

BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Annexure H

UL ACCIDENTAL DEATH 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.

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 Accidental should be given within 60 (sixty) days of Accidental. Accidental 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.

The policyholder has the option to include or exclude UL Accidental Death Benefit at every policy anniversary.

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.