

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

ADDITIONAL POLICY PROVISIONS

ACCIDENTAL DEATH BENEFIT

1. Benefits

If the Life Assured, or if more than one Life Assured the first to die of the Lives Assured, has died as a result of an accident, a sum equivalent to the basic sum assured shall be payable by us.

Accident is a sudden, unforeseen and involuntary event caused by external and visible means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death.

We will pay the accidental death benefit only if:

- all due premiums have been paid
- this benefit has not been cancelled
- we are satisfied that the death of the Life Assured was attributable to an accident
- the Life Assured dies within 90 days of the accident and during the term of the contract

2. Cancellation and reinstatement

Cancellation –

If premiums in respect of your Policy remain unpaid 35 days after the premium Due Date, your Policy will lapse, and the accidental death benefit will be cancelled.

Reinstatement of benefit –

If this benefit has been cancelled it may be reinstated, subject to our consent and to such terms and conditions as we may specify from time to time.

3. Exclusions

We will not pay accidental death benefit if death is caused directly or indirectly from any of the following:

- **Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner.**
- **Taking part or practising for any hazardous hobby, pursuit or race unless previously agreed to by us in writing**
- **War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.**
- **Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.**
- **Taking part in any act of a criminal nature.**