

**BAJAJ ALLIANZ LIFE INSURANCE COMPANY**  
**COMPREHENSIVE ACCIDENT PROTECTION**

**The Comprehensive Accident Protection are offered as single benefit.**

The Comprehensive Accidental Protection cover consists of (A) Accidental Death Benefit (B) Accidental Permanent Total/Partial Disability Benefit and (C) Waiver of Premium Benefit. The cover will be available only for entry ages 18 years to 50 years. Coverage shall be provided until the age being the maturity age or 65(sixty-five), whichever is earlier.

**(A) Accidental Death Benefit:**

The additional amount payable in the event of accidental death shall be the lower of:

- (a) the basic sum assured;
- (b) Rs 50,00,000 (fifty lakh) under all the policies of the life assured taken together.

The accidental death benefit shall be payable where the policy is in force for the full sum assured. A written intimation of the accident should be given within 60 (sixty) days **of accident**. Accident shall mean bodily injury caused by external, violent and visible means and such injury shall within 180 (one hundred and eighty) days, of its occurrence, solely, directly and independently of any other cause result in the Life Assureds death before reaching the age being the maturity age or 65 (sixty five), whichever is earlier.

**Exclusions**

In the following cases the death benefit shall be paid but the accidental death benefit shall not be paid:

- (a) Death occurs as a result of the insured person committing any breach of law;
- (b) Death as a consequence of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner;
- (c) Death as a result of self-inflicted injuries whilst sane or insane;
- (d) Death occurs as a result of the insured person taking part in any naval, military or air force operation during peace time;
- (e) Death occurs 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;
- (f) Death occurs as a result of suicide;

- (g) Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on a scheduled timetable;
- (h) Death occurs as a result of failure to seek or follow medical advice;
- (i) Death occurs as a result of war, invasion, civil war, rebellion, riot.

**(B) Accidental permanent total/partial disability benefit**

This benefit includes coverage for both, accidental permanent partial and accidental permanent total disability. The amount payable in the event of accidental permanent partial disability shall be the lower one of:

- (a) 50 % (fifty percent) of the sum assured;
- (b) Rs 25,00,000 (twenty-five lakh) under all the policies of the life assured taken together.

Where the policyholder has not receive a benefit for accidental permanent partial disability before, the amount payable in the event of accidental permanent total disability shall be the lower one of:

- (a) the sum assured;
- (b) Rs 50,00,000 (fifty lakh) under all the policies of the life assured taken together.

Where the policyholder has received a benefit for accidental permanent partial disability before and the time passed from the occurrence of the partial disability is less than one year, the amount payable in the event of accidental permanent total disability shall be the lower one of:

- (a) 50 % (fifty percent) of the sum assured;
- (b) Rs 25,00,000 (twenty-five lakh) under all the polices of the life assured taken together.

Where the policyholder has received a benefit for accidental permanent partial disability before and the time passed from the occurrence of the partial disability is at least one year, the amount payable in the event of accidental permanent total disability shall be the lower one of:

- (a) the sum assured;
- (b) Rs 50,00,000 (fifty lakh) under all the polices of the life assured taken together.

The policyholder is entitled to receive an accidental permanent total disability benefit only once under all the policies of the policyholder. The accidental permanent total /

partial disability benefit shall be payable if at that instant the policy is in force for the full sum assured.

The policyholder has the option to receive Accidental Permanent Total /partial Disability Benefit either as a lump sum or as a 10 year guaranteed annuity, the annuity being 11% of the total amount payable. In case the policyholder dies within the annuity payout period, the discounted value of the unpaid installments will be paid as a lump sum to the nominee and the policy terminates.

In the event of accidental permanent total/partial disability all other insurance coverage remains, except hospital cash benefit, if included. If the policy matures during annuity payment period, the maturity benefits will be paid and all the benefits under the policy shall terminate except for payment of balance annuity.

Disability should occur within 180 (one hundred and eighty) days of the accident and also written intimation of accident should be given within 60 (sixty) days. Immediately after the happening of the disability, full particulars thereof must be given in writing to the office of the Company where this policy is serviced together with the then address and whereabouts of the Life Assured in the manner required by it, proof of disability satisfactory to the Company and without any expense to the Company.

**a) Accidental permanent total disability**

Disability as a result of an accident must be total and permanent, and the accident must result in one of:

- Loss of both eyes;
- Loss of both arms or both hands;
- Loss of one arm and one leg;
- Loss of one arm and one foot;
- Loss of one hand and one foot;
- Loss of one hand and one leg;
- Loss of both legs;
- Loss of both feet;
- Removal of the lower jaw.

**b) Accidental permanent partial disability**

Disability as a result of an accident must be permanent and the accident must result in one of:

- Loss of one eye;
- Loss of one leg;
- Loss of one arm;
- Loss of one hand;
- Loss of one foot.

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, the loss will mean loss of usage of one limb in case of partial disability and loss of usage of both limbs in case of total disability and the limb/s should have motor power grade 0/5, 1/5 or 2/5 only.

Loss of one/both eye/s means total loss of vision in that/both eye/s, certified by an ophthalmologist.

**Exclusions**

In the following cases the above referred partial/total disability benefit shall not be paid:

- (a) Disability as a result of the insured person committing any breach of law;
- (b) Disability as a result of war, invasion, civil war, rebellion or riot;
- (c) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner;
- (d) Disability as a result of the insured person taking part in any naval, military or air force operation;
- (e) 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;
- (f) Disability 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;
- (g) Disability as a result of attempted self injury whilst sane or insane;
- (h) Disability as a result of failure to seek or follow medical advice.

**(C) Waiver of premium benefit**

In the event of accidental permanent total disability the premium for all benefits are waived and hospital cash benefit, if included, ceases. The full insurance coverage for all other benefits remains.

The waiver of premium benefit shall be available if the policy is in force for the full sum assured and the claim for accidental permanent total disability is admitted by the company.