

I.SBI Life – Group Rider – Accidental Total Permanent Disability (UIN:111B009V02)

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 IRDAI for this rider is 111B009V02.
- 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 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, and the member becomes incapacitated to earn an income from any work, occupation or profession for the rest of his/her life.

Or

The Insured member has suffered loss) of both hands, or both feet, or both eyes, or a combination of any two. In effect, the accident should result in the permanent loss of at least two limbs and should result in loss of any earning of whatsoever nature.

- 1.5. The above disability should last without interruption, for at least 180 consecutive days and must be deemed permanent by an appropriate 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 an additional benefit under the policy

2.2. In case of accidental total permanent disability of insured member, the rider sum assured is payable to the insured member as per the scheme rules and subject to all of the following:

2.2.1. Both Base cover and rider cover for accidental total permanent disability for the insured member are in-force at the time of accident

2.2.2. Such disability shall be intimated to the satisfaction of the company within 90 days of occurrence of the event.

- 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. 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.
- 2.2.5. Member can claim only once under this rider during the entire term of the policy.
- 2.2.6. Once the benefit under this rider is claimed, the coverage of the Member under this rider shall cease.
- 2.2.7. No further increase in sum assured will be allowed in respect of such Member under any circumstances on any of the coverages
- 2.2.8. There is no death benefit under this rider cover.
- 2.2.9. There is no maturity benefit under this rider cover. There is no surrender benefit under this rider cover.
- 2.2.10. There shall be no benefits payable under a lapsed rider cover.
- 2.2.11. 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 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 Total 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 Total and Permanent Disability Rider Cover:

- 5.1. Accidental Total and Permanent Disability cover shall terminate on the earliest of the following

- 5.1.1. The date on which Master Policy or the member cover, as the case may be, 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 Total 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 rider.
- 5.1.6. Accidental Total and 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 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 Accidental Total and Permanent Disability cover 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. Infection : Death or Disability caused or contributed to by any infection, except where the infection is caused by an external and visible wound accidentally sustained
- 6.2. 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
 - 6.2.1. Self-inflicted Injury: Intentional self- Inflicted injury or injury arising while attempting to commit suicide.
- 6.3. Criminal acts: Member's involvement in any Criminal or unlawful acts.
- 6.4. 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.
- 6.5. 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.
- 6.6. 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 in any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 6.8. 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 - Samporn Suraksha.
8. The provisions under all the other Terms, Conditions and Relevant statutes referred to in the Master Policy booklet of SBI Life - Samporn Suraksha will also be applicable for this rider

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