



SHRIRAM LIFE INSURANCE COMPANY LIMITED
ENDORSEMENT FOR SHRIRAM ACCIDENTAL DEATH & DISABILITY INCOME RIDER
A linked non participating rider
UIN - 128A013V01

If at any time when the policy is in full force, but before the end of policy term ,on death of the life assured due to an accident or in the event of the life assured becoming totally and permanently disabled due to an accident before the end of the rider term, 1% of rider sum assured is payable every month, from the 1st of the month following the month during which the accident happens, till the end of the rider term or for a period of 10 years, whichever is higher. In the event of death/ disability due to accident being established after the month of accident and within the prescribed period, the rider benefits will be paid retrospectively from the 1st of the month following the month of accident.

The maximum aggregate sum assured under all policies taken under the same life under Shriram Accidental Death & Disability Income Rider benefit shall not exceed the sum assured under the basic policy subject to the maximum of Rs.50,00,000.

1. Accidental deaths: Death due to an accident is defined as that which is sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental injuries, solely, directly and independently of all other causes resulting in death of the life assured within 180 days from the date of accident, shall be considered as death due to accident.
2. Upon the establishment of Total and Permanent Disability due to an accident caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within (180) days of such trauma, subject to the submission of satisfactory evidence and, subject to conditions for Total and Permanent Disability, being met and acceptance of the claim by the Company, the Company shall pay to the Person Insured the Sum Assured chosen by the Person Insured.

In the event of death of the life assured within the above period, no disability benefits will be payable under the rider. However accidental death benefit will be will be paid and the rider will be terminated.

For a life assured aged below 60 years the disability benefits under the rider will be paid if any of the following criteria are met. For ages beyond 60 years, the criteria 2 or 3 must be met.

1: Unable to work

The life assured suffers an injury due to accident and
 The injury causes the life assured to unable to engage in any occupation or employment or business for remuneration or profit.

OR

2: Loss of use of limbs or sight

The life assured suffers from total and irrecoverable loss of the entire eye sight of both eyes or the amputation of both hands above the wrists, or in the amputation of both feet at or above the ankles or in the amputation of one hand at or above the wrist and one leg at or above the ankle.

OR

3: Loss of independent existence:

The life assured is unable to perform three or more of the following as a result of accidental disability which has occurred after the policy start date;

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed oneself once food has been prepared and made available.

Paying of the disability benefit automatically cancels the accident benefit rider under the policy.

Exclusions under the Rider

The life assured will not be entitled to any accidental benefits directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
2. Any condition that is pre-existing for which the LA had signs or symptoms and/or was diagnosed and/or received medical advice/ treatment within 48 months prior to the first policy taken by the insurer.
3. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
4. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
5. 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
6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner

The benefit under this rider is restricted to 70 years of completed years of age of the life assured.

MATURITY AND SURRENDER:

There are no maturity and surrender benefits payable under the rider.

Payment of premium Rider premium will be charged on the unit fund by cancelling units at the beginning of each month.

In case of Accident /Total and permanent Disability due to accident, the claimant should submit the following for consideration of the claims

- Accidental Death: FIR, panchanama and death certificate
- Total and Permanent Disability: FIR, Medical certificate by a doctor authorized by the company
- Policy Document
- Claim Forms issued by the company