

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-Linked	UIN:101A038V01
Aim of the Rider	This is a Linked, Non- Participating, Pure risk premium, Individual Health rider that offers income benefit in the event of Total Permanent Disability due to accident	
Type of the Rider	It is a Linked, Non- Participating, Pure risk premium, Individual Health rider and can be attached to individual linked and non-linked products	
Benefits 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> <ol style="list-style-type: none"> 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>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. 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>	
Tax Benefits	Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.	
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																
Free Look Period	The policyholder shall have the option of cancelling the Rider, stating the reasons thereof, within 30 days from the date of receipt of the Rider Document, in case the policyholder is not agreeable to any Rider terms and conditions.																
Paid up Benefit	There is no Paid Up benefit available. If Rider premiums are not paid during the premium 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"> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table> <p>Surrender Value is acquired as follows:</p> <table border="1"> <tr> <td>Single Pay</td> <td>Immediately upon payment of Premium</td> </tr> <tr> <td>Limited Pay</td> <td>Upon payment of Premiums for 2 years 1 year and at the end of 1st policy year</td> </tr> <tr> <td>Regular Pay</td> <td>No surrender value is payable</td> </tr> </table> <p>Surrender Value for Single and Limited Pay:</p> <p>Surrender Value = SV Factor × Total Rider Premiums Paid¹ × Unexpired Rider Term ÷ Original Rider Term</p> <p>Surrender Value (SV) Factors:</p> <table border="1"> <tr> <td>Single Pay</td> <td>50%</td> </tr> <tr> <td>Limited Pay</td> <td>a) 1 full year premium is paid - 30% b) At least 2 full year premiums are paid - 50%</td> </tr> </table> <p>¹ Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.</p> <p>On failure to pay premiums during the premium paying term the rider cover shall cease immediately and if not revived within the applicable revival period, the rider will terminate post payment of surrender value (if any)</p>							Single Pay	Immediately upon payment of Premium	Limited Pay	Upon payment of Premiums for 2 years 1 year and at the end of 1st policy year	Regular Pay	No surrender value is payable	Single Pay	50%	Limited Pay	a) 1 full year premium is paid - 30% b) At least 2 full year premiums are paid - 50%
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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.

