

HDFC MONEY BACK ASSURANCE POLICY

ADDITIONAL POLICY PROVISIONS

ADDITIONAL TERM BENEFIT

1. Benefits

If the first to die of the Lives Assured, has died before the expiry date of this Benefit, the sum assured stated against 'Additional Term Benefit' in the Schedule of Benefits in the Policy Schedule shall be payable by us. Upon payment of this benefit, the benefit shall stand terminated and no further payments from your Policy in respect of a claim for Additional Term Benefit shall be payable by us. We will only pay the Additional Term benefit if all due premiums have been paid; and this benefit has not been cancelled; and all relevant documents in support of your claims have been provided. These would normally include the fully completed claim form; and original policy document; and original death registration certificate; and original certificate of doctor certifying death; and original certificate of cremation or burial; and originals of any medical reports that we consider relevant to the death. Depending on the circumstances of the death further documents as we might reasonably require may need to be provided.

2. Cancellation and reinstatement

Cancellation –

If premiums in respect of your Policy remain unpaid after the premium Due Date, your Policy will either lapse or become paid-up. In either case, the Additional Term benefit will be cancelled.

Reinstatement of benefit –

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

3. Exclusions

We will not pay additional term benefit if death is caused directly or indirectly by any of the following:

- **Suicide within one year of the Date of Commencement or the date of issue or the date of reinstatement of the Policy, if later; or alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner; or taking part or practising for any hazardous hobby, pursuit or any race unless previously agreed to by us in writing; or war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion; or taking part in any flying activity, other than as a passenger in a commercially licensed aircraft; or taking part in any act of a criminal nature.**