



LIFE GOALS. DONE.

Bajaj Allianz Life

LINKED ACCIDENT PROTECTION RIDER II

A Non-Participating, Linked, Individual Pure Risk
offering Health Cover and Savings Rider



ABOUT BAJAJ ALLIANZ LIFE INSURANCE

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Insurance Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of “Bajaj brand” in India.

BAJAJ ALLIANZ LIFE LINKED ACCIDENT PROTECTION RIDER II

Life is full of uncertainties; you never know what will happen next. Given the uncertainty of life, accidents can cast a shadow on your family's future any time. Accidents result in not only the loss of beloved ones/ impairment of an individual's life but may also have long-lasting financial adversities as a family may lose its income source or suddenly must deal with expenses pertaining to the accident. The severity of such incidents is even more when you're not prepared.

To enhance your financial protection against accidents, we present Bajaj Allianz Life Linked Accident Protection Rider II, a comprehensive cover which provides financial protection against total permanent disability or demise due to an accident.

What makes Bajaj Allianz Life Linked Accident Protection Rider II Perfect for YOU?

- **Choice of four cover options:**
 1. Accidental Death Benefit
 2. Accidental Death Benefit with Return of Premium (ROP)
 3. Accidental Total Permanent Disability Benefit
 4. Accidental Total Permanent Disability Benefit with Return of Premium (ROP)
- **Accidental Death Benefit:** Option to choose Accidental Death Benefit cover up to 3 times of Sum Assured under base policy
- **Disability Benefit:** Cover against total and permanent disability due to accident, to ensure financial protection for the family
- **Guaranteed Protection:** All the benefits of the rider are guaranteed
- **Return of Premium Option:** Get back your Total Premiums Paid* on survival till maturity[#]
- **Tax benefits** shall be as per prevailing tax laws

*Total Premiums Paid shall be total regular/limited/single rider premiums paid excluding any extra premium and taxes, if collected explicitly

[#]Maturity benefit is available with Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP options. In case more than one cover options are selected, the maturity benefit payable shall be Total Premiums Paid* under the respective cover option(s), where no claim has been paid during the tenure of the rider.

How this rider works?

- Step 1: Select from one or more cover options
- Step 2: Decide sum assured under each cover option selected
- Step 3: Select the rider policy term and rider premium paying term

How to avail the rider?

You will have the option to add the rider to your base policy at inception or any policy anniversary, subject to the Rider Policy Term, Rider Premium Paying Term being aligned to the base Policy Term, base Premium Paying Term, and subject to underwriting as per the prevailing Board Approved Underwriting Policy of the Company.

Let us understand the rider benefits in detail

The rider provides the flexibility to select any one or more cover options, separate cover will be applicable if more than one cover option is selected :

- i. Accidental Death Benefit (ADB)
- ii. Accidental Death Benefit (ADB) with ROP
- iii. Accidental Total Permanent Disability (ATPD) Benefit
- iv. Accidental Total Permanent Disability Benefit (ATPD) with ROP

Rider Premium would be collected over and above the base policy premium and it would be based on age of the life assured (applicable for ROP option), rider sum assured chosen, rider term and rider premium paying term.

ACCIDENTAL DEATH BENEFIT (ADB) AND ACCIDENTAL DEATH BENEFIT (ADB) WITH ROP**Rider Benefit**

In the event of death due to an accident of the Life Assured during the rider term, if all due premiums are paid up to date and the rider is in-force, higher of ADB Sum Assured or Guaranteed Benefit (i.e. 105% of Total Premiums Paid*) will be paid as a lumpsum and the ADB benefit will terminate.

- An Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Accidental Death means a death:
 - 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
- Bodily Injury means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.
- 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.
- 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 Insured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/ Life Insured.

A written intimation must be submitted to us preferably within 60 days from the date of death due to Accident.

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

Maturity Benefit

(Applicable with Accidental Death Benefit (ADB) with ROP Option): Total Premiums Paid* under the Rider will be paid out on the Rider Maturity Date, provided the Rider is in-force. The Rider will terminate immediately & automatically on payment of the Maturity Benefit.

