

HDFC LIFE INSURANCE COMPANY LIMITED

Additional Policy Provisions

Total & Partial Permanent Disability Benefit

This booklet is numbered **RD(IX)**

1. Benefits

If the Scheme Member becomes,

(A) totally disabled (defined below) as a result of an accident and remains totally disabled for a period of twenty six weeks (the deferred period) then the Insurer will pay an amount as specified in the Schedule to the Policy Holder for the benefit of that Scheme Member if the Insurer is satisfied that he is totally and permanently disabled (defined below).

If after twenty six weeks the Insurer is not satisfied that the Scheme Member is totally and permanently disabled then the Insurer may extend the deferred period in order to establish the validity of the claim.

The maximum amount payable in respect of this benefit is Rs. 1,00,00,000.

The amount payable would be reduced by the amount(s) already paid in respect of partial permanent disability due to the same accident.

The Insurer will pay the total permanent disability benefit only if all of the following are satisfied:

- all due premiums (including those which will fall due during the deferred period) have been paid
- the total and partial permanent disability benefit commenced prior to, and has not terminated prior to, the date of the accident
- the total and partial permanent disability benefit commenced prior to, and has not terminated prior to, the date of the total disability
- the Scheme Member becomes totally disabled within 180 days of the accident
- the Policy Holder informs the Insurer within 60 days of the date of total disability of the Scheme Member
- the Policy Holder produces satisfactory evidence that the Scheme Member has suffered and continues to suffer a total permanent disability when the Insurer asks for it

- the Policy Holder files the claim with the Insurer in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the Insurer, within 180 days from the date of total disability.

or

(B) partially disabled (defined below) as a result of an accident and remains partially disabled for a period of twenty six weeks (the deferred period) then the Insurer will pay an amount as specified in the Schedule to the Policy Holder for the benefit of that Scheme Member if the Insurer is satisfied that he is partially and permanently disabled.

If after twenty six weeks the Insurer is not satisfied that the Scheme Member is partially and permanently disabled then the Insurer may extend the deferred period in order to establish the validity of the claim.

The Insurer will pay the partial permanent disability benefit only if all of the following are satisfied:

- all due premiums (including those which will fall due during the deferred period) have been paid
- the total and partial permanent disability benefit commenced prior to, and has not terminated prior to, the date of the accident
- the total and partial permanent disability benefit commenced prior to, and has not terminated prior to, the date of the partial disability
- the Scheme Member becomes partially disabled within 180 days of the accident
- the Policy Holder informs the Insurer within 60 days of the date of partial disability of the Scheme Member
- the Policy Holder produces satisfactory evidence that the Scheme Member has suffered and continues to suffer a partial permanent disability when the Insurer asks for it
- the Policy Holder files the claim with the Insurer in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the Insurer, within 180 days from the date of partial disability.

2. Total Disability and Total Permanent Disability

“**Total and Permanent Disability**” refers to a disability, which:

- is caused by Bodily Injury(defined below) resulting from an Accident(defined below), and
- occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
- occurs within 180 days of the occurrence of such Accident but before the expiry of the cover, and completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit, such condition to persist for at least 6 months from the date of disability.

“**Accident**” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.

“**Bodily Injury**” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

3. Partial Permanent Disability and benefits payable

“**Permanent and Partial Disability**” refers to a disability, which:

- is caused by Bodily Injury(defined below) resulting from an Accident(defined below), and
- occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
- occurs within 180 days of the occurrence of such Accident but before the expiry of the cover, and
- is defined as disablement resulting in any of the occurrences listed under the following table of benefits:

“**Accident**” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.

“**Bodily Injury**” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury

Compensation Short Scale for Accidental Partial and Permanent Benefit (% of sum assured)

Bodily Injuries	% of Sum Assured payable
1. Loss of two or more limbs by amputation at or above wrist or ankles (leg above ankle or arm above the wrist)	100%
2. Total and irrecoverable loss of all sight in both eyes	100%
3. Loss of one limb by amputation at or above wrist or ankle	50%
4. Total and irrecoverable loss of sight in one eye	50%
5. Permanent loss of hearing in both ears	75%
6. Permanent loss of speech	50%
7. Permanent loss of speech and loss of hearing in both ears	100%

A maximum of 100% of the amount specified in the Schedule is payable in any one policy year. A maximum of 100% of the amount specified in the Schedule is payable in respect of any one accident.

The amount specified in the Schedule will be subject to a maximum of Rs 1,00,00,000.

A Scheme Member would be covered for each type of disability only once in his lifetime. Where the Scheme Member has claimed under one disability, subsequent recovery does not entitle him to further cover under the same disability.

4. Medical Evidence

The Insurer may request the Scheme Member to undertake a medical examination or test, which, in its opinion, is reasonable to determine the extent of disability. The Insurer will not accept a claim if the Scheme Member does not undertake any medical examination or test which the Insurer considers reasonable or necessary. The Insurer will not pay for any fees or expenses in connection with the production of medical evidence except for the fees and expenses for any medical examination or test which the Insurer has asked a medical practitioner to provide.

5. Termination of the rider benefit

The total & partial permanent disability benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium due by the Policy Holder, OR
- (b) the Scheme Member reaching the Terminal Date.

6. Eligibility

Upon admittance of a total permanent disability claim the Scheme Member ceases to be an Eligible Person, he will not be eligible to participate in the scheme at any future date and no benefits will be payable thereafter.

7. Lapsing

- (1) No amount of the benefit under this rider shall be payable where the date of total or partial disablement is on or after the Lapsing Date.
- (2) However, the same may be reinstated as provided under L12.

