

YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this rider and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Rider Name & UIN	HDFC Life Income Benefit on Accidental Disability Rider	UIN:101B013V03						
Aim of the Rider	This is a traditional, non participating rider that offers income benefit in the event of Total Permanent Disability due to accident.							
Type of the Rider	It is a traditional, non – participating Rider and can be attached to individual linked and non-linked products							
Benefit Offered	In the event of Total Permanent Disability due to accident, a regular monthly income equal to 1% of Sum Assured is paid to the life assured for a fixed period of 10 years. In case the death of the life assured occurs while the benefit payments are outstanding then the nominee will continue to receive the outstanding monthly benefit payments.							
Definition of Total Permanent Disability	<p>Total Permanent Disability means when the insured is totally, continuously and permanently disabled and meets either of the two definitions below</p> <p>Part 1: Unable to work: Disability as a result of injury or accident and is thereby rendered totally incapable of being engaged in any work or any occupation or employment for any compensation, remuneration or profit and he/she is unlikely to ever be able to do so.</p> <p>Part 2: Physical Impairments: The life assured suffers an injury/accident due to which there is total and irrecoverable loss of:</p> <p>a) The use of two limbs; or b) The sight of both eyes; or c) The use of one limb and the sight of one eye; or d) Loss by severance of two or more limbs at or above wrists or ankles; or e) The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.</p> <p>The disabilities as stated above in Part (1) and (2) must have lasted, without interruption, for at least 6 consecutive months and must, be deemed permanent by a medical practitioner.</p> <p>The benefit will commence upon the completion of this uninterrupted period of 6 months. However, for the disabilities mentioned in (d) and (e) under Part (2), such 6 months period would not be applicable and the benefit will commence immediately.</p>							
Maturity Benefit	There is no maturity benefit available under this rider.							
Death Benefit	The rider aims to provide regular income so that you and your family are financially secure on occurrence of Disability due to accident and hence no death benefit is payable.							
Grace Period	Grace Period will depend on the Base Plan to which the rider is attached							
Paid Up Benefit	There is no Paid Up benefit available. If Rider premiums are not paid during the premium paying term the benefit will cease and the rider will lapse							
Surrender Benefit	<p>The Rider benefit can be surrendered only after the premium paying term. After completion of the premium paying term the following surrender benefit would be payable</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Premium Pay</td> <td>Surrender Value</td> </tr> <tr> <td>Single Pay & Limited Pay</td> <td>$70\% \times \text{Total Premiums Paid} \times \frac{\text{Unexpired Coverage Term}}{\text{Original Coverage Term}}$</td> </tr> <tr> <td>Regular Pay</td> <td>No surrender Value</td> </tr> </table>		Premium Pay	Surrender Value	Single Pay & Limited Pay	$70\% \times \text{Total Premiums Paid} \times \frac{\text{Unexpired Coverage Term}}{\text{Original Coverage Term}}$	Regular Pay	No surrender Value
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Revival	Revival of the rider will be as per the revival conditions of the base plan to which it is attached.							
Exclusions	The benefit will not be paid if the disability has not persisted for at least 6 consecutive months and is not in the opinion of a medical practitioner, deemed to be permanent. For detailed set of exclusions please refer to the policy document.							

For any further query or clarification, kindly contact us as below:

- Call us on our helpline number **1860-266-9777** (local charges apply; Available all seven days; 9:00AM to 9:00PM;). DO NOT prefix any country code e.g. +91 or 00.
- Send us a call back request- SMS **SERVICE** to **5676727** (charges applicable)
- Get your policy details by giving us a missed call. For details visit <http://www.hdfclife.com/customer-service/misscall-service>
- Email us at or visit our website www.hdfclife.com

We request you to also read your policy document. It will familiarize you with the benefits, other charges and significant details of the product.

