



**Accidents are a matter of chance.  
Securing your family's financial future isn't.**

Provide additional financial security to your family with  
Birla Sun Life Insurance

**Accidental Death and  
Disability Rider**



**Birla Sun Life**  
*Insurance*



Life is full of uncertainties; you never know what will happen next. Accidents are common now-a-days and an accident can prove to be fatal for an individual, affecting the family emotionally as well as economically. The severity is more if you are not prepared for it. BSLI Accidental Death and Disability rider is an easy, inexpensive way of providing additional financial security for your family in the event of your untimely accidental death or disability.

## ELIGIBILITY CRITERIA

Entry Age	18 – 65 years Maximum age at the end of rider term is 70 years
Rider Term	Same as that of the base plan or till the attained age 70 of the life insured, whichever is earlier (Minimum: 5 years & Maximum: 52 years)
Premium Paying Term	Same as base plan (Minimum: 5 years & Maximum: 52 years)
Pay Mode	Same as base plan
Rider Sum Assured	Minimum ₹75,000 Maximum ₹50,00,000 subject to maximum of 100% sum assured of the base plan

We will offer a discount of 5.00% in rider premium p.a. to customers who buy directly from our website. You may opt for this rider only at the time of policy issue.

## BENEFITS

BSLI Accidental Death and Disability rider covers the following insured events.

**Accidental Death:** In the unfortunate event the death of the life insured within 180 days of the occurrence of an accident, we will pay rider sum assured to the nominee.

**Accidental Disability:** In the event of disability due to accident which is established 180 days following the date of the event, we will pay life insured a percentage of rider sum assured, based on the description of bodily injury as given below:

### 100% in case of

- Loss or total and permanent loss of use of both hands from the wrist joint
- Loss or total and permanent loss of use of both feet from the ankle joint
- Total and permanent loss of sight in both eyes
- Loss or total and permanent loss of use of one hand from the wrist joint and of one foot from the ankle joint
- Loss or total and permanent loss of use of one hand from the wrist joint and total and permanent loss of sight in one eye
- Loss or total and permanent loss of use of one foot from the ankle joint and total and permanent loss of sight in one eye

### 50% in case of

- Total and permanent loss of speech and of hearing in both Ears

### 25% in case of

- Total and permanent loss of hearing in both ears
- Loss or total and permanent loss of use of one hand from the wrist joint
- Loss or total and permanent loss of use of one foot from the ankle joint
- Total and permanent loss of sight in one eye

### 20% in case of

- Total and permanent loss of speech

### 5% in case of

- Total and permanent loss of hearing in one ear

The benefit will continue in case of further disabilities occurring in the future subject to:

- A maximum of 100% is paid during the entire policy term of the rider
- The benefit will only be paid once in respect of each disability during the life insured's lifetime

Following an Accidental Disability claim, the Death Benefit under this rider is reduced by the amount of claim paid.

## DEFINITIONS

### Accidental Death means death

- 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
- is not a result from any of the causes listed in the exclusions for accidental death benefit.

**Accidental Disability:** must be a result of sudden, unforeseen and involuntary event caused by external, visible and violent means within ninety (90) days of such trauma, proved to the satisfaction of the insurer. The permanence of the disability will only be established 180 days following the date of the event causing the disability except in the case of complete severance of the hand at or above the wrist or foot at or above the ankle joint.

### Supporting definitions

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

**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** 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** 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 license. The medical practitioner should not be the insured or a close relative of the insured.

## EXCLUSIONS

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

- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Self-destruction or any attempted self-destruction or self-inflicted injury while sane or insane

- Accident occurring while or because the life insured is under the influence of alcohol or any non prescribed drug; unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the life insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route
- Arising or resulting from the life insured committing any breach of law with criminal intent
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner other than life insured
- 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
- Death or disability as a result of any disease or infection

## TERMS AND CONDITIONS

### Free –Look, Grace Period & Reinstatement

As per the rules of the base plan.

### Loans

There are no loans available with this rider.

### Termination of rider

You are not allowed to opt out of the rider once availed. However, the rider benefit will cease immediately if the base plan is terminated or when a total claims paid equals 100% of the rider sum assured. The rider benefit will also cease when the reinstatement period ends, no rider benefit shall be payable during reinstatement period for such policies.

### Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to our website.

### **Nomination**

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to our website.

### **Current Tax Benefits**

As per extant tax laws, this plan offers tax benefits under Section 80C and Section 10(10D) of the Income Tax Act, 1961, subject to fulfillment of the other conditions of the respective sections prescribed therein. You are advised to consult your tax advisor for details.

### **Service Tax**

Service Tax and other levies, as applicable, will be extra and levied as per the extant tax laws.

### **Prohibition of Rebates – Section 41 of the Insurance Act, 1938**

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

### **Fraud and Misrepresentation**

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website.

## **DISCLAIMERS**

This rider is underwritten by Birla Sun Life Insurance Company Limited (BSLI). This brochure contains only the salient features of the rider. Tax benefits are subject to changes in the tax laws. Insurance is the subject matter of the solicitation. For further details please refer to the policy contract or call your BSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

Birla Sun Life Insurance provides a wide range of solutions to cater to your specific needs. To know more about our various solutions and the products offered under each, we invite you to visit our website, or contact our advisor.

**Call: 1800-270-7000**

**[www.insurance.birlasunlife.com](http://www.insurance.birlasunlife.com)**



**Birla Sun Life**  
*Insurance*

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