

Bajaj Allianz Life Linked Accident Protection Rider

UIN: 116A055V02

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life Linked Accident Protection Rider**Part A****FORWARDING LETTER****As per base Policy****PREAMBLE**

The Bajaj Allianz Life Linked Accident Protection Rider is an additional Rider attached with the base Policy. This document should be read along with the Customer Information Sheet (CIS), base Policy Document and forms a part of the base Policy Document. The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under this rider.

SCHEDULE**As per base Policy****Additional Rider Benefits**

Rider Benefit	Life Assured Name	Date of Commence- ment of Rider Cover	Rider Cover Term	Rider PPT	Rider Sum Assured	Rider Premium*	Rider Maturity Date
Linked Accidental Death Benefit (ADB) (UIN 116A055V02)							
Linked Accidental Total Permanent Disability (ATPD Benefit) (UIN 116A055V02)							

**The Rider Premium (w.r.t. ADB & ATPD Benefit, if both taken in the Policy) will form part of the Regular Premium as mentioned under the base Policy. It excludes any applicable tax & cess.*

All taxes, including GST & cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder.

Part B

DEFINITIONS & ABBREVIATIONS

1. Definitions & abbreviations:

- a) **"Accident"** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- b) **"Accidental Death"** means death of the Life Assured:
 - i. which is caused by Bodily Injury resulting from an Accident and
 - ii. which occurs due to the said Bodily Injury solely, directly and independently of any other causes and
 - iii. which occurs within 180 days of the occurrence of such Accident.
- c) **"Accidental Death Benefit (ADB)"** is the benefit payable under the Rider, in case of Accidental Death of the Life Assured, subject to the exclusions mentioned in Section 5(a) below.
- d) **"ADB Sum Assured"** means the amount as mentioned in the Schedule that is payable on the Accidental Death of the Life Assured.
- e) **"Accidental Total Permanent Disability (ATPD)"** means disability as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external, visible and violent means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the life assured's disability which must be permanent and total. ATPD is defined as a bodily injury that must result in one of the following: (i) Loss of both eyes; (ii) Loss of both arms or both hands; (iii) Loss of one arm and one leg; (iv) Loss of one arm and one foot; (v) Loss of one hand and one foot; (vi) Loss of one hand and one leg; (vii) Loss of both legs; (viii) Loss of both feet;
If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/ dismemberment above elbow, the loss of feet will mean amputation/ dismemberment above ankle and the loss of leg will mean amputation/ dismemberment above knee.
If the disability is not due to amputation/dismemberment, loss will mean loss of usage of limb(s) of motor-grade power 0/5, 1/5 or 2/5 only. Both the limbs should have motor-grade power less than or equal to 2/5.
Loss of one/both eye(s) means total loss of vision in that/both eye(s), certified by an ophthalmologist.
- f) **"ATPD Benefit"** is the benefit payable under the Rider, on occurrence of ATPD to the Life Assured, subject to the exclusions mentioned in Section 5(b) below.
- g) **"ATPD Sum Assured"** means the amount as mentioned in the Schedule that is payable on the occurrence of the ATPD of the Life Assured.
- h) **"Bodily Injury"** means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.
- i) **"Date of Commencement of Rider Cover"** means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the Rider Benefit commences under the Rider.
- j) **"Extra Premium"** means the amount of additional premium collected, which is decided based on the prevailing Board approved underwriting policy of the Company and was communicated to the Policyholder in the counter-offer made to him/her and to which he/she consented.
- k) **"Goods and Services Tax" (GST)** is charged based on type of policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.
- l) **"Injury"** means accidental physical bodily harm excluding any illness, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
- m) **"Medical Practitioner"** means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for homeopathy set up by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, provided such Medical Practitioner is not the Life Assured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Assured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Assured.
- n) **"Rider"** means the Bajaj Allianz Life Linked Accident Protection Rider as governed by the terms and conditions as set out hereunder.
- o) **"Rider Benefit"** shall mean the ADB and/or the ATPD Benefit as applicable in the Policy, and as detailed in Section 3 below.
- p) **"Rider Maturity Benefit"** has the meaning as in Section 3(c) below. There is no Rider Maturity Benefit in this Rider.
- q) **"Rider Maturity Date"** is the date mentioned in the Schedule on which the risk cover w.r.t. the Rider expires automatically.
- r) **"Rider Cover Term"** means the period between the Date of Commencement of Rider Cover and the Rider Maturity Date.
- s) **"Rider Premium Payment Term (Rider PPT)"** means the term mentioned in the Schedule during which the Rider Premiums due are to be paid, to secure the Rider Benefit.
- t) **"Rider Premium"** means the amount exclusive of applicable taxes, if any, that is payable by the Policyholder as part of the Regular Premium under the Policy at the Date of Commencement of Rider Cover and on each subsequent premium due dates (mentioned in the Policy Schedule) during the Rider PPT, to secure the Rider Benefits.
- u) **"Rider Sum Assured"** refers to ADB Sum Assured or the ATPD Sum Assured, or both, as applicable.
- v) **"Rider Surrender Value"** means the benefit payable if the Rider is surrendered or terminated. For more details, refer Section 9 below.
- w) **"Total Rider Premium"** means sum of all Rider Premiums paid till date, excluding any Extra Premium on Rider, any modal loading in the Rider Premium and **taxes**.
- x) **"w.r.t."** refers to 'with respect to'.

