

Birla Sun Life Insurance Group Protection Solutions Policy Contract

Rider provisions

Total Permanent Disability Rider

UIN: 109B010V03

A. Definition

Total and Permanent Disability: refers to the disability, which:

- 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
- completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit for at least 6 months
- The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability, without prejudice to other causes of total and permanent disability
- but is not a result from any of the causes listed in the exclusions for accidental death benefit

Loss of an arm or a leg shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle

- 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.

Loss of eyes shall mean total and irrevocable loss of sight of both eyes

- 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.

Supporting Definitions

- 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.

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B. Benefits

The maximum benefit payable under this Rider is 100% of the Rider Sum Assured. Rider sum assured will never exceed base sum assured at any point of time.

C. Exclusions

BSLI will not pay any part of this rider sum assured if the Total Permanent Disability of the Member is a direct or indirect result of any of the following:

- Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane
- 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
- Disability 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 under this rider will discontinue on registering a claim, but the cover on the basic benefit and any other riders taken will continue even after a claim under this rider, if the Member continues to be part of this policy