**Total Premiums Paid shall be total regular/limited/single rider premiums paid excluding any extra premium and taxes, if collected explicitly*

ACCIDENTAL TOTAL PERMANENT DISABILITY (ATPD) AND ACCIDENTAL TOTAL PERMANENT DISABILITY (ATPD) WITH ROP

Rider Benefit

In the event of Total Permanent Disability of the Life Assured due to an accident during the rider term, if all due premiums are paid up to date and the rider is in-force, higher of ATPD Sum Assured or Guaranteed Benefit (i.e. 105% of Total Premiums Paid*) will be paid as a lumpsum and the ATPD benefit will terminate.

- An Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Accidental Total Permanent 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 life assured's disability which must be permanent and total. Accidental Total Permanent 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;
- 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.
- Bodily Injury means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.
- 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.
- 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 Insured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Insured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Insured.

A written intimation should reach the Company preferably within 60 days of occurrence of the Accidental Total Permanent Disability of the Rider Life Assured.

Maturity Benefit

Applicable with Accidental Total Permanent Disability (ATPD) Benefit with ROP Option: Total Premiums Paid* under the Rider will be paid out on the Rider Maturity Date, provided the Rider is in-force. . The Rider will terminate immediately & automatically on payment of the Maturity Benefit.

*Total Premiums Paid shall be total regular/limited/single rider premiums paid excluding any extra premium and taxes, if collected explicitly

HEALTH MANAGEMENT SERVICES (AVAILABLE WITH ALL COVER OPTIONS)

Provided you continue paying your due premiums on time, you will have the option to take Health Management Services such as medical second opinion, medical case management, medical consultation from the service providers registered with the company. These wellness services can help you (life assured) to get correct diagnosis of a medical condition and to procure appropriate illness care.

For more details on these services, applicable terms & conditions please refer to the rider policy document available on company's website.

ELIGIBILITY CRITERIA

Parameter	Details			
Minimum Entry Age	18 years (attained age)			
Maximum Entry Age	65 years (attained age)			
Minimum Age at Maturity	Accidental Death Benefit & Accidental Total Permanent Disability Benefit– 19 Years Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP – 28 Years			
Maximum Age at Maturity	75 years (attained age)			
Rider Policy Term	As per policy term of the base policy. Available policy terms under this rider are:			
	Cover Options	Accidental Death Benefit & Accidental Total Permanent Disability Benefit		Accidental Death Benefit with ROP and Accidental Total Permanent Disability Benefit ROP
	Minimum	1 year		10 years
	Maximum	57 years		50 years
Rider Premium Paying Term (PPT)	As per premium paying term of the base policy. Available payment terms under this rider are:			
	Accidental Death Benefit & Accidental Total Permanent Disability Benefit:			
	Premium Payment	Single Premium	Limited Pay i.e. PPT < PT	Regular Pay PPT = PT
	PPT (in years)	1	2 to 56	2 to 57
	PT (in years)	1 to 57	Greater than or equal to (PPT +1) subject to a maximum of 57	Equal to PPT
	Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP:			
	Premium Payment	Limited Pay i.e. PPT < PT		Regular Pay PPT = PT
	PPT (in years)	5 to 45		10 to 50
	PT (in years)	Greater than or equal to (PPT + 5), subject to a maximum of 50		Equal to PPT
In case of Limited Premium, the difference between PT & PPT will be at least 5 years				
Premium Payment Frequency	As per base policy			
Minimum Rider Sum Assured	₹1,00,000 for each cover option			
Maximum Rider Sum Assured	No Limit - subject to the prevailing Board Approved Underwriting Policy of Company, and - subject to o ADB and / or ADB with ROP Sum Assured being less than or equal to three times the Sum Assured under the base policy o ATPD and / or ATPD with ROP Sum Assured being less than or equal to the Sum Assured under the base policy o In case both ADB and ADB with ROP cover option is chosen under the same rider, the maximum sum assured (for both the cover options combined) shall be less than or equal to three times the Sum Assured under the base policy o In case both ATPD and ATPD with ROP cover option is chosen under the same rider, the maximum sum assured (for both the cover options combined) shall be less than or equal to the Sum Assured under the base policy			

