

**Accidents happen.
Don't let it affect your family's future.**



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

**Accidental Death Benefit
Rider Plus**



Birla Sun Life
Insurance



In the journey of life, you always walk an extra mile to provide better future to your family. However, this journey of life is full of uncertainties; you never know how the future will unveil. In today's scenarios, with the increase in the number of instances of accidents, it is imperative to shield your family's future. As a responsible individual you would like to safeguard your family's future against such eventuality. BSLI Accidental Death Benefit Rider Plus offers additional financial security to your family in the event of your untimely accidental death, at a nominal cost.

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 <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 52 years
Premium Paying Term	Same as base plan (Single Pay Limited Pay Regular Pay) For Limited Pay <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 51 years For Regular Pay <ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 52 years
Payment Mode	Same as base plan
Rider Sum Assured	Minimum: ₹100,000 Maximum: ₹10,000,000 subject to maximum of 100% sum assured of the base plan

We will offer a discount of 5.00% in rider premium p.a. (Limited | Regular Pay) & 2.00% in rider premium (Single Pay), to customers who buy directly from our website, if similar discount is offered in the base policy.

BENEFITS

Death Benefit

In the unfortunate event of death of the life insured due to an Accident within 180 days of occurrence of the accident, we will pay 100% of the rider sum assured to the nominee only if this rider cover is in force as on the date of accident including the grace period.

Additionally, BSLI will refund the premiums collected after the date of accident till the date of death, with interest as declared by us from time to time, along with death benefit payable.

Maturity Benefit

Not applicable

Reduced Paid Up

- For Limited Pay:

In case of discontinuance of premiums after having paid premiums for at least two full policy years for rider premium paying term of less than 10 years (three full policy years for rider premium paying term of 10 years or more), rider will not lapse but continue on a Reduced Paid-Up basis. Under Reduced Paid-Up, your rider sum assured shall be reduced in proportion to the premiums paid to total premiums payable during the rider term.

- For Regular Pay:

The rider is not eligible for a Reduced Paid-Up benefit and the rider benefits will cease when due premiums are not paid within the grace period.

The rider can be revived as per the rules of the base plan.

Surrender Benefit

There is no surrender benefit offered for regular pay option under this rider. However for Limited Pay, rider will acquire a surrender value after all due premiums for at least two full policy years (three full policy years for rider premium paying term of 10 years or more) are paid. The surrender value is the percentage of premiums paid (excluding any underwriting extra and service tax) and will vary depending on the outstanding rider term and the rider term. For Single Pay, this rider will acquire surrender value immediately after the rider issuance.

DEFINITIONS

Accidental Death means death

- which is caused by injury resulting from an accident and
- which occurs due to the said 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

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.

Medical Practitioner means 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 licence; and who is neither the life insured himself nor related to the life insured by blood or marriage; and who is not related to BSLI as well.

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:

- Death as a result of any disease or infection other than directly linked with an accident.
- Suicide, attempted suicide or self-inflicted injury while sane or insane. Notwithstanding this exclusion:
 - a) if the Life Insured dies by suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the policy holder shall be entitled to 100% of the premiums paid, provided the policy is still in force;
 - b) if the Life Insured dies by suicide within 12 months from the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to an amount which is higher of 100% of the premiums paid till the date of death since revival or the surrender value.
 - c) The amount described in the Accidental Death Benefit provision above will not be payable in the circumstances described in a and b above.
 - d) For the purpose of a and b above, rider premiums considered will be exclusive of service tax and cess as the same are collected over and above the premiums.
- Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent .
- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life assured .
- 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.

- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- Engaging in or taking part in hazardous 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.
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not.
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order.
- Accident occurring while or because the insured is under the influence of 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.



TERMS AND CONDITIONS

Free-Look Period

You will have the right to return rider policy to us within 15 days (30 days in case the policy issued under the provisions of IRDA of India Guidelines on Distance Marketing (1) of Insurance products) from the date of receipt of the policy. We will refund the rider premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate rider risk premium for the period of cover and expenses incurred by us on medical examination of the life insured pertaining to rider coverage and stamp duty charges on rider sum assured (if any) at the time of issuing the rider policy in accordance with IRDA (Protection of Policyholders Interest) Regulations, 2002.

⁽¹⁾Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

Grace Period & Reinstatement

As per the rules of the base plan.

Loans

There are no loans available with this rider.

Termination of rider

Rider can be deleted at any subsequent policy anniversary, in which case the surrender value of the rider (if any) will be paid. However, the rider benefit will cease immediately at the end of rider term or if the base plan is terminated or when a rider claim is paid, whichever is earlier. The rider benefit will also cease when the reinstatement period ends for regular pay rider policies, no rider benefit shall be payable during reinstatement period for such lapsed 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 www.insurance.birlasunlife.com**.

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 www.insurance.birlasunlife.com**.

Current Tax Benefits

As per extant the 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 www.insurance.birlasunlife.com](http://www.insurance.birlasunlife.com).

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. 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.

IRDA of India hereby clarifies to the public that

- IRDA of India or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDA of India does not announce any bonus.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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



Birla Sun Life
Insurance