PART C

2. Rider Description

- a. This is a non-participating, unit linked, individual, pure risk offering health cover, limited/regular Rider Premium payment Rider to be attached to the base Policy.
- b. It offers two (2) cover options: i) Accidental Death Benefit, ii) Accidental Total Permanent Disability Benefit. The Life Assured will have the option to opt-for either one or both the coverages.

3. Rider Premium

a. ADB:

If ADB is chosen in the Policy, on occurrence of Accidental Death of the Life Assured, provided the Rider is not terminated as per Section 11 below, then, the Company, subject to Section 8 and Section 9 below, shall pay the ADB Sum Assured along with any Death Benefit payable under the base policy .

All risk cover under the ADB in the Rider as well as the base Policy along with any other covers/Riders will terminate immediately on payment of the benefit.

If the Accident leading to death has occurred during the Rider Cover Term but Accidental Death has occurred after the expiry of the Rider Cover Term, but however, within 180 days from the date of Accident, then, the ADB shall be paid.

b. ATPD Benefit:

If ATPD Benefit is chosen in the Policy, on occurrence of ATPD to the Life Assured during the Rider Cover Term, provided the Rider is not terminated as per Section 11 below, then, the Company, subject to Section 8 and Section 9 below, shall pay the ATPD Sum Assured.

All risk cover under the ATPD Benefit in the Rider will terminate immediately on payment of the benefit, and the Death Benefit under the base Policy along with any other covers/riders will continue, subject to payment of due Regular Premium.

In order for this ATPD Benefit to be payable, the disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable Medical Practitioner, appointed by the Company, be deemed to be permanent.

c. Rider Maturity Benefit

No Rider Maturity Benefit is available under the Rider.

4. Rider Benefits

The Rider Premium will be collected in along with the Regular Premium payable under the base Policy.

**PART D
As per base Policy**

5. Rider Exclusions

a. Exclusions w.r.t. ADB:

- i. Death occurs as a result of the Rider Life Assured committing any breach of law with criminal intent.
- ii. Death as a consequence of the Rider Life Assured being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
- iii. Death as a result of self-inflicted injuries.
- iv. Death occurs as a result of the Rider Life Assured taking part in any naval, military or air force operation during peace time.
- v. Death occurs as a result of the Rider Life Assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.
- vi. Death occurs as a result of suicide.
- vii. Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognised airline on regular routes and on a scheduled timetable.
- viii. Death occurs as a result of war, invasion, civil war, rebellion, riots.
- ix. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- x. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- xi. 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.
- xii. Death as a result of any disease or infection.

b) Exclusions w.r.t. ATPD Benefit:

- i. Disability as a result of the Rider Life Assured committing any breach of law with criminal intent.
- ii. Disability of Rider Life Assured as a result of war, invasion, civil war, rebellion or riot.
- iii. Disability as a consequence of the Rider Life Assured being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner.
- iv. Disability as a result of the Rider Life Assured taking part in any naval, military or air force operation.
- v. Disability as a result of the Rider Life Assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.
- vi. Disability of Rider Life Assured as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian

airline plying on regular routes and according to a scheduled timetable.

- vii. Disability of Rider Life Assured as a result of attempted self-injury.
- viii. Any condition that is pre-existing at the time of inception of the Policy. Pre-existing condition means any condition, ailment, injury or disease: -
 - 1. That is/are diagnosed by a physician within 48 months prior to the Date of Commencement of Rider Cover or latest revival, whichever is later, or
 - 2. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the Date of Commencement of Rider Cover or latest revival, whichever is later.

