



**I.SBI Life – Group Rider – Accidental Partial Permanent Disability (UIN:111B006V02)**

**1. Definition of Accidental Partial 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 IRDAI for this rider is 111B006V02.
- 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 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.
- 1.4. An accident here shall mean a sudden, unforeseen and involuntary event, caused by outward, violent and visible means.
- 1.5. The permanence of the disability will only be established after 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 complete severance of foot at or above the ankle joint.

**2. Accidental Partial Permanent Disability Benefits**

- 2.1. Accidental partial permanent disability benefit is an additional benefit under the master policy.
- 2.2. In case of accidental partial permanent disability of insured member due to an accident, a percentage of accident partial permanent disability sum assured shall be payable to the insured member as per scheme rules and subject to all of the following:
  - 2.2.1. Both Base cover and rider cover for Accidental Partial permanent disability benefit for the insured member are in-force at the time of accident.
  - 2.2.2. Such disability should last without interruption, for at least 180 consecutive days from the date of accident except in the cases where the accident has resulted in a complete severance of a hand at or above the wrist or complete severance of a foot at or above the ankle joint.
  - 2.2.3. Company appointed medical practitioner shall examine the insured member in connection with the disability. Based on the evidence provided and medical examination carried out, the medical practitioner shall certify the exact nature of the disability suffered so as to enable the Company to examine whether the rider benefit is admissible. . Company's decision in this regard shall be final and binding.

2.3. Amount of benefit payable shall be a percentage of accidental partial permanent disability sum assured. Such percentage shall be decided as per the following schedule:

Description	Percentage of accidental partial permanent disability sum assured
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%

2.4. In case of single accident giving rise to more than one of the above listed injuries, the amount of benefit payable shall be for the injury which has highest percentage benefit. The total amount of benefit payable under this rider shall never exceed the accidental partial permanent disability sum assured irrespective of the number and nature of disability or disabilities suffered.

2.5. Once the benefit under this rider is claimed, the coverage of the Member under this rider shall cease to the extent of percentage of benefit claimed.

- 2.6. No further increase in sum assured will be allowed in respect of such Member under any circumstances on any of the coverage
- 2.7. There is no death benefit under this rider cover.
- 2.8. There is no maturity benefit under this rider cover.
- 2.9. There is no surrender benefit under this rider cover.
- 2.10. There would be no benefits payable under a lapsed rider cover.
- 2.11. The total amount of benefits to be granted under this cover shall never exceed the accidental partial permanent disability sum assured, as mentioned in the policy schedule, under this Master Policy. Once the member receives 100% of the rider benefit either in a single accident or in a series of accidents, he/she shall no longer be eligible for any further benefits under this rider.
- 2.12. The disability should be proved to the satisfaction of the Company.

### **3. Eligibility Conditions**

- 3.1. An employee / member shall be considered eligible for accidental partial permanent disability 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 Partial Permanent Disability 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 Partial Permanent Disability Rider Cover:**

- 5.1. Accidental partial permanent disability cover shall fully 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 partial permanent disability 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 maximum benefit available for the rider.
- 5.1.6. Accidental partial permanent disability 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 partial permanent disability 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 partial permanent disability rider shall not be payable in case of disability arising from or due to the consequences of or occurring during the events as specified below:

- 6.1.1. Infection : Death or Disability is caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
  - 6.1.2. Drug Abuse: The Member is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
  - 6.1.3. Self-inflicted Injury: Intentional self- Inflicted injury or injury arising while attempting to commit suicide.
  - 6.1.4. Criminal acts: The Member's involvement in any Criminal or unlawful acts.
  - 6.1.5. 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.
  - 6.1.6. 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.
  - 6.1.7. Aviation: Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
  - 6.1.8. Hazardous sports and pastimes: Taking part or practicing in any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
  - 6.1.9. Physical Infirmary: Body or mental infirmity or any disease.
- 6.2. **Revival / Re-instatement:** Conditions applicable are same as mentioned in the base policy document of SBI Life - Sampoon Suraksha.
- 6.3. 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 the rider.