

Bajaj Allianz Life Insurance Company Limited  
Bajaj Allianz Life Group Accidental Permanent Total/Partial Disability Benefit Rider

**Part A**  
FORWARDING LETTER

As per Base Policy

**PREAMBLE**

This Group Accidental Permanent Total/Partial Disability Benefit Rider is issued on the basis of the information given and declarations made by the Policyholder/Member in the Proposal Form/respective Enrolment Form for the Group Accidental Permanent Total/Partial Disability Benefit Rider, which is incorporated herein and forms the basis of this Rider benefit.

**SCHEDULE**

As per Base Policy or Policy Endorsement (as applicable)

## **Part B**

### **DEFINITIONS & ABBREVIATIONS**

#### **1) Definitions & Abbreviations**

- In this Policy where the context so admits, the masculine shall include the feminine, the singular shall include the plural and the following expressions shall (unless repugnant to the context) have the following meanings;
- a. "Accidental Permanent Total/Partial Disability" 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 Member's disability.
  - b. "Date of Commencement of Rider" 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.
  - c. "Rider Benefit" has the meaning as in Section 4 below.
  - d. "Maturity Benefit" has the meaning as in Section 4b) below
  - e. "Rider Maturity Date" means the date as mentioned in the Schedule
  - f. "Rider Premium" means the amount exclusive of applicable taxes, if any, payable by the Policyholder at regular intervals during the Rider Benefit Term, in amount (along with and as part of the Regular Premium) and at the Premium Payment Frequency and depends on the Rider Sum Assured and nature of the group and Members occupation classification.
  - g. "Rider Sum Assured" is the amount as specified in the Membership Register/Certificate of Insurance, which is referred-to to determine the amount payable to the Nominee as per Section 4 below due to an Accidental Permanent Total/Partial Disability of the Member.
  - h. "Surrender Benefit" has the meaning as in Section 4d) below
  - i. "Rider Benefit Term" means the period between the Date of Commencement of Rider and the Rider Maturity Date.

## **Part C**

#### **2) Rider Description**

The Group Accidental Permanent Total/Partial Disability Benefit Rider is an additional rider benefit attached with the base Policy. This document should be read along with the base Policy Document. The continuance of insurance cover under the base Policy Document is necessary precondition for continuance of this Rider Benefit.

#### **3) Accidental Permanent Total/Partial Disability Benefit**

Accidental Permanent Total/Partial Disability of a Member shall mean disability 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 Member's disability which must be permanent and either total/partial and must result in at least one of the following:

Accidental Permanent Partial Disability is defined as a bodily injury that must result in one of the following.

- a. Loss of one eye
- b. Loss of one leg
- c. Loss of one arm
- d. Loss of one foot
- e. Loss of one hand

Accidental Permanent Total Disability is defined as a bodily injury that must result in one of the following

- a. Loss of both eyes
- b. Loss of both arms or 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
- i. Removal of lower jaw

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- 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 limb/s of motor-grade power 0/5, 1/5 or 2/5 only. In permanent total disability, 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.
- The disability has to be certified by a registered medical practitioner.
- The Accidental Permanent Total/Partial Disability Benefit is paid if and only if disability is detected as per above Disability Condition.  
Any other disability/ies other than listed above shall not be considered under Accidental Permanent Partial/Total Disability.

