

**BSLI ACCIDENTAL DEATH BENEFIT RIDER PLUS**

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**Part A**

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**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.

SAMPLE

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 policy owner and Life Insured (if different from the policy owner) of this policy and "we", "us", "our", "insurer" or "the company" will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

**DEFINITIONS**

**"Base Policy Contract"** shall mean and include the policy contract to which this rider will be attached.

**"Accident"** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

**"Accidental Death"** means death

- which is caused by injury resulting from an Accident and
- which occurs due to the said injury solely, directly and independently of any other causes and
- which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover and
- is not a result from any of the causes listed in the exclusions for Accidental Death benefit

**"Injury"** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

**"Medical Practitioner"** means a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence; and who is neither the life insured himself nor related to the life insured by blood or marriage; and who is not related to BSLI as well.

Part C

**RIDER PREMIUM PROVISIONS**

Your Policy Schedule of the Base Policy Contract or any endorsements made to it, as applicable, shows the Rider Sum Assured, the Rider Term, the Annual Rider Premium and the Premium Paying Term.

**RIDER BENEFIT PROVISIONS**

**Death Benefit**

If this rider benefit cover is not lapsed or has not been terminated as per condition in Part D herein below, then on the death of the life insured due an Accident and subject to the exclusions in Part F herein below, 100% of the Rider Sum Assured will be payable to the nominee/legal heirs, provided the Life Insured dies within 180 days of the occurrence of the Accident. The Accident must occur while this rider is in force including the grace period.

Additionally, BSLI will refund the premiums collected for the period starting from the date of Accident till the date of death, with interest as declared by us from time to time.

The interest rate added will be declared by us on June 1st of each calendar year as  $(x+2\%)/12$  rounded to the next 0.5%, where x is the base rate of the State Bank of India.

**Surrender Benefit**

There is no surrender benefit offered for Regular Pay option under this rider. However for Limited Pay, this rider will acquire a surrender value after all due premiums for at least two full policy years for premium paying term less than 10 years (three full policy years for rider premium paying term of 10 years or more) are paid.

For Single Pay, this rider will acquire surrender value immediately after the rider issuance.

The surrender benefit will be equal to following:

$$70\% \times \text{Rider Premiums Received} \times (\text{Outstanding Rider Term}) / (\text{Rider Term})$$

The rider premiums received excludes service tax and underwriting extra (if any)

- Outstanding rider term is calculated as the number of whole years from the date of surrender to the end of the rider term

To know the surrender value for your policy you can get in touch with your advisor, or the nearest Branch Office or our Customer Service Team.

**Grace Period**

Please refer to the Base Policy Contract for the grace period. Grace period applicable will be same as mentioned in the Base Policy Contract.

If we do not receive your rider premium within the grace period, your rider benefit will automatically be deemed paid-up for Limited Pay and rider benefit will cease for Regular Pay, as explained in the Rider Paid-Up provision in Part D.

Part D

**RIDER PROVISIONS**

**Free-Look Period**

You will have the right to return rider policy to us within 15 days (30 days in case the policy issued under the provisions of IRDA of India Guidelines on Distance Marketing <sup>(1)</sup> of Insurance products) from the date of receipt of the policy. We will refund the rider premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate rider risk premium for the period of cover and expenses incurred by us on medical examination of the life insured pertaining to rider coverage and stamp duty charges on rider sum assured (if any) at the time of issuing the rider policy in accordance with IRDA (Protection of Policyholders Interest) Regulations, 2002.

<sup>(1)</sup>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

**Rider Paid-Up**

- For Limited Pay:

In case of discontinuance of premiums after having paid premiums for at least two full policy years (three full policy years for rider premium paying term of 10 years or more),

rider will not lapse but continue on a Reduced Paid-Up basis.

Under the paid-up status the rider policy shall continue with following modifications, Rider Sum Assured as shown in Policy Schedule shall be reduced in proportion to the premiums actually paid to the total premiums payable during the rider term

- For Regular Pay:  
The rider is not eligible for a paid-up value and the rider benefits will cease when due premiums are not paid within the grace period.

**Termination of Rider Benefit**

This rider can be voluntarily terminated by you at any subsequent policy anniversary, in which case the surrender value of the rider (if any) shall be paid. The rider will terminate on the earliest of:

- the date claim under this rider is paid; or
- the date the rider term ends; or
- the date the Base Policy Contract to which this rider contract is attached terminates; or
- the date the reinstatement period ends as per the premium discontinuance provision of base plan; for Regular Pay. No rider benefits shall be payable during the reinstatement period of such lapsed policies.

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Part E

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Not Applicable.

SAMPLE

Part F

**GENERAL PROVISIONS**

**Assignment**

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to Annexure A.

**Nomination**

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to Annexure B.

Nominations as mentioned under the Base Policy Contract including any changes made, if any, shall apply to this Rider Contract

**Exclusions**

You shall not be entitled to any benefits for the death of the Life Insured directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Death as a result of any disease or infection other than directly linked with an Accident.
- Suicide, attempted suicide or self-inflicted injury while sane or insane. Notwithstanding this exclusion:
  - a. if the Life Insured dies by suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to 100% of the premiums paid, provided the policy is still in force;
  - b. if the Life Insured dies by suicide within 12 months from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to an amount which is higher of 100% of the premiums paid till the date of death since revival or the surrender value.
  - c. The amount described in the Accidental Death Benefit provision above will not be payable in the circumstances described in a and b above.
  - d. For the purpose of a and b above, rider premiums considered will be exclusive of service

tax and cess as the same are collected over and above the premiums.

- Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent.
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life assured.
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature.
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- Engaging in or taking part in hazardous sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping.
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not.
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Accident occurring while or because the Insured is under the influence of Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.

**Fraud and Misrepresentation**

As per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

For more details on Section 45 of the Insurance Act, 1938 please refer to Annexure C.

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**Part G**

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As per the Base Policy Contract

**BSLI ADBRP**

**Ver1/Aug/2016**

**POL/8/16-17/9843**

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