

SBI Life – Group Rider – Accidental Death (UIN: 111B007V02)
Group Non-Linked Non-Participating Pure Risk Rider

1. Definition of Accidental Death

- 1.1. The terms and conditions specified in this rider document are applicable only if Your schedule I 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 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. 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.

- 3.1. Infection : Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 3.2. Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- 3.3. Self-inflicted Injury: Intentional self- Inflicted injury or injury arising while attempting to commit suicide.
- 3.4. Criminal acts: Member's involvement in any Criminal or unlawful acts.
- 3.5. 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.
- 3.6. 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.
- 3.7. Aviation: Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 3.8. Hazardous sports and pastimes: Taking part or practicing in any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 3.9. Physical Infirmary: Body or mental infirmity or any disease.>>