

SBI Life – Group Accidental Total Permanent Disability Rider (UIN:111B044V01)

This rider document contains the applicable terms & conditions for SBI Life – Group Accidental Total 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	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. 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 / Member covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Insured / Member and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured / Member.

SBI Life – Group Accidental Total Permanent Disability Rider
Group, Non-linked, Non-participating, Health Insurance, Pure Risk Rider

Expressions	Meanings
6. 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.
7. Total Permanent Disability	<p>Refers to a disability:</p> <p>a. which is caused by Bodily Injury resulting from an accident, and</p> <p>b. which occurs due to the said Bodily Injury solely, directly and independently of any other causes, and</p> <p>c. which 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>i. Accident happens when the policy is in force</p> <p>ii. Accidental disability happens within 180 days of this Accident.</p> <p>In order for 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.</p> <p>A life shall be regarded as being totally and permanently disabled under a "Presumptive" definition of disability, only if that life, due to Accident, has been subject to one (or more) of the following impairments:</p> <ul style="list-style-type: none"> • the total and permanent Loss of Sight in both eyes, or • the loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle, or • the total and permanent Loss of Sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle. <p>“Loss of Sight” shall mean total, permanent and irrecoverable Loss of Sight of both eyes or One Eye as a result of accident. The blindness must be confirmed by an Ophthalmologist. The blindness is evidenced by:</p> <ul style="list-style-type: none"> • corrected visual acuity being 3/60 or less in both eyes or one eye or; • the field of vision being less than 10 degrees in both eyes or one eye. <p>The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedures.</p>
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.

Public

- 1.3. An employee / member shall be considered eligible for Accidental Total 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 Total Permanent Disability Benefit

- 1.1. Accidental Total permanent disability rider benefit is payable in addition to member sum assured under the master policy.
- 1.2. In case of Total Permanent Disability of insured member due to an Accident, the Accidental Total permanent disability rider sum assured is payable 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.
 - 1.2.3. The insured member shall be totally and irreversibly disabled and such disability shall last without interruption, for at least 180 consecutive days from the date of accident.
 - 1.2.4. 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.
- 1.3. Minimum benefit under this Rider shall be atleast 105% of Total Rider Premium Paid upto the date of the occurrence of the event.
- 1.4. Once the benefit under this rider is paid, the coverage of the Member under this rider shall cease.

1.5. No further increase in sum assured will be allowed in respect of such Member under any circumstances on any of the coverages

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. $\text{Unexpired Risk Premium} = (80\% \times \text{Premium}^*) \times [\text{Unexpired covered days}^{\#\#} / \text{Total covered days}^{\#}]$

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. However, the master policyholder, as applicable, can terminate the rider and keep the base policy in-force.

7.2.7. 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

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

- 9.1. 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>

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 Total and Permanent Disability cover rider shall not be payable in case of disability arising from or due to the consequences of or occurring during the events as specified below.

- 12.1. Infection: Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
- 12.2. 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. Self-inflicted Injury: Intentional self- Inflicted Injury including the injuries arising out of attempted suicide.
- 12.4. Criminal acts: Life assured involvement in Criminal and/or unlawful acts with criminal or unlawful intent.
- 12.5. 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.
- 12.6. 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;
- 12.7. 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.
- 12.8. Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 12.9. 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. Accidental Total and 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
- 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 the 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 Total 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 Total and 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 total 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 Life Assured

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**
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