

I.SBI Life – Group Rider – Accidental Death (UIN:111B007V02)

1. Definition of Accidental

- 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 IRDAI for this rider is 111B007V02.
- 1.2. The cover would be applicable to those members who have been specifically granted this rider by us provided the Benefit is covered under the policy schedule. For mid-joiners, the cover would take effect from the day on which we add them as eligible members for the rider and intimate the Master Policyholder about their inclusion.
- 1.3. SBI Life – Group Rider – Accidental Death benefit is paid on death of the insured member due to an accident.
- 1.4. An accident is a sudden, unforeseen and involuntary event, caused by outward, violent and visible means.

2. Accidental death benefits

- 2.1. Accidental death benefit is payable in addition to the base benefit under the master policy.
- 2.2. In an event of death of the insured member due to accident, rider sum assured is payable to the nominee/legal heir as the case may be, as per scheme rules and subject to all of the following:
 - 2.2.1. Both the Base cover and rider for the insured member are in-force at the time of accident
 - 2.2.2. Such accidental death should be proved to the satisfaction of the company.
- 2.3. There is no maturity benefit under this rider cover.
- 2.4. There is no surrender benefit under this rider cover.
- 2.5. There would be no benefits payable under a lapsed rider cover

3. Eligibility Conditions

- 3.1. An employee / member shall be considered eligible for accidental death benefit only if he becomes eligible for base benefit under the Master Policy.

4. General Conditions

- 4.1. The amount of Sum Assured under the Accidental Death Benefit shall be determined based on the amount of premium that has been actually paid in respect of the Rider cover. Any enhancement of this rider benefit including extending of cover beyond FCL shall be subject to acceptance by Us and the additional premium for this enhanced cover is received by Us.

4.2. Premiums are payable by the Master Policyholder to the Company in advance and according to the Premium Payment Mode and the due dates of premium

5. Termination of Accidental Death rider cover:

5.1. Accidental Death cover shall terminate on the earliest of the following

- 5.1.1. The date on which base policy is terminated
- 5.1.2. The date of expiration of the period for which the last premium payment is received in respect of the Insured member's rider cover.
- 5.1.3. The date on which the member is no longer an eligible member for the rider cover.
- 5.1.4. The end of the policy year during which the insured member attains the cover ceasing age for accidental death rider cover or such other age as may be agreed by the Company and the Master Policyholder in writing.
- 5.1.5. Date on which we receive claim for the rider.
- 5.1.6. Accidental death 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 death rider cover shall automatically terminate if it is not renewed by the Master Policy Holder on the Annual Renewal Date within the grace period

6. Exclusions

The benefit under accidental death 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. Infection : Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 6.2. Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 6.3. Self-inflicted Injury: Intentional self- Inflicted injury or injury arising while attempting to commit suicide.
- 6.4. Criminal acts: Member's involvement in any Criminal or unlawful acts.
- 6.5. War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- 6.6. 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.

- 6.7. Aviation: Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 6.8. Hazardous sports and pastimes: Taking part or practicing in any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 6.9. Physical Infirmary: Body or mental infirmity or any disease.
7. **Revival/Re-instatement:** Conditions applicable are same as those mentioned in the base policy document of SBI Life - Sampoon Suraksha.
8. The provisions under all the other terms, Conditions and Relevant statutes referred to, in the Master Policy booklet of SBI Life - Sampoon Suraksha will also be applicable for this rider.

SAMPLE