

SBI Life -
**Group Accidental
Partial Permanent
Disability Rider**

UIN:111B045V01)



SBI Life – Group Accidental Partial Permanent Disability Rider (UIN:111B045V01) A Group, Non-linked, Non-Participating, Health Insurance, Pure Risk Rider

This document lists the benefits, conditions and exclusions applicable to the rider that can be attached to the SBI Life's One-year renewable group term life products. Please read the same in conjunction with the base product's sales brochure.

Eligibility Criteria

Entry age*	Minimum: 18 years	Maximum: 65 years
Maturity Age*	Minimum: 19 Years	Maximum: 66 Years
Sum Assured	Minimum: ₹10,000 per member Maximum: ₹1,50,00,000 per member The Maximum Rider Sum Assured shall not exceed the Sum Assured of the Insured Member under the base policy to which it is attached	
Policy Term & Premium Payment Term	1 year The Rider term should be equal to the outstanding policy term of the base policy to which it is attached	
Premium Payment Option	The premiums can be paid in annual, half-yearly, quarterly or monthly modes however, it would be same as premium payment option of the base policy	

*Age as on last birthday

Benefits

- a. Accidental Partial Permanent Disability On Partial Permanent Disability of the Insured Member , due to accident during the rider term, percentage of Accidental Partial Permanent Disability Sum Assured as applicable is payable as lumpsum based on the type of disability, provided all due premiums are paid till date of disability.
- b. In case the benefit paid is less than 100% of sum assured under base member cover, the rider coverage will continue for the balance sum assured amount and the rider premium amount will continue to be paid.
- c. The rider benefit will terminate on payment of 100% of Sum Assured.

Terms & Conditions

- **Accident:** shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.
- **Bodily Injury:** means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury
- **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.
- Partial and Permanent Disability
 - Refers to a disability, which:
 - a. is caused by Bodily Injury resulting from an accident, and
 - b. occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
 - c. 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 policy expiry subject to the following:
- i. Accident happens when the policy is in force
 - ii. Accidental disability happens within 180 days of this Accident.
- e. 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%

Bodily Injuries	% of Rider Sum Assured payable
• 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%

- 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:

- 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.
 - 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
 - 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)
- This 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 medical evidence furnished by 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 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)

“Blindness (Loss of Sight)”

- 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;
- 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.
- The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.
- "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.
- 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.
- The Insured may also be required to undergo any diagnostic tests at any of the diagnostic centres appointed by the Company.
- In case of any failure: -
 - a) to provide the required proof of diagnosis or
 - 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.
- SBI Life – Group Accidental Partial Permanent Disability Rider benefit is paid if the Insured Member is partially and permanently disabled from a cause, which is a result of accidental bodily injury.
- The permanence of the disability will only be established 180 days following the date of the event causing the disability except in case of loss by physical severance.

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):

- **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
- **Self-inflicted Injury:** Intentional self- Inflicted injury including the injuries arising out of attempted suicide.
- **Criminal acts:** Life assured involvement in any 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:** 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 radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

- **Aviation:** Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Any injury incurred before the effective date of the cover;
- **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.

Maturity Benefit

No Maturity benefit is payable under this rider.

Other Features

Lapse:

- i. For Yearly Premium Frequency, Lapse is Not Applicable

Other than Yearly Premium Frequency, member's cover will lapse if the rider premium is not paid within the Grace period. All the benefits under the member cover shall cease and no benefit shall be payable. A lapsed rider can be revived within revival period from the date of first unpaid premium.

Paid-up Value: Not Applicable

Surrender

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

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

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

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

Where,

[#]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.

*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.

^{##}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.

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

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

In case of surrender of the 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.

Revival/ Grace Period

Revival /Grace Period would be same as the base product to which, this rider is being attached.

Loan : Not applicable.

General Terms:**Free look Period**

Free look period would be same as the base product to which, this rider is being attached

Suicide Claim provisions: Not Applicable

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. You may visit our website for further details. Please consult your tax advisor for details.

Nomination / Assignment

Nomination / Assignment would be same as the base product to which, this rider is being attached.

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.

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 (Customer Service Timing: 24X7).
- By sending email on wecare@sbilife.co.in.
- Submit your grievance through digital form available on website / Customer Service App (Smart Care).

Prohibition of Rebates

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

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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:
- 2) 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

Extract of Section 45 of Insurance Act, 1938, as amended from time to time:

No policy of life insurance shall be called into question on any ground whatsoever after the expiry of three years from the date of policy. A policy of life insurance may be called into question at anytime within three years from the date of 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 legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

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 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.

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.

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.

For complete details of the section and the definition of 'date of policy', please refer Section 45 of the Insurance Act, 1938.

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.



Toll free No.: 1800 267 9090
(Customer Service Timing: 24X7)

NRI Helpline No. : +91-022 6928 9090
(Customer Service Timing: 24X7)

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