

POLICY DOCUMENT

PART A

- a) Forwarding Letter
- b) Policy Preamble
- c) Policy Schedule

The above sections on Riders are incorporated in the respective sections of the Base Policy Document with which said Rider is attached. Hence, not specified separately in the Rider T & C

PART B

Definitions

Words or phrases appearing in the Policy Document in initial capitals will have the meanings given to them below:

Where appropriate, any reference to the singular includes references to the plural, references to the male include references to the female and references to any statute include references to any subsequent changes to that statute.

This Policy Document shall be read along with the Policy Document of the Base Policy.

General Terms

Accidental Death means the death of the Insured Member solely and directly as a result of an Accident (independent of any other physical or mental cause) within 180 days of the date of the Accident.

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

Accidental Total and Permanent Disability ('ATPD') means the occurrence of any of the following conditions as a result of Accidental Injury:

- a) Total, continuous and permanent disability resulting in incapability of being engaged in any work or any occupation or employment for any compensation, remuneration or profit.
- b) The Insured Member suffers an injury due to an accident resulting in total and irrecoverable loss of:
 - i. The use of two limbs at or above wrists or ankles; or
 - ii. The sight of both eyes; or
 - iii. The use of one limb at or above wrists or ankles and the sight of one eye; or
 - iv. By severance of two or more limbs at or above wrists or ankles; or
 - v. Sight of one eye and loss by severance of one limb at or above wrist or ankle.

Base Policy means the Policy to which this Rider is attached and forms a part as shown in the Schedule.

Company means DHFL Pramerica Life Insurance Company Limited.

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 any other such body or Council for Indian Medicine or for Homeopathy set up by the Government of India or State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his/her license, provided such Medical Practitioner is not the Insured Member covered under this Master Policy or the Master Policyholder or is not a close

family member, relative (by blood), spouse of the Insured Member and/or the Master Policyholder or a Medical Practitioner employed by the Master Policyholder/Insured Member. A close family member/relative (by blood) shall mean children, siblings, sister-in-law, brother-in-law, parents, mother-in-law, father-in-law, legal guardian, step or adopted children, step parents of the insured member and/or the Master Policyholder.

Rider means this DHFL Pramerica Traditional Group Accidental Total and Permanent Disability Rider & Accidental Death Benefit Rider.

Rider Sum Assured means the amount payable on the Accidental Death or ATPD of the Insured Member in accordance with the terms and conditions of this Rider.

PART C Specific Terms and Conditions

Section One: Rider Benefits

Subject to the terms of the Policy Document, in case of occurrence of any of the following events specified in the Schedule, while the Base Policy and this Rider is in force, the Company will pay the Rider Sum Assured to the Nominee:

- a) On Accidental Death of the Insured Member or
- b) The Insured Member is diagnosed by a Medical Practitioner to be suffering from the occurrence of ATPD.

In case of a claim for ATPD, such ATPD must have persisted, without interruption, for at least 6 consecutive months from the date of occurrence and must be deemed permanent in the opinion of a Medical Practitioner appointed by the Company. However, the condition of at least 6 consecutive months shall not be applicable in case Insured Member suffers from ATPD specified below:

- i. By severance of two or more limbs at or above wrists or ankles; or
- ii. Sight of one eye and loss by severance of one limb at or above wrist or ankle.

Section Two: Premium

Premium is payable to the company on the due dates as specified in the Schedule.

Section Three: Grace Period

If any Premium is not received in full by its due date or within the Grace Period, the Rider shall automatically lapse. If the ADB / ATPD occurs during the Grace Period, the benefit under this Rider will be entertained, only if the Premium due under this Rider has been paid before the end of Grace Period.

Section Four: Exclusions

A. General Exclusions under ATPD:

No benefits shall be payable in respect of any losses caused or aggravated directly or indirectly, wholly or partly by any one of the following:

1. Participation by the Insured Member in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.)
2. The Insured Member flying other than as a bona fide passenger (whether paying or not), in an aircraft of a licensed airline.

3. Suicide or attempted suicide or intentional self-inflicted injury, by the Insured Member, whether sane or not at that time. *
4. Insured Member being under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a Medical Practitioner.
5. Services in any military, air force, naval or paramilitary.
6. War, Civil commotion, invasion, terrorism, hostilities (whether war is declared or not).
7. Participation by the Insured Member in any strike, industrial dispute, riot etc.
8. Participation by the Insured Member in a criminal or illegal activity with criminal intent.
9. Nuclear reaction, Radioactive or nuclear or chemical contamination.

