

**Annexure to the Master Policy No. \_\_\_\_\_**

**ENDORSEMENT FOR ACCIDENTAL DEATH/ ACCIDENTAL PERMANENT TOTAL/PARTIAL  
DISABILITY BENEFIT**

**CONTRIBUTIONS:**

**(A) PREMIUM FOR Double Accident Benefit:**

The extra premium for the D.A.B. will be charged @ \_\_\_\_\_ per thousand basic sum assured per annum for the Group as a whole and shall be payable simultaneously with the OYRGTA Premium.

**(B) PREMIUM FOR Accidental Permanent Total Disability Benefit:**

The extra premium for the Accidental Permanent Disability Benefit will be charged @ \_\_\_\_\_ per thousand basic sum assured per annum for the Group as a whole and shall be payable simultaneously with the OYRGTA Premium.

**A) DOUBLE ACCIDENT BENEFIT (D.A.B.):**

If death of a Member occurs directly from injuries caused by an accident by outward, violent and visible means within 180 days of its occurrence solely, directly and independently of all other causes, then Insurer shall pay an additional Sum equal to the basic Sum Assured in respect of a Member subject to a maximum of Rs. 50,00,000/- under all Group Schemes taken together .

**B) Accidental Permanent Total Disability Benefit (A.P.T.D.B.)**

If Permanent total disability as a result of an accident to a Member occurs directly from injuries caused by an accident by outward, violent and visible means within 180 days of its occurrence solely, directly and independently of all other causes, then Insurer shall pay an additional Sum equal to the basic Sum Assured in respect of a Member subject to a maximum of Rs. 50,00,000/- under all Group Schemes taken together .

Permanent total disability should occur as a result of an accident and 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

**Exclusions for DAB AND APTDB/APPDB:**

- I) In the following cases the death benefit will be paid but the accidental death benefit will 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 recognised airline on regular routes and on a scheduled timetable
- (h) Failure to seek or follow medical advice
- (i) Death occurs as a result of war, invasion, civil war, rebellion, riots.

II) In the following cases the accidental permanent total/partial disability benefit will not be paid:

- (a) Disability occurs as a result of the insured person committing any breach of law
- (b) Disability as a result of war, invasion, civil war, rebellion or riots.
- (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 occurs as a result of the insured person taking part in any naval, military or air force operation
- (e) Disability 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) Disability 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
- (g) Disability occurs as a result of attempted self injury whilst sane or insane.
- (h) Disability occurs as a result of failure to seek or follow medical advice.

**Accidental Permanent Partial Disability & Accidental Permanent Total Disability**

The amount payable in the event of accidental permanent partial disability as a result of an accident within 180 days from the date of the accident will be the lower one of:

- (a) 50 % of the sum assured under the rider
- (b) Rs 2,500,000 under all the policies of the policyholder with Allianz Bajaj taken together

The policyholder can receive an accidental permanent partial disability benefit only once under all the policies of the policyholder, provided the policies is in-force for full sum assured.

- i) If the policyholder did not receive a benefit for accidental permanent partial disability before, the amount payable in the event of accidental permanent total disability will be the lower one of:
  - (a) the sum assured under the rider
  - (b) Rs 5,000,000 under all the policies of the policyholder taken together
- ii) If the policyholder did receive 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 will be the lower one of:
  - (a) 50 % of the sum assured of the base plan
  - (b) Rs 2,500,000 under all the policies of the policyholder taken together

iii) If the policyholder did receive 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 will be the lower one of:

- (a) the sum assured of the base plan
- (b) Rs 5,000,000 under all the policies of the policyholder taken together

**Accidental permanent partial disability**

Disability as a result of an accident and 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

Disability must occur within 180 days from the date of accident

**Accidental permanent total disability**

Disability as a result of an accident and 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

Disability must occur within 180 days from the date of accident.

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.