

Bajaj Life Insurance Limited

(Formerly known as Bajaj Allianz Life Insurance Company Limited)

Bajaj Life Group Accidental Permanent Total/Partial Disability Benefit Rider

Part A

FORWARDING LETTER

As per Base Policy

PREAMBLE

The Bajaj Life Accidental Permanent Total/Partial Disability Benefit Rider is a Rider attached with the base Policy. This document should be read along with the base Policy Document and form part of the base Policy Document and Customer Information Sheet (CIS). The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under this Rider. Wherever term & conditions are not specified in this Rider Document, the terms & conditions of the Base Policy will apply, to the extent applicable to the Rider. This Group Accidental Permanent Total/Partial Disability Benefit Rider is issued on the basis of the information given and declarations made by the Policyholder/Member in the Proposal Form/respective Enrolment Form for the Group Accidental Permanent Total/Partial Disability Benefit Rider which is incorporated herein and forms the basis of this Rider benefit.

SCHEDULE

As per Base Policy or Policy Endorsement (as applicable)

On Examination of the Policy, if the Policyholder notices any mistake in the above Schedule, the Rider Policy Document is to be returned for correction to the Company.

Part B
DEFINITIONS & ABBREVIATIONS

1) Definitions & abbreviations:

In this Policy where the context so admits, the masculine shall include the feminine, the singular shall include the plural and the following expressions shall (unless repugnant to the context) have the following meanings;

- a. **"Accident"** shall mean a sudden, unforeseen and involuntary event caused by external, visible, and violent means and such accident shall within 180 (one hundred and eighty) days, of its occurrence solely, directly and independently of any other cause result in the Member's death.
- b. **"Accidental Permanent Total/Partial Disability"** means disability as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Member's disability.
- c. **"Annual Renewal Date"** shall mean the date corresponding numerically with the Date of Commencement of Rider each subsequent year.
- d. **"Base Policy"** shall mean the Policy under which the Rider has been opted.
- e. **"Base Sum Assured"** shall mean the Sum Assured as and duly defined in the Base Policy;
- f. **"Customer Information Sheet"** is the document provided to the Policyholder along with the Policy Document that explains the basic features of the Rider in simple words
- g. **"Date of Commencement of Rider"** means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the Rider Benefit commences under the Rider.
- h. **"Rider"** shall mean the Bajaj Life Group Accidental Permanent Total/Partial Disability Rider;
- i. **"Rider Benefit"** is the benefit payable as an acceleration of the Base Policy benefits, on the occurrence of Accidental Permanent Total/Partial Disability as mentioned in Section 4 below.
- j. **"Rider Coverage Term"** means the period between the Date of Commencement of Rider and the Annual Renewal Date .
- k. **"Rider Maturity Benefit"** is the benefit payable on rider maturity as mentioned in Section 4b) below.
- l. **"Rider Premium"** means the amount as

mentioned in the Schedule, that is payable by the Policyholder as part of the Regular/Single Premium under the Policy from the Date of Commencement of Rider and on each subsequent premium due dates (mentioned in the Policy Schedule) during the Rider premium paying term, to secure the Rider Benefits. This amount will be inclusive of Extra Rider Premium, if any, but excludes any applicable taxes & cess.

- m. **"Rider Sum Assured"** is the amount as specified in the Membership Register/Certificate of Insurance, which is referred to to determine the amount payable to the Nominee as per Section 4 below due to an Accidental Permanent Total/Partial Disability of the Member.
- n. **"Rider Surrender Benefit"** is the benefit payable upon rider surrender as in Section 4c) below

Part C

2) Rider Description

The Group Accidental Permanent Total/Partial Disability Benefit Rider is a non-linked, non-participating, and an additional rider benefit attached with the base Policy. The Rider Sum Assured to be opted by the Member and can be up to 100% of the Sum Assured chosen under the base group Policy. The Rider has to be chosen at inception or any Annual Renewal Date.

This rider offers benefit on the Accidental Permanent Total/Partial Disability of a Member and mentioned in Section 4 below.

3) Rider Premium

The Rider Premium depends on the Rider Sum Assured, Age of the Member, nature of the group, as applicable. The Rider Premium will be collected additional along with the Premium under the base Policy.

In the event of the premium collected by the Policyholder during the Grace Period, not being remitted to the insurer, the Rider cover shall continue notwithstanding the expiry of Grace Period

4) Rider Benefits

a) Accidental Permanent Total/Partial Disability Benefit

On occurrence of Accidental Permanent Partial/Total Disability as a result of an Accident, within 180 days from the date of the accident, during the Rider Coverage

Bajaj Life Group Accidental Permanent Total/Partial Disability Benefit Rider

UIN: 116B010V04

Term, provided the Rider is not terminated as per Section 9 below and all due Rider Premiums are paid, then, the Company, subject to Section 6, Section 7 and Section 8 below, shall pay the Rider Sum Assured as mentioned below and the rider coverage will terminate immediately on payment of this benefit.

