

## **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.

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:**

- **Suicide within one year of the Date of Commencement or the date of issue of the Policy, if later**

- **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.**

SAMPLE