

Rider Document

This is your Rider document containing the various terms and conditions governing the Rider.

1 SBI Life – Accidental Death Benefit Linked Rider

1.1 General Conditions

- 1.1.1 You can opt for Rider only at the time of inception of the Policy and not subsequently.
- 1.1.2 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 IRDA for this Rider is 111A019V02.
- 1.1.3 We will pay the Rider Sum Assured on the accidental death of the Life Assured subject to all of the following:
 - 1.1.3.1 Your Base Policy as well as this Rider is In-force.
 - 1.1.3.2 The Life Assured has died as a result of an Accident as defined below.
 - 1.1.3.3 Death of the Life Assured should occur during the Rider Term.
 - 1.1.3.4 Such accidental death should be proved to our satisfaction.
 - 1.1.3.5 The death of the Life Assured should occur within 120 days from the date of accident.
 - 1.1.3.6 The death must be solely and directly due to the injuries from the accident and it should be independent of all other causes.
- 1.1.4 We will pay the Rider Sum Assured to the assignee, nominee, appointee or the legal heir, as the case may be.

1.2 Definition of Accident

An accident is a sudden, unforeseen and involuntary event, caused by external, visible and violent means.

1.3 Grace Period for Rider

- 1.3.1 Grace Period is applicable as for the Base Policy.
- 1.3.2 The covers under the Rider, if any, will be available in full during the Grace Period

1.4 Lapsation of Rider

- 1.4.1 If your policy is discontinued before first 5 years then the rider cover will lapse.
- 1.4.2 If you convert your policy into paid up, the rider cover would lapse.
- 1.4.3 No benefit will be available under a Rider if it is in Lapsed condition.

1.5 Withdrawal From Rider

- 1.5.1 Your Rider stands Withdrawn if
 - 1.5.1.1 You have requested in writing to withdraw from your Rider.
- 1.5.2 You cannot revive the Rider once withdrawn.

1.6 Revival of Rider

- 1.6.1 You can revive your Lapsed Rider along with the Base Policy during the Revival Period. Rider alone cannot be revived if the Base Policy is lapsed.
- 1.6.2 You are required to pay all due Premiums.
- 1.6.3 You cannot revive the Rider once you have Withdrawn the same.
- 1.6.4 You are required to satisfy our underwriting requirements, if any. We may charge extra premium based on underwriting.
- 1.6.5 We may accept or reject your revival request for the Rider. We will inform you about the same.
- 1.6.6 Your Rider if revived will recommence only from the Date of Revival.

1.7 Rider Charges

1.7.1 Your rider charge would be deducted monthly through cancellation of units.

1.7.2 You will be liable to pay all applicable taxes as levied by the Government and other Statutory Authorities.

1.8 Misstatement of Age

1.8.1 If we find the correct age of the Life Assured is different from that mentioned in the proposal form, we will check the eligibility for the rider benefits, as on the Date of Commencement.

1.8.2 If eligible, the rider cover would continue as it is till the end of rider term or the maximum age allowed under the rider, whichever is earlier.

1.8.3 If not eligible, we will terminate the rider benefit.

1.9 Termination of Rider

1.9.1 Rider will terminate at the earliest of the following:

1.9.1.1 Termination of the Base Policy

1.9.1.2 On the Base Policy becoming Paid-Up

1.9.1.3 On their Surrender or Withdrawal

1.9.1.4 Expiry of the Rider Term

1.9.2 The Rider will terminate on settlement of claim under the Rider.

The provisions under General Terms, Complaints and Relevant statutes referred to in your Policy Booklet will also be applicable for Rider.

1.10 Exclusions

We will not pay the Accidental Death Sum Assured for deaths arising as a consequence of or occurring during the following events:

1.10.1 Infection: Death caused or contributed to, by any infection, except infection caused by an external visible wound accidentally sustained

1.10.2 Drug abuse: Life Assured under the influence of alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner

1.10.3 Self inflicted injury: Intentional self inflicted injury including the injuries arising out of attempted suicide.

1.10.4 Criminal acts: Life Assureds' involvement in criminal and/or unlawful acts with unlawful or criminal intent.

1.10.5 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.

1.10.6 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

1.10.7 Aviation: Life assured's participation in any flying activity, other than as a passenger in a commercially licensed aircraft

1.10.8 Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by us.

1.11 Surrender

You will not be eligible for any benefit on surrender.

*****End of Rider Document*****