

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

Additional Policy Provisions

Accidental Death Benefit

This booklet is numbered _____

1. Benefits

If the Scheme Member has died as a result of an accident (as defined below), an amount as specified in the schedule shall be payable by the Insurer to the Policy Holder for the benefit of the Beneficiary of such Scheme Member.

The maximum amount payable in respect of this benefit is Rs 1,00,00,000.

The Sum Assured under the main benefit may also be payable.

The Insurer will pay the accidental death benefit only if:

- all due premiums, service tax and other levies have been paid
- the Insurer is satisfied that the death of the Scheme Member was attributable to an accident
- the additional accidental death benefit commenced prior to, and has not terminated prior to, the date of the accident
- the Scheme Member dies within 90 days of the accident
- the Policy Holder informs the Insurer within 30 days of the death of the Scheme Member
- the Policy Holder files the claim with the Insurer in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the Insurer, within 90 days from the date of death.

2. Accident

An accident is an event that causes death by violent, accidental, external and visible means independently of any physical or mental illness.

3. Termination of the rider benefit

The accidental death benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium due by the Policy Holder before the start of the Policy Year, OR
- (b) the Scheme Member reaching the Terminal Date.

3. Lapsing

- (1) No amount of the benefit under this rider shall be payable on the death of a Scheme Member due to an accident on or after the Lapsing Date.
- (2) However, the same may be reinstated as provided under L12.

4. Exclusions

The Insurer will not pay accidental death benefit if death is caused directly or indirectly by any of the following:

- **Intentionally self-inflicted injury, attempted suicide or suicide, irrespective of mental condition.**
- **Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.**
- **Taking part in or practising any hazardous hobby, pursuit or race unless previously agreed to by the Insurer in writing.**
- **War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.**
- **Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.**
- **Taking part in any act of a criminal nature.**

**ADDITIONS TO THE RULES OF----- GROUP TERM
INSURANCE SCHEME
ACCIDENTAL DEATH BENEFIT**

1. BENEFITS

If the Scheme Member has died as a result of an accident (as defined below), an amount as specified in the schedule shall be payable by the Insurer to the Policy Holder for the benefit of the Beneficiary of such Scheme Member.

The death of the Scheme Member must occur within 90 days of the accident.

The maximum amount payable in respect of this benefit is Rs 1,00,00,000.

The Sum Assured under the main benefit may also be payable.

2. ACCIDENT

An accident is an event that causes death by violent, accidental, external and visible means independently of any physical or mental illness.

3. TERMINATION OF THE RIDER BENEFIT

The accidental death benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium, Service Tax or other levies due by the Policy Holder before the start of the Policy Year, OR
- (b) the Scheme Member reaching the Terminal Date.

4. CLAIMS

The Policy holder shall inform the Insurer within 30 days of the death of a Scheme Member and shall file a claim with the Insurer on behalf of the Scheme Member in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the insurer, within 90 days from the date of the death.

The Insurer shall pay the claim amount in the name of the Beneficiary of the deceased Scheme Member to the Policy Holder who shall give a valid discharge/ receipt for the same on behalf of the said Beneficiary to the Insurer.

5. EXCLUSIONS

No accidental death benefit is payable if death is caused directly or indirectly by any of the following:

- **Intentionally self-inflicted injury, attempted suicide or suicide, irrespective of mental condition.**
- **Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.**
- **Taking part in or practising any hazardous hobby, pursuit or race unless previously agreed to by the Insurer in writing.**
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