### **4) Rider Benefits**

#### **a) Accidental Permanent Total/Partial Disability Benefit**

- i) The amount payable in the event of Accidental Permanent Partial Disability as a result of an accident within 180 days from the date of an accident will be lower one of:
  - a) 50% of Rider Sum Assured.
  - b) ₹ 5,000,000 per life under all group policies with the Company taken together.
- ii) In the event of Accidental Permanent Total Disability if the member through policyholder didn't receive a benefit for Accidental Permanent Partial Disability earlier, the amount payable will be lower one of:
  - a) The Rider Sum Assured
  - b) ₹ 10,000,000 per life under all group policies with the Company taken together
- iii) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability and the time elapsed from the occurrence of that partial disability is less than one year, the amount payable in the event of Accidental Permanent Total Disability will be the remaining Rider Sum Assured, which shall be assessed as the lower of:
  - a) 50% of Rider Sum Assured
  - b) ₹ 5,000,000 per life under all group policies with the Company taken together.
- iv) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability before and the time elapsed from the occurrence of partial disability is at least one year, the amount payable in the event of Accidental Permanent Total Disability (in spite of the already paid benefit) will be lower of:
  - a) The Rider Sum Assured
  - b) ₹ 10,000,000 per life under all group policies with the Company taken together.

#### **b) Maturity Benefit**

No maturity benefit is payable under the Group Accidental Permanent Total/Partial Disability Benefit Rider.

#### **c) Death Benefit**

No death benefit is payable under the Group Accidental Permanent Total/Partial Disability Benefit Rider.

#### **d) Surrender Benefit**

No surrender benefit is payable under the Group Accidental Permanent Total/Partial Disability Benefit Rider.

### **Part D**

As per base Policy

### **5) Non payment of Regular Premium and Forfeiture**

All benefits under this rider shall continue if the risk cover under base Policy is continued, subject to Section 11 below.

### **6) Revival**

A lapsed Rider can be revived subject to the revival conditions applicable to the base Policy.

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### **i) AORTIC SURGERY**

The undergoing of surgery to correct any narrowing, dissection, obstruction or aneurysm of the thoracic or abdominal aorta, but not its branches.

The surgery must be considered medically necessary by a recognized consultant cardiologist and must be the most appropriate treatment.

All minimally invasive procedures such as keyhole, catheter, laser, angioplasty or other intra-arterial techniques are excluded.

Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.

### **j) PRIMARY PULMONARY HYPERTENSION**

Means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation, resulting in significant permanent physical impairment to the degree of at least Class 3 of the NEW YORK Heart Association Classification of cardiac impairment and resulting in the Life Insured being unable to perform his/her usual occupation. The condition must be documented for at least three consecutive months.

### **k) ALZHEIMER'S DISEASE**

Means the unequivocal diagnosis of Alzheimer's disease made by a recognized consultant neurologist holding an appointment in this capacity at a major hospital and supported by clinical evidence and standardized testing. The diagnosis must confirm permanent failure of brain function resulting in significant cognitive impairment.

Significant cognitive impairment is defined as a deterioration or loss of intellectual capacity to the extent that it results in the requirement for continual supervision.

Alzheimer's disease resulting from the following is excluded: (i) Alcohol or drug abuse; and (ii) Non-organic diseases such as neurosis or psychiatric illness.

## **5) Rider Premium**

The Rider Premium depends on the Rider Sum Assured, Age of the Member/joint member, nature of the group and Members occupation classification as applicable to the base Policy. The Rider Premium will be collected additional along with the Premium under the base Policy.

### **Part D**

As per base Policy

## **6) Option to include/exclude the Rider**

- a. The Member through Policyholder can include this Rider from inception or any Annual Renewal Date.
- b. In case of exclusion the Rider Benefit under Section 3 above will immediately cease and no further Rider Premium will be collected. Once this Rider is excluded, it can be added back again on any subsequent Annual Renewal Date, subject to underwriting.
- c. The Critical illness benefit can be chosen, by the Member at inception or any Annual Renewal Date. At each Annual Renewal Date the Policyholder/Member has the option of exclusion of the Rider coverage. In case of exclusion, no surrender value is payable.

## **7) Non Forfeiture**

All benefits under this Rider shall continue if the risk cover under base Policy is continued, subject to Section 10 below. If Rider Premium is not paid before the expiry of the Grace Period, the Rider will lapse immediately and no benefit with respect to the Rider will be payable.

## **8) Revival**

A lapsed Rider can be revived subject to the revival conditions applicable to the base Policy.