B. General Exclusions under ADB:

No benefits shall be payable for any losses caused or aggravated directly or indirectly, wholly or partly, voluntarily or involuntarily by any one of the following:

1. Participation by the Insured Member in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.)
2. The Insured Member flying other than as a bona fide passenger (whether paying or not), in an aircraft of a licensed airline.
3. Suicide or attempted suicide or intentional self-inflicted injury, by the Insured Member, whether sane or not at that time. *
4. Insured Member being under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a Medical Practitioner.
5. Services in any military, air force, naval or paramilitary.
6. War, Civil commotion, invasion, terrorism, hostilities (whether war is declared or not).
7. Participation by the Insured Member in any strike, industrial dispute, riot etc.
8. Participation by the Insured Member in a criminal or illegal activity with criminal intent.
9. Nuclear reaction, Radioactive or nuclear or chemical contamination.

* If the Insured Member commits suicide within 12 months from the rider commencement date or date of revival of the Rider (along with the Base Policy), while the Base Policy and Rider is in force, the Company's only obligation under the Policy shall be to pay Nominee, 80% of the Rider Premium paid.

PART D

Policy Servicing

Section One: Revival

This Rider may be revived along with the revival of the Base Policy in accordance with the terms of the Base Policy

Section Two: Surrender

Upon surrender of the Base Policy or the Rider, the Company shall not pay any surrender value or any other value to the Master Policyholder under this Rider.

In case the Master Policyholder surrenders the Base Policy, an Insured Member can request the Company in writing to continue the coverage applicable to such Insured Member in accordance with the terms and conditions of the Base Policy and the Rider.

Section Three: Loan

No loan shall be available for this Rider.

Section Four: Free Look Period

If the Rider is chosen at commencement of cover under the Base Policy, the Free Look Period will be the same as that for the Base Policy to which the Rider is attached.

However, if the Rider is taken at any of the subsequent policy anniversaries, the Master Policyholder shall have a period of 15 days from the receipt of this Rider terms and conditions to review the said terms and conditions and if the Master Policyholder disagrees with any of the terms and conditions, Master Policyholder has the option to return this Rider stating the reasons for the objections upon which the Company shall refund to the Master Policyholder, the Premium paid subject to deduction of a proportionate risk Premium for the period of risk cover, any expenses incurred by the Company towards medical examination of the Insured Member and stamp duty charges.

Part E

Charges - Not Applicable

Part F General Terms and Conditions

Section One: Termination of the Rider

This Rider shall terminate on the occurrence of first of any of the following events:

- a. The Coverage Expiry Date of the Rider specified in the Schedule.
- b. The Base Policy to which this Rider is attached is terminated or surrendered.
- c. On payment of rider benefit by the Company as specified in the Schedule.

Section Two: Claim Procedure

In order for the Company to make any payment under the Rider that it is necessary that the Master Policyholder:

- a) Immediately notifies the Company of the Insured Member's death or ATPD in writing, and in any event within 90 days of death / ATPD. Company may condone the delay in filing a claim beyond 90 days where the claimant can establish that the delay was due to unforeseen circumstances and beyond the control of the claimant.
- b) Provides the Company with the opportunity of establishing to its satisfaction that a claim is payable.
- c) Provides all reasonable cooperation and any documentation and information to the Company, including but not limited to:
 - (1) The claim form duly completed and countersigned by the authorized signatory of Master Policyholder.
 - (2) Evidence of Insured Member's date of birth if the Company has not admitted the age of the Insured Member.
 - (3) In case of death of the Insured Member, the original or a legalized copy of the Insured Member's death certificate showing the circumstances, cause and the date of death.
 - (4) In case of ATPD of the Insured Member, the certificate from the Medical Practitioner confirming the ATPD and such other medical records as may be required by the Company to process the claim.

The Company may, on a case to case basis and subject to exceptional circumstances, condone the submission of any of the above mentioned documents/information while processing the claim.

Section Three: Change of Occupation, Profession Etc.

If there is a change in Insured Member's occupation, profession or hobbies while this Rider is in force, then the Master Policyholder shall, within 30 days, give the Company a written notice of such change, failing which the Company may decline to make payment

under this Rider if it can be established that occurrence of claim is directly or indirectly related to, caused by, arises from or is attributable to the change in Insured Member's occupation, profession or hobbies.

If notice of a change is given as required, then the Company shall determine the changes to be effected to the coverage under this Rider and will send the Master Policyholder the notice of such changes.

Section Four: Assignment

The provisions of assignment will not be applicable to the Master Policyholder under Section 38 of the Insurance Act, 1938, as amended from time to time.

Section Five: Miscellaneous

- a) The Application Form and other particulars (if any) together with the declarations received from the Master Policyholder / Insured Member, form the basis of this Rider. In addition to the terms and conditions and definitions of this Rider, this Rider is also subject to the terms and conditions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this Rider, the provisions of this Rider shall prevail with respect to the matters dealt with in this Rider.

b) Currency

All Premium and any amounts payable under the Rider are payable within India and in the currency of the Base Policy as specified in the Schedule.

PART G

Other Details

Section One: Option of choosing Rider

The Master Policyholder can choose ATPD or ADB or both at the inception of the cover or on any subsequent anniversary of the Base Policy.