

SBI Life – Group Accidental Partial Permanent Disability Rider (UIN:111B045V01)

This Rider Document contains the applicable terms & conditions for SBI Life – Group Accidental Partial Permanent Disability 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.

Expressions	Meanings
1. Accident	shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.
2. Base Policy	means the Policy terms and conditions (Certificate of Insurance) to which this Rider is attached.
3. Bodily Injury	means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury
4. 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.
5. 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 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.

Expressions	Meanings																																		
6. Partial Permanent Disability and	<p>Refers to a disability, which:</p> <p>a. is caused by Bodily Injury resulting from an accident, and</p> <p>b. occurs due to the said Bodily Injury solely, directly and independently of any other causes, and</p> <p>c. occurs within 180 days of the occurrence of such accident and</p> <p>d. for which the benefit shall be payable even if the disability happens after the policy expiry subject to the following:</p> <p style="margin-left: 40px;">i. Accident happens when the policy is in force</p> <p style="margin-left: 40px;">ii. Accidental disability happens within 180 days of this Accident.</p> <p>e. is defined as disablement resulting in any of the occurrences listed under the following</p> <p>Table of benefits:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="text-align: left;">Bodily Injuries</th> <th style="text-align: center;">% of Rider Sum Assured payable</th> </tr> </thead> <tbody> <tr> <td colspan="2">Total and Permanent loss of:</td> </tr> <tr> <td style="text-align: center;">• Hearing in both ears</td> <td style="text-align: center;">75%</td> </tr> <tr> <td style="text-align: center;">• Hearing in one ear</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: center;">• Sight in one eye except perception of light</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">• Loss of one eye</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">• Loss of speech</td> <td style="text-align: center;">50%</td> </tr> <tr> <td colspan="2">Total loss by physical severance:</td> </tr> <tr> <td style="text-align: center;">• Thumb and four fingers of one hand</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">• Four fingers of one hand</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">• Thumb (both phalanxes)</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">• Thumb (one phalanx)</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">• Index finger (three phalanxes)</td> <td style="text-align: center;">15%</td> </tr> <tr> <td style="text-align: center;">• Index finger (two phalanxes)</td> <td style="text-align: center;">8%</td> </tr> <tr> <td style="text-align: center;">• Index finger (one phalanx)</td> <td style="text-align: center;">4%</td> </tr> <tr> <td style="text-align: center;">• Amputation of one hand at or above the wrist</td> <td style="text-align: center;">50%</td> </tr> <tr> <td style="text-align: center;">• Amputation of one foot at or above the ankle</td> <td style="text-align: center;">50%</td> </tr> </tbody> </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%
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SBI Life – Group Accidental Partial Permanent Disability Rider.
Group, Non-linked, Non-participating, Health Insurance, Pure Risk Rider

Expressions	Meanings														
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	<p>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.</p> <p>Notes:</p> <ul style="list-style-type: none"> - 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. - The total benefits paid shall not exceed the sum insured. - 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 the initial sum assured shall be payable and the insured 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 e.g. <p>a) Thumb and four fingers of one hand would warrant a pay-out of 50% as per the above table. It would not mean additional pay-out for each finger and its phalanx</p> <p>b) Loss of Index finger (three phalanxes) by physical severance would be eligible for 15% pay-out as per the above table. The Insured in this case shall not be eligible for additional pay-out for Index finger (two phalanxes) & Index (one phalanx)</p>														

Expressions	Meanings
	<p>- This shall however be not applicable if the physical severance happens to any contralateral body part.</p> <p>“Loss of Speech”</p> <p>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 an Ear, Nose, Throat (ENT) specialist.</p> <p>All psychiatric related causes are excluded.</p> <p>“Deafness (Loss of Hearing)”</p> <p>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 an Ear, Nose and Throat (ENT) specialist. Total means “the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing” in both or one ear(s)</p> <p>“Blindness (Loss of Sight)”</p> <p>I. Total, permanent and irreversible loss of all vision in both eyes or one eye as a result of accident. The blindness must be confirmed by an Ophthalmologist;</p> <p>II. The Blindness is evidenced by:</p> <p>a. Corrected visual acuity being 3/60 or less in both eyes or one eye or;</p> <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> <p>"Ophthalmologist" means a Medical Practitioner who has specialized in the branch of medicine concerned with the study and treatment of functions, disorders and diseases of the eye.</p> <p>The Company reserves the right to call for further medical examinations if required. The same would be done by a Specialist appointed by the Company for this purpose.</p> <p>The Insured may also be required to undergo any diagnostic tests at any of the diagnostic centres appointed by the Company.</p> <p>In case of any failure: -</p> <p>a) to provide the required proof of diagnosis or</p>

Expressions	Meanings
	b) to submit any additional medical examinations, as required by the company or c) to undergo any tests at any of the diagnostic centres appointed by the company the company shall reject the claim and shall not be liable to refund any premiums paid under the policy.
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 respectively, in respect of the Life Assured.
8. 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 Partial Permanent Disability rider Benefit 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 or claim under this Rider, 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

