

Accidental Partial Permanent Disability

(UIN:111B006V02)

This document lists the benefits, conditions and exclusions applicable to the rider that can be attached to the product SBI Life - Sampoon Suraksha (UIN: 111N040V04). Please read the same in conjunction with the base product sales brochure.

SBI Life - Group Rider - Accidental Partial Permanent Disability (UIN:111B006V02)

ELIGIBILITY CRITERIA:

- **Entry Age*:** Minimum - 18 years: Maximum - 64 years
- **Maximum Maturity/ Cover Age*:** Maximum - 65 years
**Age as on last birthday*
- **Rider term:** 1 year
- **Minimum Rider Sum Assured:** ₹ 1,000
- **Maximum Rider Sum Assured:**
 - For Employer-Employee groups - On a single life the Minimum of:
 - i) Base policy Death Benefit Sum Assured and
 - ii) ₹ 50,00,000
 - For Other groups - On a single life the Minimum of:
 - i) Base policy Death Benefit Sum Assured and
 - ii) ₹ 25,00,000
- **Premium Payment Option:** The premiums can be paid in annual, half-yearly, quarterly or monthly modes however, it would be same as policy premium payment option of the base policy. The premiums for various modes as percentage of annual premium are given below:

Premium Payment Mode	% of Annual Premium
Half Yearly	52.0 %
Quarterly	26.5 %
Monthly	8.9 %

BENEFIT:

- **Event:** On the life assured being partially and permanently disabled due to accidental bodily injury. Benefit is payable if the life insured is partially, permanently and irreversibly disabled without any interruption for at least 180 consecutive days due to accident. The benefit is payable in lump sum. An accident is a sudden, unforeseen and involuntary event, caused by outward, violent and visible means.

- **Benefit Payable:** Percentage of SBI Life - Group Rider - Accidental Partial Permanent Disability Sum Assured as mentioned in the Schedule below. In the event of a single accident giving rise to more than one of the listed injuries, the benefit payable shall be that for the injury with the highest benefit percentage.

Schedule:

Description	% of Partial and Permanent disability sum insured
Loss or loss of use of both hands from the wrist joint	100%
Loss or loss of use of both feet from the ankle joint	100%
Loss of sight in both eyes	100%
Loss or loss of use of one hand from the wrist joint and of one foot from the ankle joint	100%
Loss or loss of use of one hand from the wrist joint and loss of sight in one eye	100%
Loss or loss of use of one foot from the ankle joint and loss of sight in one eye	100%
Loss of speech and of hearing in both ears	100%
Loss or loss of use of one hand from the wrist joint	50%
Loss or loss of use of one foot from the ankle joint	50%
Loss of sight in one eye	50%
Loss of speech	50%
Loss of hearing in both ears	50%
Loss or loss of use of 4 fingers and thumb on same hand	40%
Loss or loss of use of 4 fingers on same hand	35%
Loss or loss of use of thumb - both phalanges	25%
Loss of hearing in one ear	25%

DEFINITION:

- SBI Life - Group Rider - Accidental Partial Permanent Disability 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 the case of complete severance of the hand at or above the wrist or foot at or above the ankle joint.
- The Accidental Partial Permanent Disability Benefit shall terminate after payment of the first claim.

TERMS AND CONDITIONS:

- i. The employee should be actively at work meaning that he is performing in the usual way, the regular duties of his work and is not working contrary to medical advice received. However, absentees from work for reasons other than sickness, injury, disability, medical / maternity leave will be considered 'actively at work'.
- ii. Employee should not have remained on medical leave / leave of absence on health grounds for a continuous period of 15 days or more in the last 6 months. This condition would apply for new schemes and schemes transferred from another insurance Company.
- iii. The above conditions (i) and (ii) are not applicable for renewal schemes and may be waived at the discretion of SBI Life for schemes transferred from other insurance company. Such a waiver will be based on risk assessment carried out at the time of renewal.
- iv. Temporary Absence: Cover may be extended to scheme members who are temporarily absent from their employment provided the member is on the company's payroll and the employment contract is not terminated by either party. It would be allowed where:
 - Period of temporary absence is limited to less than 180 days
 - Temporary absence cover should apply to all scheme members

SPECIAL CONDITIONS:

- This rider benefit is payable during the tenure of Policy to an active Member of the insured group in the event the Member becomes Permanent Partial Disabled and / or Permanent Total Loss of Use of a limb, eye, speech or hearing of the Life Insured as a result of an accident.
- Disability or Loss of use must be a result of a traumatic event caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within ninety days of such trauma, proved to the satisfaction of the Company.
- The permanence of the disability will only be established 180 days following the date of the event causing the disability except in the case of complete severance of the hand at or above the wrist or foot at or above the ankle joint.
- Benefit payable is in addition to the benefits payable under the base policy as per following scale of benefits and cannot exceed the amount stated in the Schedule as stated above. Following a claim on this Rider, the coverage of the Member will cease to the extent of percentage of benefit claimed.
- No further increase in sum assured will be allowed in respect of such Member under any circumstances on any of the coverage.

EXCLUSIONS:

Disability due to the consequences of or occurring during the events as specified below are not covered.

- Infection: Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
- Drug Abuse: Member 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
- Criminal acts: Member involvement in Criminal and/or unlawful acts.
- 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.
- 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.
- Aviation: Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- Physical Infirmary: Body or mental infirmity or any disease.

REVIVAL:

If premium is not paid within the grace period, the policy will lapse and can be revived within five years from the date of first unpaid premium. The rider cover can be revived in conjunction with the base cover only.

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.

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 mis-statement 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.

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