

# Birla Sun Life Insurance Group Protection Solutions Policy Contract

## Rider provisions

### Accidental Death Rider

UIN: 109B004V03

#### A. Definition

“Accidental death” shall mean death

- which is caused by bodily injury resulting from an Accident and
- which occurs due to the said bodily 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

#### Supporting Definitions

- **Accident** – An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **Injury** – 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.
- **Illness** – Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- **Medical Practitioner** – A Medical Practitioner is 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 license. The medical practitioner should not be the insured or a close relative of the insured.

#### B. Benefit

Upon the “accidental death” of the Member provided the rider is in effect, we will pay the Accidental Death Rider Sum Assured to the nominee

Rider sum assured will never exceed base sum assured at any point of time.

#### C. Exclusions

##### **Suicide**

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

##### **Others**

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 any of the following:

- Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane

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- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
- Taking part in any naval, military or air force operation during peace time
- Participation by the insured person in a criminal or unlawful act
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- Death as a result of any disease or infection
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable
- Engaging in or taking part in professional 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;
- Any injury incurred before the effective date of the cover
- 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
- Failure to seek or follow medical advice

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