

BSLI TERM RIDER**Part A****WELCOME LETTER | POLICY PREAMBLE | POLICY SCHEDULE**

Please refer to the Base Policy Contract or any Endorsements made to it from time to time and as applicable.

Part B**GENERAL**

This rider contract (rider) forms part of the Base policy contract and shall be governed by the applicable definitions, provisions and terms and conditions as provided for in the Base policy except for the definitions, provisions and terms and conditions which are explicitly mentioned herein under this contract.

In this contract, "you" or "your" will refer to the Policyholder of this Policy, "Member" will refer to Member Insured under this Policy and "we", "us", "our", "insurer" "BSLI" or "the Company"

will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

DEFINITIONS

"**Term Benefit Rider**" means an additional Sum Assured to be paid along with the basic Sum Assured in the event of death of the Member covered under this policy.

Part C**RIDER PREMIUM PROVISIONS**

Your Policy Schedule shows the Rider Sum Assured and the Annual Rider Premium.

RIDER BENEFIT PROVISIONS**Death Benefit**

The policy would pay the chosen sum assured on death of the member whilst the policy is in force. Rider sum assured will never exceed base sum assured at any point of time.

Part D**RIDER PROVISIONS****Termination of Rider Benefit**

The cover on the basic benefit and any other riders taken will discontinue for the Member, after a death claim is registered under this rider.

Part E

Not Applicable.

Part F**GENERAL PROVISIONS****Assignment**

As per the Base Policy Contract.

Nomination

As per the Base Policy Contract.

Exclusions**Suicide**

- If a Member covered under this Policy dies by suicide, whether sane or insane, within one year after the Effective Date or Date of Commencement of Coverage, whichever is later, BSLI will not pay the Life Insurance Coverage. The nominee of the member shall be entitled to 80% of the premiums paid in respect of that member.

Others

BSLI will not pay any part of this Sum Assured if the death of the Member is a direct or indirect result of any of the following:

- BSLI will not pay any part of this rider sum assured if the death of the Life Insured is a direct or indirect result of suicide or attempted suicide, while sane or insane
- Any death claim during the waiting period (maximum of 90 days) from the date of commencement of coverage for the Life Insured, if death other than accidental death occurs

The cover on the basic benefit and any other riders taken will discontinue for the Member, after a death claim is registered under this rider

Fraud and Misrepresentation

As per the Base Policy Contract.

Part G

As per the Base Policy Contract