

Accidental Death & Disability Rider & Benefits



Transferring:

The ability to move from a bed to An upright chair Or wheel chair And Vice versa



Dressing:

The ability to put on and take off All necessary garments, artificial limbs Or other surgical appliances that are Medically necessary



Toileting:

The ability to use the lavatory or Otherwise manage bowl and bladder Functions so as to maintain satisfactory Level of personal hygiene



Feeding:

The ability to transfer food from a Plate or Bowl to the mouth once Food has been prepared and Made available



Washing:

The ability to wash to maintain an Adequate level of Cleanliness And Personal hygiene



Mobility:

The ability to move indoors from room to room on level surfaces at the normal place of residence

4

6

Unable to perform at least 4 of 6 activities Without Any External Help/Support Including use of Equipment, Special Devices Or Other aids

180 days From the Date of Accident

Irrecoverable Loss of Sight of Both Eyes Or Amputation of Both Hands at Or Above the Wrist Or Amputation of Both Feet at Or above Ankles Or One Hand and One Foot

DEFINITION OF ACCIDENT

1. Involved in an accident
2. A Sudden, Unforeseen
3. Involuntary Event
4. Caused by External
5. Visible & Violent means
6. Leading to
7. Death Or
8. Permanent & Total
9. Disability
10. Within 180 days **NvM**

BENEFITS PAYBLE ON DEATH DUE TO ACCIDENT

Accident Benefit Sum Assured

+

Basic Sum Assured

+

Bonus (Up to Death Year) + Final Additional Bonus (If Any)

BENEFITS PAYBLE ON DISABILITY DUE TO ACCIDENT

1. Waiver of Future Premium
2. For Basic Sum Assured and Accident Sum Assured
3. Accident Sum Assured is Payable in 120 Monthly Installments Spread Over Next 10 years
4. Full Maturity Payable on Maturity Date Including Bonus for Entire Policy Term & FAB
5. In case of Maturity Or Death the Unpaid Installments is paid in Lump Sum along with Claim

EVERYTHING FOR JUST ONE RUPEE PER 1000 SUM ASSURED