8. Exclusions

Permanent and Partial Disability benefit shall not be paid on disablement of the insured person occurring directly or indirectly as a result of (any of the following):

- Intentionally self-inflicted injury or attempted suicide, while sane or insane.
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, not or civil commotion, strikes.
- Service (including peace time training) in any naval, military, police, air force or similar service.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act
- Any injury incurred before the effective date of the cover
- Any disability due to accident that occurred before the effective date of the cover or any kind of sickness, disease or congenital anomalies before the effective date of the cover
- 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
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contamination by nuclear fuel materials or accident arising from such nature

In case of death due to suicide within 12 months from the Effective Date or from the date of revival of the Policy, the Nominee of the Scheme Member shall be entitled to get 80% of the Premiums paid in respect of the deceased Scheme Member at the Entry date.

ADDITIONS TO THE RULES OF <<MASTER POLICY HOLDER NAME & SCHEME NAME>>

TOTAL & PARTIAL PERMANENT DISABILITY BENEFIT

1. BENEFITS

If the Scheme Member becomes,

(A) totally disabled (defined below) as a result of an accident and remains totally disabled for a period of twenty six weeks (the deferred period) then the Insurer will pay the amount as specified in the Schedule to the Policy Holder for the benefit of that Scheme Member if the Insurer is satisfied that he is totally and permanently disabled (defined below).

If after twenty six weeks the Insurer is not satisfied that the Scheme Member is totally and permanently disabled then the Insurer may extend the deferred period in order to establish the validity of the claim.

The total disablement of the Scheme Member should occur within 180 days of the accident.

The maximum amount payable in respect of this benefit is Rs. 1,00,00,000.

The amount payable would be reduced by the amount(s) already paid in respect of partial and permanent disability due to the same accident.

or

(B) partially disabled (defined below) as a result of an accident and remains partially disabled for a period of twenty six weeks (the deferred period) then the Insurer will pay an amount as specified in the Schedule to the Policy Holder for the benefit of that Scheme Member if the Insurer is satisfied that he is partially and permanently disabled.

If after twenty six weeks the Insurer is not satisfied that the Scheme Member is partially and permanently disabled then the Insurer may extend the deferred period in order to establish the validity of the claim.

The partial disablement of the Scheme Member should occur within **180** days of the accident.

2. TOTAL DISABILITY AND TOTAL PERMANENT DISABILITY

“Total and Permanent Disability” refers to a disability, which:

- is caused by Bodily Injury(defined below) resulting from an Accident(defined below), and
- occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
- occurs within 180 days of the occurrence of such Accident but before the expiry of the cover, and completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit, such condition to persist for at least 6 months from the date of disability.

“Accident” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.

“Bodily Injury” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

3. PARTIAL PERMANENT DISABILITY AND BENEFITS PAYABLE

“Permanent and Partial Disability” refers to a disability, which:

- is caused by Bodily Injury(defined below) resulting from an Accident(defined below), and
- occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
- occurs within 180 days of the occurrence of such Accident but before the expiry of the cover, and
- is defined as disablement resulting in any of the occurrences listed under the following table of benefits:

“Accident” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.

“Bodily Injury” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

Compensation Short Scale for Accidental Partial and Permanent Benefit (% of sum assured)

Bodily Injuries	% of Sum Assured payable
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3. Loss of one limb by amputation at or above wrist or ankle	50%
4. Total and irrecoverable loss of sight in one eye	50%
5. Permanent loss of hearing in both ears	75%
6. Permanent loss of speech	50%
7. Permanent loss of speech and loss of hearing in both ears	100%

A maximum of 100% of the amount specified in the Schedule is payable in any one policy year. A maximum of 100% of the amount specified in the Schedule is payable in respect of any one accident.

The amount specified in the Schedule will be subject to a maximum of Rs 1,00,00,000.

A Scheme Member would be covered for each type of disability only once in their lifetime. Where the Scheme Member has claimed under one disability, subsequent recovery does not entitle him to further cover under the same disability.

4. CONTRIBUTIONS

The Policy Holder is required to pay premiums due in respect of the Scheme Members who are totally or partially disabled until a claim for total and partial permanent disability has been admitted.

5. TERMINATION OF THE RIDER BENEFIT

The total & partial permanent disability benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium due by the Policy Holder, OR
- (b) the Scheme Member reaching the Terminal Date.

6. ELIGIBILITY

Upon admittance of a total permanent disability claim the Scheme Member ceases to be an Eligible Person, he will not be eligible to participate in the scheme at any future date and no benefits will be payable thereafter.

7. CLAIMS

The Policy holder shall inform the Insurer within 60 days of the total or partial disability of a Scheme Member and shall file a claim with the Insurer on behalf of the Scheme Member in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the insurer, within 180 days from the date of the total or partial disability.

The Insurer shall pay the claim amount in the name of the Scheme Member to the Policy Holder who shall give a valid discharge/ receipt for the same on behalf of the said Scheme Member to the Insurer.

8. EXCLUSIONS

Permanent and Partial Disability benefit shall not be paid on disablement of the insured person occurring directly or indirectly as a result of (any of the following):

- Intentionally self-inflicted injury or attempted suicide, while sane or insane.
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- Service (including peace time training) in any naval, military, police, air force or similar service.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act
- Any injury incurred before the effective date of the cover
- Any disability due to accident that occurred before the effective date of the cover or any kind of sickness, disease or congenital anomalies before the effective date of the cover

- 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
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contamination by nuclear fuel materials or accident arising from such nature

SAMPLE