



**FUTURE GENERALI GROUP ACCIDENTAL DEATH RIDER  
(UIN 133B009V02)  
ADDENDUM TO FUTURE GENERALI GROUP TERM LIFE INSURANCE  
PLAN (UIN: 133N003V02)**

**POLICY NO:** \_\_\_\_\_

**POLICYHOLDER's NAME:** \_\_\_\_\_

In consideration of the payment in advance to the Company of the additional premiums as herein provided whilst the policy of Future Generali Group Term Life Insurance Plan (FGGTLIP) is in force, the Company will pay the amount due in respect of an Insured Member in accordance with the terms and conditions of this Addendum as stipulated herein or extended as stated below.

The preamble and all definitions, provisions, and conditions of the policy of FGGTLIP will be applicable to this Addendum where the context so admits and unless hereinafter otherwise specified.

Details of the benefits under this addendum, the premiums payable and the duration of cover are as stated in the Policy Schedule for the base plan.

**DEFINITIONS**

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

**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.

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

**Medical Advice:** Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription

**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 his licence.



## FUTURE GENERALI GROUP ACCIDENTAL DEATH RIDER PROVISIONS

### Definition of Accidental Death:

(a) Accidental death benefit is payable if the Insured Member dies from a cause which is accidental as detailed in (b) below. In such an event, the sum assured in respect of Accidental Death rider will be payable.

(b) If the Insured Member shall sustain any bodily injury resulting solely and directly from an accident and such injury shall within the period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes, result in the death of the Insured Member.

2. **Amount of Insurance:** If, while this Addendum is in force, any Member dies due to an accident as herein defined, while insured hereunder, the Company shall pay the Sum Assured under this rider in one lump sum, upon receipt and approval of evidence satisfactory to the Company.

Any Coverage in force under the Policy of FGGTLIP to which this Addendum is attached, or any other Addendum attached to the FGGTLIP, shall cease, and any further premium for this benefit shall be discontinued, upon payment of the lump sum benefit.

3. **Claim Notification:** The Company must be notified in writing that an Insured Member has presumably died from an accidental cause within 30 days starting from the date of death. All the overseas reported claim documents must be written in English. If the documents are communicated in other language, it is necessary for the Policyholder to have it all translated in English by a valid professional or official translator.

4. **Examination:** The Company shall have the right to investigate the nature of death of the Insured Member at the Company's expense before any payments are made under this Addendum.

5. **Exclusions:** The insurance under this Addendum does not cover deaths due to accidents caused directly or indirectly under any of the following circumstances:

(i) Arising out of self-inflicted injury, suicide, war/invasion, injury during criminal activity or death under the influence of drug, alcohol, narcotic substances etc;

(ii) Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies;

(iii) As a result of the Insured Member committing any breach of law;

(iv) Arising from employment of the Insured Member in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization;



(v) Arising as a result of accident while the Insured Member is engaged in aviation or aeronautics in any capacity other than that of a fare paying, part paying or non-paying passenger, in any aircraft that is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.

(vi) Arising out of nuclear reaction, radiation or nuclear or chemical contamination

(vii) Any unreported injury incurred before effective date of cover

(viii) Failure to seek or follow medical advice

**6. Disclosure:**

- Future Generali Group Accidental Death Rider is yearly renewable & will be renewed along with the base plan and not in the isolation.
- The rider cover is not available beyond the maximum maturity age of the specific rider.
- The rider sum assured, terms & conditions and rate are guaranteed for the policy term.
- The rider can be added / deleted only at the time of policy renewal. All exclusion mentioned above shall be applicable.