This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by the Company at inception or at reinstatement.
- ix. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- x. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- xi. 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.
- xii. Disability as a result of any disease or infection.

6. Option to avail or surrender the Rider

- a. The Policyholder will have the option to avail this Rider from the Policy Commencement Date or any Policy Anniversary, subject to the Rider Cover Term, Rider PPT being aligned to the remaining base product Policy Term and PPT, and subject to underwriting as per the prevailing Board approved underwriting policy of the Company.
- b. At any Policy Anniversary, the Policyholder will have the option to surrender the Rider.
 - i. On surrender, the Rider Benefit will immediately cease and no further Rider Premium will be collected, and any Rider Surrender Value as per Section 9 shall be payable.

Once this Rider is surrendered, it can be added back again on any subsequent Policy Anniversary, subject to underwriting as per the prevailing Board approved underwriting policy of the Company.

7. Free Look Option

The Policyholder has a Free Look Period of thirty (30) days from the date of receipt of the Rider Policy Document to review the terms and conditions of the Rider and where the Policyholder disagrees to any of those terms or conditions, he has the option to return the Rider to the Company for cancellation, stating the reasons for his objection, then he shall be entitled to a refund

of the Rider Premium (excluding applicable taxes) paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the Company on medical examination and stamp duty charges.

8. Non-Forfeiture

If Rider Premium is not paid before the expiry of the Grace Period, the Rider will lapse immediately, and no Rider Benefit shall be payable, except the Surrender Value, if any.

9. Surrender Value:

The Policyholder will have the option to surrender the Rider at any time. The risk cover will cease on the date of Surrender.

- a. If the Rider PPT is equal to the Rider Cover Term, no Surrender Value shall be available.
- b. If the Rider PPT is less than the Rider Cover Term, Surrender Value shall be available.
 - i. Surrender Value is available after the end of the Rider PPT, provided all Rider Premiums are paid up-to-date.
 - ii. Rider will terminate on the payment of the Surrender Value.
 - iii. The Surrender Value payable shall be higher of GSV or SSV, where
 - 1. The GSV (Guaranteed Surrender Value) is: $GSV \text{ Factor} * \text{Total Rider Premiums paid till date}$.
 - 2. The SSV (Special Surrender Value) is: $SSV \text{ Factor} * \text{Total Rider Premiums paid till date}$.
 - 3. The SSV Factors are provided on Company website.
 - 4. The Company reserves the right to revise the SSV factors under the Rider at any time, subject to the prior approval of the IRDAI.

10. Revival

A lapsed Rider can be revived subject to the revival conditions mentioned in the base Policy. If the Rider is not reinstated within the allowed revival period, the Rider will be terminated immediately.

11. Termination of Rider

The Rider shall automatically terminate on the earlier occurrence of either of the following:

- a. If premiums are discontinued for the Rider and/or under the base Policy.
- b. If the Life Assured opts out of this Rider.
- c. On payment of the Rider Sum Assured as per the coverage chosen under the Rider.
- d. On payment of the Surrender Value w.r.t. the Rider.
- e. On payment of Death Benefit under the base Policy.
- f. On maturity, surrender or termination of the base Policy.
- g. On cancellation/termination of the Rider or base Policy by the Company on grounds of fraud, misstatement, or non-disclosure established in terms of section 45 of the Insurance Act, 1938, as amended from time to time.

12. Health Management Services

Provided the Rider Policy is in-force and all due Regular Premiums are paid up-to-date, the Policyholder will have the option to take Health Management Services such as medical second opinion, medical case management, medical consultation, etc. from the service providers registered with the Company. These wellness services can help the Life Assured to get correct diagnosis of a medical condition and to procure appropriate illness care.

These services are available subject to:

- i. The availability of the particular service with the service providers at the time of option.
- ii. First diagnosis and medical opinion have already been obtained from a competent medical practitioner
- iii. All the supporting medical records (as required by the service provider) are available to avail the service.

It is noted and agreed by the Policyholder that:

- i. These services are optional services offered at no additional cost to the Life Assured. The Policyholder/Life Assured shall exercise his own discretion:
 - a. To avail the services and/or
 - b. To follow the course of treatment suggested by the service provider.
- ii. These services shall be directly provided by the service providers with no participation of the Company.
- iii. The services are being provided by third-party service provider(s), and the Company shall not be liable for any liability.
- iv. The Company can choose to commence/discontinue the service(s) or change the service provider(s) at any time.
- v. The Company will communicate to the Policyholder and inform the IRDAI if & when the Health Management Services feature is discontinued/changed in the plan.

