

SBI Life -
**Group Accidental
Total Permanent
Disability Rider**
UIN:111B044V01

25
YEARS
Protecting
Lives,
Securing
Future

 **SBI Life**
Apne liye. Apno ke liye.

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

Benefit

Accidental Total Permanent Disability

On Total Permanent Disability of the Insured Member, due to accident during the rider term, Accidental Total Permanent Disability Sum Assured is payable as lumpsum, provided all due premiums are paid till date of disability.

Terms & Conditions

- **The '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”.
- **"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.
- **"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 his 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.
- **"Total Permanent Disability" 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 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.

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.

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:

- 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.

➤ **“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:

- 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.

The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedures.

Exclusions

Disability arising from or due to the consequences of or occurring during the events as specified below is not covered:

1. **Infection:** Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
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.
3. **Self-inflicted Injury:** Intentional self- Inflicted Injury including the injuries arising out of attempted suicide.
4. **Criminal acts:** Life assured involvement in Criminal and/or unlawful acts with criminal or unlawful intent.
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.
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;
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.
8. **Aviation:** Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
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.

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.

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)

SBI Life Insurance Company Limited and SBI are separate legal entities.



BEWARE OF SPURIOUS PHONE CALLS AND FICTICIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Trade logo displayed above belongs to State Bank of India and is used by SBI Life under license. SBI Life Insurance Company Limited. Registered and Corporate Office: Natraj, M V Road & Western Express Highway Junction, Andheri (East), Mumbai - 400 069. | **IRDAI Regn. No.111.** | CIN L99999MH2000PLC129113 | SMS '**LIBERATE**' to 56161 | **Email:** info@sbilife.co.in | **Web:** www.sbilife.co.in

4H/Cr2/ver1/03/26/BR/ENG