

HDFC LIFE INSURANCE COMPANY LIMITED

Additional Policy Provisions

Accidental Death Benefit

This booklet is numbered RD (VI)

1. Benefits

If the Scheme Member has died as a result of an accident (as defined below), an amount as specified in the schedule shall be payable by the Insurer to the Policy Holder for the benefit of the Beneficiary of such Scheme Member.

The maximum amount payable in respect of this benefit is Rs 1,00,00,000.

The Sum Assured under the main benefit may also be payable.

The Insurer will pay the accidental death benefit only if:

- all due premiums, service tax and other levies have been paid
- the Insurer is satisfied that the death of the Scheme Member was attributable to an accident
- the additional accidental death benefit commenced prior to, and has not terminated prior to, the date of the accident
- the Scheme Member dies within 180 days of the accident
- the Policy Holder informs the Insurer within 60 days of the death of the Scheme Member
- the Policy Holder files the claim with the Insurer in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the Insurer, within 180 days from the date of death.

2. Accident

“**Accident**” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury (defined below).

“**Accidental Death**” shall mean death:

- which is caused by Bodily Injury resulting from an Accident, and
- which occurs due to the said Bodily Injury solely, directly and independently of any other causes, and

- which occurs within 180 days of occurrence of such Accident but before the expiry of the cover

“Bodily Injury” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

3. Termination of the rider benefit

The accidental death benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium due by the Policy Holder before the start of the Policy Year, OR
- (b) the Scheme Member reaching the Terminal Date.

3. Lapsing

- (1) No amount of the benefit under this rider shall be payable on the death of a Scheme Member due to an accident on or after the Lapsing Date.
- (2) However, the same may be reinstated as provided under L12.

4. Exclusions

Accidental Death benefit shall not be paid on death of the insured person occurring directly or indirectly as a result of (any of the following):

- Intentionally self-inflicted injury or attempted suicide, while sane or insane.
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, not or civil commotion, strikes.
- Service (including peace time training) in any naval, military, police, air force or similar service.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act

- Any injury incurred before the effective date of the cover
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contamination by nuclear fuel materials or accident arising from such nature

In case of death due to suicide within 12 months from the Effective Date or from the date of revival of the Policy, the Nominee of the Scheme Member shall be entitled to get 80% of the Premiums paid in respect of the deceased Scheme Member at the Entry date.

SAMPLE

ADDITIONS TO THE RULES OF <<MASTER POLICY HOLDER
NAME & SCHEME NAME>>
ACCIDENTAL DEATH BENEFIT

1. BENEFITS

If the Scheme Member has died as a result of an accident (as defined below), an amount as specified in the schedule shall be payable by the Insurer to the Policy Holder for the benefit of the Beneficiary of such Scheme Member.

The death of the Scheme Member must occur within 180 days of the accident.

The maximum amount payable in respect of this benefit is Rs 1,00,00,000.

The Sum Assured under the main benefit may also be payable.

2. ACCIDENT

“**Accident**” shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury (defined below).

“**Accidental Death**” shall mean death:

- which is caused by Bodily Injury resulting from an Accident, and
- which occurs due to the said Bodily Injury solely, directly and independently of any other causes, and
- which occurs within 180 days of occurrence of such Accident but before the expiry of the cover

“**Bodily Injury**” means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

3. TERMINATION OF THE RIDER BENEFIT

The accidental death benefit on the life of a Scheme Member shall immediately terminate upon the happening of any of the following events and no benefits will be payable thereafter:

- (a) non-payment of the Premium, Service Tax or other levies due by the Policy Holder before the start of the Policy Year, OR
- (b) the Scheme Member reaching the Terminal Date.

4.CLAIMS

The Policy holder shall inform the Insurer within 60 days of the death of a Scheme Member and shall file a claim with the Insurer on behalf of the Scheme Member in the form prescribed by the Insurer and accompanied by all relevant documents as may be required by the insurer, within 180 days from the date of the death.

The Insurer shall pay the claim amount in the name of the Beneficiary of the deceased Scheme Member to the Policy Holder who shall give a valid discharge/ receipt for the same on behalf of the said Beneficiary to the Insurer.

5.EXCLUSIONS

Accidental Death benefit shall not be paid on death of the insured person occurring directly or indirectly as a result of (any of the following):

- Intentionally self-inflicted injury or attempted suicide, while sane or insane.
- Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, not or civil commotion, strikes.
- Service (including peace time training) in any naval, military, police, air force or similar service.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
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- Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping
- Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contamination by nuclear fuel materials or accident arising from such nature