Sample Premiums

Rider Premium Paying Term (years)	Rider Policy Term (years)	Accidental Death Benefit (ADB) (Rs.)	Accidental Death Benefit (ADB with ROP) (Rs.)	Accidental Total Permanent Disability (ATPD) Benefit (Rs.)	Accidental Total Permanent Disability (ATPD) Benefit with ROP (Rs.)
5 Pay	30	5,387	8,331	1,070	1,646
	40	5,679	7,975	1,124	1,578
10 Pay	30	3,350	5,743	673	1,172
	40	3,504	5,492	701	1,122
Regular Pay	30	2,114	4,044	443	831

Rider premiums are excluding GST; Sum Assured of INR 30 Lakhs for ADB / ADB with ROP & 10 Lakhs for ATPD / ATPD with ROP. The Riders for ROP Variant have been calculated for a 35-year-old and for annual frequency.

Products allowed with this Rider

Please consult your Insurance Consultant or refer the Company website about the products under which this rider is available.

Surrender Benefit under the rider

You will have the option to surrender the Rider at any time, post which rider benefit will immediately cease, and no further Rider Premium will be collected, and Rider Surrender Value as applicable shall be payable.

Once this Rider is surrendered, it can be added back again on any subsequent Policy Anniversary, subject to the prevailing Board Approved Underwriting Policy.

Accidental Death Benefit & Accidental Total Permanent Disability Benefit

- For Regular Pay i.e. the Rider PPT is equal to the Rider Policy Term, no Surrender Value shall be available.
- For Limited Pay i.e. If the Rider PPT is less than the Rider Policy Term, Surrender Value shall be available.
 - GSV shall become payable provided two (2) full years' premiums have been paid
 - SSV shall become payable after completion of first policy year provided one (1) full years' premium has been received
- For Single Pay, the rider will acquire a Surrender Value immediately after the premium payment
- Surrender Value payable shall be higher of GSV or SSV, where
 - The GSV (Guaranteed Surrender Value) is: $GSV \text{ Factor} \times \text{Total Premiums Paid}^* \text{ till date for rider}$
 - The SSV (Special Surrender Value) is: $SSV \text{ Factor} \times \text{Total Premiums Paid}^* \text{ till date for rider}$
- Rider will terminate on the payment of the Surrender Value.
- The SSV factors are not guaranteed. The SSV factors will be reviewed by the company at least annually and will be based on prevailing 10-year G-Sec yields plus 50 bps.

Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP

- Surrender Value payable shall be higher of GSV or SSV, where
 - The GSV (Guaranteed Surrender Value) is: $GSV \text{ Factor} \times \text{Total Premiums Paid}^* \text{ till date for rider}$
 - The SSV (Special Surrender Value) is the sum of SSV1 and SSV2
 - SSV1 Factor \times Paid-up ADB/ATPD Benefit
 - SSV2 Factor \times Total Premiums Paid* till date for rider
- GSV shall become payable provided two (2) full years' premiums have been paid
- SSV shall become payable after completion of first policy year provided one (1) full years' premium has been received
- The SSV factors are not guaranteed. The SSV factors will be reviewed by the company at least annually and will be based on prevailing 10-year G-Sec yields plus 50 bps.

**Total premiums Paid shall be total regular/limited/single rider premiums paid excluding any extra premium and taxes, if collected explicitly.*

Non Payment of Premium

Accidental Death Benefit & Accidental Total Permanent Disability Benefit: If the premium for this rider is not paid before the end of the grace period, the rider cover lapses, and no rider benefit will be payable except the surrender value, if any.

Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP:

- If you have not paid at least one (1) full years' premium, then the rider policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit under the policy will be paid.
- If you have paid at least one (1) full years' premium, then, the rider policy shall not lapse by reason of the non-payment of future premiums, instead the rider policy will be, immediately & automatically, converted to a paid-up rider policy at the expiry of the grace period.
- The paid-up rider sum assured will be obtained by multiplying the rider sum assured by factor equal to the proportion of the number of premiums paid to the total number of premiums payable under the rider; and the paid-up sum assured on maturity will be equal to the total of all premiums paid till date of paid-up.
- The paid-up ADB/ATPD cannot be lower than 105% of the Total Premiums Paid* till date of paid-up.
- You will have the option to revive the lapsed/paid-up rider policy subject to the conditions mentioned in "Revival" section.