PART E**CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc
Not Applicable****PART F****General Conditions****13. Payment of Claim****a. ADB:**

The Company shall be under no obligation to make any payment under Section 3 above unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:

- i. Written notice as soon as possible and in any event within 60 days of the death of the Rider Life Assured, and the circumstances resulting to the death of the Rider Life Assured.
- ii. The claimant's proof of entitlement to receive payment under the Policy.

- iii. Original Policy Document.
- iv. Original Death Certificate of the Rider Life Assured issued by a competent Authority.
- v. Medical cause of Death Certificate from the doctor who last attended to the Rider Life Assured or from the hospital in which the death occurred.
- vi. A copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the Rider Benefit due to an Accident under the Rider Policy.
- vii. Any other document as asked for by the Company depending on the facts and circumstances of each case.
- viii. In case of any force majeure events (like earthquake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- ix. The claims will be settled within 30 days of the receipt of all the relevant documents for processing the claim and in case of delay, the prevailing penal interest will apply.

The above mentioned 60 days may be condoned by the Company if it is satisfied as to the genuineness of the reasons for the delay.

b. ATPD Benefit:

If a claim arises under the rider due to an ATPD, the claim settlement requirements and processes shall be as below:

- i. All notices, applications or notification of claim must be received and approved at the office of the Company authorized to deal with the claim.
- ii. No benefit shall be payable until the rider Life Assured has provided satisfactory proof to the Company of the occurrence of the ATPD. This includes:
 - a. A Certificate of Disability from a registered medical practitioner.
 - b. Any other document that may be relevant in establishing the validity of the claim.
- iii. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total permanent disability of the rider life assured.
- iv. In case of any force majeure events (like earthquake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- v. The claims will be settled within 30 days of the receipt of all the relevant documents for processing the claim and in case of delay, the prevailing penal interest will apply.

The above mentioned 60 days may be condoned by the Company if it is satisfied as to the genuineness of the reasons for the delay.

14. Non-payment of Regular Premium and Forfeiture

Non- payment of Rider Premium & forfeiture conditions will be as per the base Policy terms & conditions, subject to Section 11 above.

15. Assignment & Nomination

As per base Policy. All assignments & nominations are subject to section 38 & 39 of the Insurance Act, 1938.

16. Age

Age related conditions are as per the base Policy provisions

17. Suicide Claim Provisions

Not applicable

18. All other General Conditions:

As per the base Policy

PART G
As per base Policy

Annexure K
ATPD Benefit – Definitions and Exclusions

Accidental Total Permanent Disability:

I) Definitions:

“Accidental Total Permanent Disability” shall mean disability of the rider life insured as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the rider life assureds disability which must be permanent and total and must result in at least one of the following:

(a) Loss of both eyes; (b) Loss of both arms and both hands; (c) Loss of one arm and one leg; (d) Loss of one arm and one foot; (e) Loss of one hand and one foot; (f) Loss of one hand and one leg; (g) Loss of both legs; (h) Loss of both feet

The disability must be documented for an uninterrupted period of at least six months.

- Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist.
- If the disability is due to amputation/ dismemberment, loss of hand will mean amputation/ dismemberment above wrist, loss of arm will mean amputation/ dismemberment above elbow, loss of feet will mean amputation/ dismemberment above ankle and loss of leg will mean amputation/ dismemberment above knee.
- If the disability is not due to amputation/dismemberment, loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.
- The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner, appointed by the company. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured.
- The Disability Benefit is paid if and only if disability is detected as per above Disability Condition.

Medical Practitioner:

A medical practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. This would mean a practitioner treating the Life Insured must be holding a degree equivalent to MD or MS in the relevant field to certify the medical condition.

The Medical practitioner should not be

- the policyholder/insured person himself/herself; or
- an authorised insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- employed by or under contractual engagement with the insurance company;
- related to the policyholder/insured person by blood or marriage.

II) Exclusions:

The Accidental Permanent Total Disability will not be payable in the following situations:

- 1) Disability as a result of the insured person committing any breach of law with criminal intent;
- 2) Disability of insured person as a result of war, invasion, civil war, rebellion or riot;
- 3) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;
- 4) Disability as a result of the insured person taking part in any naval, military or air force operation;
- 5) Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- 6) Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- 7) Disability of insured person as a result of attempted self-injury
- 8) Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- 9) Failure to follow medical advice
- 10) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature