

ENDORSEMENT FOR SHRIRAM EXTRA INSURANCE COVER RIDER - UIN 128B009V02

1. If at any time when the policy is in full force, but before the end of rider term, the Life Assured dies 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 this Rider in the Schedule, in consideration of payment of premiums under this rider.
2. The maximum aggregate sum assured under all policies taken under the same life to which the rider benefit shall not exceed Rs.25,00,000.
3. The Company shall not be liable to pay the benefit under the Rider, if the death of the life assured occurs
 - (1) as a result of intentional self injury, attempted suicide, insanity or immorality or while the life assured is under the influence of intoxicating liquor, drugs or narcotics or
 - (2) as a result of an accident while the life assured is engaged in aviation or aeronautics in any capacity other than as a fare paying passenger or as a result of injuries caused by riots, civil commotion, rebellion, war (whether war is declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind or
 - (3) as a result of life assured committing any breach of law.
4. Occupation exclusions: Hazardous occupations such as steeple chasing, sea diving, mountaineering, hunting, and racing of any kind are excluded. No death benefit will be paid if the insured event occurs when the Life Assured engaged in any of these activities. However, there are no restrictions on travel and future occupation.
5. The premium for this rider is built into the installment premium shown in the schedule of the policy and is payable during the policy term.
6. The benefit under this rider is restricted to 70 years of completed years of age of the life assured, subject to maximum exit age of the Life Assured under base policy.
7. Rider cover will cease at the end of the rider term or occurrence of insured event whichever happens earlier
8. In case of death, the claimant should submit the following for consideration of the claims
 - Death certificate
 - Policy Document
 - Claim Forms issued by the company