**Total premiums Paid shall be total regular/limited/single rider premiums paid excluding any extra premium and taxes, if collected explicitly.*

Revival of the Rider

A Rider, which has lapsed or has become paid-up for non-payment of premium, may be revived, subject to the following conditions:

- The application for revival is made within three (3) years from the due date of the first unpaid premium but before the end of the policy term.
- All the due premiums together with applicable interest, at such rate as decided by the Company from time to time, along with applicable taxes are paid. The current applicable revival interest is 10% p.a. compounded half-yearly.
- You shall furnish, at your own expense, satisfactory evidence of health of the life assured and continuity of insurability, as applicable.
- The revival of the policy may be on terms different from those applicable to the policy before it lapsed/became paid-up, based on prevailing Board approved underwriting policy.
- The revival will take effect only on it being specifically communicated to you by the company.
- The Company may revive or refuse to revive the policy, based on the prevailing Board approved underwriting policy. If the policy is refused revival based on the Board approved underwriting policy, the Company will refund the amount deposited for the purposes of revival of the policy.

On revival of the policy, ADB Benefit, ATPD benefit, Maturity Benefit as applicable under the Rider which prevailed before the date of latest lapse/paid-up will be reinstated.

Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis at the beginning of each financial year. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Tax Benefits under the rider

As per applicable tax laws as amended from time to time. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

Loan

Loan facility is not available in this rider.

Termination

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

- If premiums are discontinued for the rider and/or under the base policy.
- If the Life Assured opts out of this rider option.
- On payment of the Rider Sum Assured as per the coverage chosen under the rider.
- On payment of death benefit under the base policy.
- On payment of Rider Maturity Benefit (if applicable) with respect to the Rider.
- On payment of surrender value with respect to the rider.
- On maturity, surrender or termination of the base policy.
- On cancellation/ termination of the rider or base policy by the insurer on grounds of misrepresentation, fraud or non-disclosure established in terms of section 45 of the Insurance Act, 1938, as amended from time to time.

Grace Period

The Grace Period applicable to this rider will be same as that applicable to the base policy, during which the rider is considered to be in-force with the risk cover. If any claim occurs during the grace period due to accident, the applicable rider benefit shall be payable as if the policy was in force for the full Sum Assured applicable under the respective rider benefit, after deduction of the outstanding premiums due as on that date.

Free Look Period

You will have a free look period of thirty (30) days from the date of receipt of the Rider Document, to review the terms and conditions of the Rider and where you disagree to any of those terms & conditions, you have the option to return the Rider Document to Us for cancellation, stating the reasons for his objection, then, You shall be entitled to a refund of all the rider premiums (excluding applicable taxes) paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by Us on medical examination of the Life Assured and stamp duty charges. The request for cancellation of the policy during free look period shall be processed and rider premium shall be refunded within 7 days of receipt of such request.

Exclusions**Accidental Death Benefit & Accidental Death Benefit with ROP**

- 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.

Accidental Total Permanent Disability Benefit & Accidental Total Permanent Disability Benefit with ROP

- 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: -
 - a. 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
 - b. 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 insurer 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.

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of sec 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of sec 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 (as amended from time to time)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the Premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provision of this section shall be liable for a penalty that may extend up to ten lakh rupees.

Fraud & Misstatement: Section 45 of the Insurance Act, 1938

Fraud & Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

Applicability of Goods & Service Tax

Goods and Service Tax 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.

Contact Details

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Visit us at www.bajajallianzlife.com to purchase online

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Rider Policy Document. Please ask for the same along with the quotation.

Disclaimer

This sales literature gives the salient features of the rider only. The rider policy document is the conclusive evident of contract and provides in detail all the conditions & exclusions related to Bajaj Allianz Life Linked Accident Protection Rider II

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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