## **9) Exclusions**

No critical illness benefit shall be paid on diagnosis of critical illness due to attempted suicide within one year from the date of commencement of Membership.

The critical illness benefit shall not be paid on any of the lives covered in case of the following conditions:

- 1) Any critical illness which occurred within 90 days of the Entry Date or the date of Revival.
- 2) The Member committing or attempting to commit a criminal act whether alone or with others;
- 3) AIDS, any AIDS related illness or HIV infection;
- 4) The Member's intentional self-inflicted injury, attempted suicide, while sane or insane;
- 5) War, invasion, civil war, rebellion or riot;

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## 7) Flexibilities

- a) Option to include/exclude the rider
  - i. The Member through Policyholder can include/exclude this Rider from any Membership Anniversary.
  - ii. In case of exclusion the Rider Benefit under Section 4 above will immediately cease and no further Rider Premium will be collected. Once this rider is excluded, it can be added back again on any membership anniversary subject to underwriting.
  
- b) Disability Benefits in instalments
  - The Member will have the option to take the disability benefit in equal monthly instalments over a period of five (5) or ten (10) years (as per his/her choice) from the date of acceptance of the disability by the Company. The first instalment shall be due from the date of acceptance of the disability by the Company. The same needs to be informed in writing at the time of filing the claim form.
  - Each monthly instalment will be an amount equivalent to:
    - o If the period chosen is 5 years:  $\text{factor1} * \text{Accidental Permanent Total/Partial Disability benefit} / 60$ .
    - o If the period chosen is 10 years:  $\text{factor2} * \text{Accidental Permanent Total/Partial Disability benefit} / 120$ .Where factor1 is 1.04 for a 5-year term and factor2 is 1.08 for a 10-year term
  - Company will review these factors from time to time and approach IRDAI for any modification based on the prevailing economic scenario. The Member will have the option, at any time, to request for a discontinuance of the monthly instalments even after the instalments have commenced. On receiving the request, the Member will be eligible to receive an amount equal to Accidental Permanent Total/Partial Disability benefit less the total amount of the instalments already paid as on the date of such request.

## 8) Nomination

As per base Policy.

## 9) Loans

No loan is available.

## 10) Exclusions

The Company shall not be liable to pay any benefit under Section 4(a) above if accidental disability of the Member occurs on account of any of the following reasons:

- a. Disability as a result of the Member/s committing any breach of law with criminal intent;
- b. Disability of Member/s as a result of war, invasion, civil war, rebellion or riot;
- c. Disability as a consequence of the Member/s 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;
- d. Disability as a result of the Member/s taking part in any naval, military or air force operation;
- e. Disability as a result of the Member/s participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- f. Disability of Member/s 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;
- g. Disability of Member/s as a result of attempted self injury whilst sane or insane;

## 11) Termination/Expiry of Rider Benefit

The rider shall automatically terminate/expire on the earlier occurrence of either of the following.

- a. On discontinuation of Premium under the base Policy
- b. On the member voluntarily excluding the rider option (till the time it is not again included)
- c. On Membership Anniversary at which the Member attains Age of 65 years.
- d. On maturity or termination of membership under base Group Policy
- e. Membership ceases under the base Policy

### Part E

CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc

Not Applicable

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**Part F**

General Conditions

**12) Payment of claim**

If a claim arises under the rider due to an Accidental Permanent Total/Partial Disability, the claim settlement requirements and processes shall be as below.

- a) All notices, applications or notification of claim must be received and approved at the office of the Company authorized to deal with the claim.
- b) No benefit shall be payable until the Member through Policyholder has provided satisfactory proof to the Company of the occurrence of the Accidental Permanent Total Disability or Accidental Permanent Partial Disability. This includes
  - A certificate of disability from a registered medical practitioner.
  - Any other document that may be relevant in establishing the validity of the claim.
- c) Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total/partial disability of the Member

**13) All other General Conditions as per the base Policy**

**Part G**

As per base Policy