- 3.1. 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

- 4.1. 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 Partial Permanent Disability Benefits

- 1.1. Accidental partial permanent disability Rider benefit is payable in addition to member sum assured under the master policy.
- 1.2. In case of Partial Permanent Disability of insured member due to an accident during the rider term, a percentage of accidental partial permanent disability sum assured shall be payable to the insured member, 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 disability shall be intimated to the satisfaction of the company.
- 1.3. Such disability should last without interruption, for at least 180 consecutive days from the date of accident except in case of loss by physical severance. Company appointed medical practitioner shall examine the insured member in connection with the disability claim submitted to us. Based on the evidence provided and medical examination carried out, the medical practitioner shall certify the exact nature of the disability suffered so as to enable the Company to examine whether the rider benefit is admissible or not. Company’s decision in this regard shall be final and binding.
- 1.4. In case of single accident giving rise to more than one of the above listed injuries, the amount of benefit payable shall be for the injury which has highest percentage benefit. The total amount of benefit payable under this rider shall never exceed the accidental partial permanent disability sum assured irrespective of the number and nature of disability or disabilities suffered.
- 1.5. Once the benefit under this rider is paid, the coverage of the Member under this rider shall cease to the extent of percentage of rider benefit claimed.
- 1.6. No further increase in sum assured will be allowed in respect of such Member under any circumstances on any of the coverage
- 1.7. The total amount of benefits to be granted under this cover shall never exceed the accidental partial permanent disability sum assured, as mentioned in the policy schedule, under this Master Policy. Once the member receives 100% of the rider benefit either in a single accident or in a series of accidents, he/she shall no longer be eligible for any further benefits under this rider
- 1.8. Minimum benefit under this Rider shall be atleast 105% of Total Rider Premium Paid upto the date of the occurrence of the event less any rider benefits already paid, if any
- 1.9. In case the benefit paid is less than 100% of sum assured, the coverage will continue for the balance amount and the rider premium amount will continue to be paid.
- 1.10. The benefit will terminate on payment of 100% of Rider Sum Assured.

2. Death Benefit

- 2.1. Not Applicable.

3. Maturity Benefit

- 3.1. Not Applicable.

4. Loan

4.1. Not Applicable..

RIDER TERMS AND CONDITIONS

5. Grace Period

5.1. 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>

6. Lapse

6.1. Please refer to “Lapse” clause “ 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>

7. Non- Forfeiture Benefit

7.1. Paid – Up Value

7.1.1. Not Applicable

7.2. Surrender Benefit

7.2.1. On surrender by master policyholder / member Unexpired Risk Premium will be payable.

7.2.2. If the rider premium is paid by the Master Policyholder, Unexpired Risk Premium will be paid to the Master Policyholder.

7.2.3. If the rider premium is paid by the member, Unexpired Risk Premium will be paid to the member.

7.2.4. Unexpired Risk Premium = (80% x Premium*) x [Unexpired covered days^{##} / Total covered days[#]]

7.2.5. Where,

7.2.5.1. [#]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.

7.2.5.2. *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.

7.2.5.3. ^{##}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.

7.2.6. Unexpired Risk Premium is not available for the member if any percentage of Accidental Partial Permanent Disability Sum Assured has been paid.

7.2.7. However, the master policyholder/ member can terminate the rider and keep the base policy in force.

7.2.8. 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.

8. Revival

8.1. 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>

9. Issuance of Duplicate Policy

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- 9.1. Please refer to “**Issuance 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>

10. Policy Servicing

- 10.1. 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

11. Suicide Claim Provision: Not Applicable.

12. Exclusions: The Accidental partial permanent disability benefit shall not be payable on disablement of the insured person occurring directly or indirectly as a result of (any of the following):

- 12.1. Drug Abuse: The Life assured is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 12.2. Self-inflicted Injury: Intentional self- Inflicted Injury including the injuries arising out of attempted suicide. Drug Abuse: Life assured under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered Medical Practitioner.
- 12.3. 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.
- 12.4. Services: Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;
- 12.5. Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 12.6. Criminal acts: Life assured involvement in Criminal and/or unlawful acts with criminal or unlawful intent.
- 12.7. Any injury incurred before the effective date of the cover;
- 12.8. 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;
- 12.9. 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. Accidental Partial Permanent Disability Claim

- 1.1. 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 COI number and provide details in relation to the cause and date of /disability.
- 1.2. In order to process the claim, We will require the following documents:
 - 1.2.1. Rider Document;
 - 1.2.2. Claimant’s statement and claim forms in prescribed formats;
 - 1.2.3. Duly attested copies of First Information Report (FIR);
 - 1.2.4. 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;
 - 1.2.5. KYC of claimant

Public

- 1.2.6. Valid bank account proof of 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. Claim under the 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.
- 1.5. We will pay the claim, if found admissible, to You or 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.
- 1.6. 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(7)(7.2) 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 partial permanent disability 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 partial permanent disability 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 partial permanent disability 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

Public

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**
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