 3.6. Accidental death cover may be terminated on any 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. 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.
- 3.7. Payment of the Free Look cancellation amount of Base Policy or Rider;
- 3.8. Payment of Unexpired Risk Premium of Base Policy or Rider
- 3.9. Expiry of the Revival Period for a Lapsed Policy

3.10. Death of the Insured Member

**V. CONDITIONS FOR GRIEVANCE REDRESSAL**

1. Please refer to “*Conditions for Grievance Redressal*” as given in Terms & Conditions of the Master Policy Document” for details pertaining to the Grievance Redressal. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>  
[List of addresses of Insurance Ombudsmen is given in Master Policy Document for reference.]

**VI. OTHER TERMS AND PROVISIONS**

1. Please refer to “*Other Terms and Provisions*” as given in Terms & Conditions of the Master Policy Document” for details pertaining to other terms and provision such as communications, taxation, assignment, governing laws and jurisdiction etc. Please refer to the following link: <https://www.sbilife.co.in/en/group-insurance/corporate-plans>
2. **Section 45 of the Insurance Act 1938, as amended from time to time**
  - 1.1. 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 given in Master Policy Document for reference.]

SAMPLE