



SBI Life – Group Rider – Accidental Total Permanent Disability (UIN: 111B023V02)

1. Definition of Accidental Total Permanent Disability

- 1.1. The terms and conditions specified in this rider document are applicable only if your policy schedule shows that we have offered this rider to you. The UIN allotted by IRDA for this rider is 111B023V02.
- 1.2. The cover would be applicable to those members who have been granted this rider by us and as mentioned in their individual Certificates of Insurance.
- 1.3. SBI Life – Group Rider – Accidental Total Permanent Disability benefit is paid if the insured member is totally and permanently disabled from a cause, which is a result of accidental bodily injury.
- 1.4. The insured member would be regarded as “Totally and permanently disabled” only if the disability is caused as a result of accidental bodily injury causing permanent inability to perform any occupation or to engage in any activity for remuneration or profits for the rest of his/her life.

Or

Total and permanent disability also includes the loss of both arms or legs, or one arm and one leg, or of both eyes. Loss of arms or legs means dismemberment by amputation of the entire hand or foot. Loss of eyes means entire and irrecoverable loss of sight in both eyes.

- 1.5. The above disability should last without interruption, for at least 180 consecutive days and must be deemed permanent by a qualified medical practitioner appointed by the Company.
- 1.6. An accident is a sudden, unforeseen and involuntary event, caused by outward, violent and visible means.

2. Accidental Total Permanent Disability Benefits

- 2.1. Accidental Total permanent disability benefit is payable in lump sum and is same as the death benefit sum assured under the base product. After payment of the rider benefit, the sum assured under the base product also would cease.
- 2.2. In case of accidental total permanent disability of the insured member, rider sum assured is payable to the insured member and subject to all of the following:
 - 2.2.1. Base cover and rider for the insured member are in-force at the time of accident.
 - 2.2.2. Such disability shall be proved to satisfaction of the company within 90 days of occurrence of the event. However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the policy document or in the Statutes, We, at our sole discretion, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the insured member.
 - 2.2.3. 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.
 - 2.2.4. The medical practitioner, who has been authorised by the Company, shall examine the insured member in connection with the disability. Based on the evidence provided and medical examination



carried out, the medical practitioner shall examine whether the claim is within the definition of the Permanent Disability and whether the claim is admissible as per the terms and conditions of the rider.

- 2.3. Once the benefit under this rider is paid, the coverage of the member under the base product shall cease as well.
- 2.4. There is no death benefit under this rider cover.
- 2.5. There is no maturity benefit under this rider cover.
- 2.6. There is no surrender benefit under this rider cover.
- 2.7. No benefits would payable under a lapsed rider cover.
- 2.8. The benefits under this rider shall be available only once during the entire term of this policy.
- 2.9. Once a benefit is paid under this rider, this rider benefit shall automatically terminate.

3. **Eligibility Conditions**

- 3.1. A member shall be considered eligible for the rider benefit only if he becomes eligible for base benefit under the Master Policy.

4. **General Conditions**

- 4.1. Premiums are payable through the Master Policyholder to the Company in advance and according to the premium payment mode and on the due dates of premium.
- 4.2. If any loan sanctioned by you is cancelled or not taken up after issuance of member's cover, you may request us for cancellation of such cover. Such cancellations will be subject to all of the following:
 - 4.2.1. You must request to us in writing for cancellation of member's insurance cover (base cover and rider) within 90 days from the date of issuance of COI.
 - 4.2.2. We will refund an amount equal to 90% of premium(s) paid excluding taxes and cess less stamp duty.
- 4.3. In the event the insured member ceases to be an insured member during the policy year for any reason other than death or disability, the Company will refund to the Master Policyholder any premium paid in excess of the proportionate period of coverage.

5. **Termination of Accidental Total and Permanent Disability Rider Cover:**

Accidental Total and Permanent Disability cover shall terminate on the earliest of the following:

- 5.1. The date on which the policy is terminated.
- 5.2. The date on which the cover ceases under the base product.
- 5.3. The date on which the rider policy term ends.
- 5.4. The date on which the rider cover is terminated at the request of the member.
- 5.5. The date on which claim is accepted under the death or disability benefit.
- 5.6. The date on which surrender value, if any, is paid



- 5.7. The policy anniversary immediately falling after the member reaches the maximum cover ceasing age for the disability benefit.
- 5.8. The date of expiration of the period for which the last premium payment is received in respect of the Insured member's rider cover.

6. Exclusions

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

- 6.1. Self-inflicted Injury: Intentional self- Inflicted injury, whether the life insured is sane or insane.
- 6.2. War and Civil Commotion: War, terrorism, invasion, act of foreign enemy, hostilities, (whether war is declared or not), civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion.
- 6.3. Drug Abuse: Taking or absorbing, other than accidentally, any intoxicating liquor, drug, narcotic, medicine, sedative or poison except as under the direction of a registered medical practitioner. This registered medical practitioner should be other than the owner of this policy or the life insured.
- 6.4. Criminal acts: Member's involvement in criminal and/or unlawful acts or any breach of law with unlawful or criminal intent.
- 6.5. Armed Forces: Service in the armed forces, or any police organisation, of any country at war or service in any force of an international body.
- 6.6. Aviation: Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 6.7. Hazardous sports and pastimes: Taking part or practicing any professional sport or any hazardous pursuit, 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; bunjee-jumping or any sport not previously declared and accepted by the Company.
- 6.8. In case of suicide, there are no benefits payable under the cover.

7. Revival/Re-instatement:

Conditions applicable are same as mentioned in base policy document of SBI Life RiNn Raksha.

8. The provisions under General Terms, Complaints and Relevant statutes referred base master policy booklet of SBI Life RiNn Raksha will also be applicable for this rider