

ENDORSEMENT FOR SHRIRAM EXTRA INSURANCE COVER RIDER UIN - 128B009V03

1. If at any time when the rider is in full force, but before the end of rider term, the Life Assured dies, the Company agrees to pay an amount equal to the Sum Assured shown under this Rider in the Schedule, in consideration of payment of premiums under this rider.
2. The maximum aggregate sum assured under all policies taken under the same life to which the rider benefit shall not exceed Rs.25, 00,000.
3. The Company shall not be liable to pay the benefit under the Rider, if the death of the life assured occurs
 - (1) as a result of intentional self injury, attempted suicide, insanity or immorality or while the life assured is under the influence of intoxicating liquor, drugs or narcotics or
 - (2) as a result of an accident while the life assured is engaged in aviation or aeronautics in any capacity other than as a fare paying passenger or as a result of injuries caused by riots, civil commotion, rebellion, war (whether war is declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind or
 - (3) as a result of life assured committing any breach of law.
4. Occupation exclusions: Hazardous occupations such as steeple chasing, sea diving, mountaineering, hunting, and racing of any kind are excluded. No death benefit will be paid if the insured event occurs when the Life Assured engaged in any of these activities. However, there are no restrictions on travel and future occupation.
5. The premium for this rider is built into the installment premium shown in the schedule of the policy and is payable during the policy term.
6. The benefit under this rider is restricted to 70 years of completed years of age of the life assured, subject to maximum exit age of the Life Assured under base policy.
7. Rider cover will cease at the end of the rider term or occurrence of insured event whichever happens earlier
8. Documents required for making a death claim:
 - a) Original policy document
 - b) Proof of death/ Death certificate
 - c) Identity proof of Nominee
 - d) NEFT mandate form
 - e) Any other document depending on the cause of death and nature of claim
 - f) Claim Forms issued by the company
 - g) For accident or medical cases following additional documents, whichever applicable, may be required:
 - h) A certified copy of first information report (FIR).
 - i) A certified copy of police inquest report.
 - j) Post mortem report
 - k) If death is due to vehicle accident, then copy of driving license, if life assured was driving the vehicle.
 - l) Hospital treatment records, etc.