

**ENDORSEMENT FOR**  
**SHRIRAM ACCIDENTAL DEATH & DISABILITY RIDER – UIN 128A012V01**  
**A Linked Non-Participating Rider**

If at any time when the policy is in full force, but before the end of policy term, the Life Assured is involved in an accident resulting in either permanent disability as defined hereunder or death and the same is proved to the satisfaction of the Company, the Company agrees to pay an amount equal to the Sum Assured shown under Shriram Accidental Death & Disability Rider in the schedule.

The maximum aggregate sum assured under all policies taken under the same life under Shriram Accidental Death & Disability Rider shall not exceed Rs.50,00,000.

**Accidental deaths:** Death due to an accident is defined as that which sudden, unforeseen and involuntary event is caused by external, visible and violent means. Accidental injuries, solely, directly and independently of all other causes resulting in death of the life assured within 180 days from the date of accident, shall be considered as death due to accident.

1. Upon the establishment of Total and Permanent Disability due to an accident caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within 180 days of such trauma, subject to the submission of satisfactory evidence and subject to conditions for Total and Permanent Disability, being met and acceptance of the claim by the Company, the Company shall pay to the Life assured the Sum Assured chosen by the Life assured.

In the event of death of the life assured within the above period, no disability benefits will be payable under the rider. However accidental death benefit will be paid and the policy is terminated.

For a life assured aged below 60 years the disability benefits under the rider will be paid if any of the following criteria are met. For ages beyond 60 years, the criteria 2 or 3 must be met.

**1: Unable to work**

The life assured suffers an injury due to accident and

The injury causes the life assured to be unable to engage in any occupation or employment or business for remuneration or profit.

OR

**2: Loss of use of limbs or sight**

The life assured suffers from total and irrecoverable loss of the entire eye sight of both eyes or the amputation of both hands above the wrists, or in the amputation of both feet at or above the ankles or in the amputation of one hand at or above the wrist and one leg at or above the ankle.

OR

**3: Loss of independent existence:**

The life assured is unable to perform three or more of the following as a result of accidental disability which has occurred after the policy start date;

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed oneself once food has been prepared and made available.

Paying of the disability benefit automatically cancels the accident benefit option under the policy.

The life assured will not be entitled to any accidental benefits directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
2. Any condition that is pre-existing for which the LA had signs or symptoms and/or was diagnosed and/or received medical advice/ treatment within 48 months prior to the first policy taken by the insurer
3. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
4. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
5. 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
6. 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

The benefit under this rider is restricted to 70 years of completed years of age of the life assured.

## **MATURITY AND SURRENDER**

There are no maturity and surrender benefits payable under the plan.

## **CLAIM SETTLEMENT**

In case of Accident /Total and permanent Disability due to accident, the claimant should submit the following for consideration of the claims

- Accidental Death: FIR, panchanama and death certificate
- Total and Permanent Disability: FIR, Medical certificate by a doctor authorized by the company
- Policy Document
- Claim Forms issued by the company