- i) The amount payable in the event of Accidental Permanent Partial Disability as a result of an accident within 180 days from the date of an accident will be lower one of:
 - a) 50% of Rider Sum Assured.
 - b) Rs. 5,000,000 per life under all group policies with the Company taken together.
- ii) In the event of Accidental Permanent Total Disability if the member through policyholder didn't receive a benefit for Accidental Permanent Partial Disability earlier, the amount payable will be lower one of:
 - a) The Rider Sum Assured
 - b) Rs. 10,000,000 per life under all group policies with the Company taken together
- iii) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability and the time elapsed from the occurrence of that partial disability is less than one year, the amount payable in the event of Accidental Permanent Total Disability will be the remaining Rider Sum Assured, which shall be assessed as the lower of:
 - a) 50% of Rider Sum Assured
 - b) Rs. 5,000,000 per life under all group policies with the Company taken together.
- iv) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability before and the time elapsed from the occurrence of partial disability is at least one year, the amount payable in the event of Accidental Permanent Total Disability (in spite of the already

paid benefit) will be lower of:

- a) The Rider Sum Assured
- b) Rs. 10,000,000 per life under all group policies with the Company taken together.

Accidental Permanent Total/Partial Disability:

Accidental Permanent Total/Partial Disability of a Member shall mean disability as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Member's disability which must be permanent and either total/partial and must result in at least one of the following:

Accidental Permanent Partial Disability is defined as a bodily injury that must result in one of the following.

- a. Loss of one eye
- b. Loss of one leg
- c. Loss of one arm
- d. Loss of one foot
- e. Loss of one hand

Accidental Permanent Total Disability is defined as a bodily injury that must result in one of the following

- a. Loss of both eyes
- b. Loss of both arms or both hands
- c. Loss of one arm and one leg
- d. Loss of one arm and one foot
- e. Loss of one hand and one foot
- f. Loss of one hand and one leg
- g. Loss of both legs
- h. Loss of both feet

- In order for a benefit to be payable, such disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable medical practitioner, appointed by the company, be deemed permanent
- If the disability is due to amputation / dismemberment, loss of hand will mean amputation / dismemberment above wrist, loss of arm will mean

amputation / dismemberment above elbow, loss of feet will mean amputation/dismemberment above ankle and loss of leg will mean amputation / dismemberment above knee.

- If the disability is not due to amputation/dismemberment, loss will mean loss of usage of limb/s of motor-grade power 0/5, 1/5 or 2/5 only. In permanent total disability, both the limbs should have motor-grade power less than or equal to 2/5.
- "Loss of one/both eye/s" shall mean total, permanent and irrecoverable loss of sight of both eyes. The blindness must be confirmed by an Ophthalmologist; loss of one/both eye/s - means total, permanent and irreversible loss of all vision in one/both eye/s as a result an Accident. The blindness is evidenced by:
 - a) corrected visual acuity being 3/60 or less in one/both eye/s or.
 - b) the field of vision being less than 10 degrees in one/both eye/s.
 The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedures
- The disability has to be certified by a registered medical practitioner.
- The Accidental Permanent Total/Partial Disability Benefit is paid if and only if disability is detected as per above Disability Condition. Any other disability/ies other than listed above shall not be considered under Accidental Permanent Partial/Total Disability.

b) Maturity Benefit

No Rider Maturity Benefit is payable under the Group Accidental Permanent Total/Partial Disability Benefit Rider.

c) Surrender Benefit

No Rider Surrender Benefit is payable under the Group Accidental Permanent Total/Partial Disability Benefit Rider.

Part D
As per base Policy

5) Flexibilities

a) Option to include/exclude the rider

- i. The Member through Policyholder can include/exclude this Rider from any Membership Anniversary.
- ii. In case of exclusion, the Rider Benefit under Section 4 above will immediately cease and no further Rider Premium will be collected. Once this rider is excluded, it can be added back again on any membership anniversary subject to underwriting.

b) Disability Benefits in instalments

- The Member will have the option to take the disability benefit in equal monthly instalments over a period of five (5) or ten (10) years (as per his/her choice) from the date of acceptance of the disability by the Company. The first instalment shall be due from the date of acceptance of the disability by the Company. The same needs to be informed in writing at the time of filing the claim form.
- Each monthly instalment will be an amount equivalent to:
 - o If the period chosen is 5 years: $\text{factor1} * \text{Accidental Permanent Total/Partial Disability benefit} \text{ divided by } 60$.
 - o If the period chosen is 10 years: $\text{factor2} * \text{Accidental Permanent Total/Partial Disability benefit} \text{ divided by } 120$.
 Where factor1 is 1.04 for a 5-year term and factor2 is 1.08 for a 10-year term
- Company will review these factors from time to time and approach IRDAI for any modification based on the prevailing economic scenario. The Member will have the option, at any time, to request for a discontinuance of the monthly instalments even after the instalments have commenced. On receiving the request, the Member will be eligible to receive an amount equal to Accidental Permanent Total/Partial Disability benefit less the total amount of the instalments already paid as on the date of such request.

Bajaj Life Group Accidental Permanent Total/Partial Disability Benefit Rider

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6) Non-payment of Regular Premium and Forfeiture

All benefits under this Rider shall continue if the risk cover under base Policy is continued, subject to Section 4 below.

If the premium for this Rider is not paid before the end of the Grace Period, the Rider cover lapses and no Rider Benefit will be payable. Grace Period is applicable as per base Policy. On occurrence of Accidental Permanent Total/Partial Disability during the Grace Period, the Accidental Permanent Total/Partial Disability Benefit shall be payable subject to deduction of due but unpaid Rider Premium.

7) Revival

A lapsed Rider can be revived subject to the revival conditions applicable to the base Policy. If the Rider is not reinstated within the allowed revival period, the Rider will be terminated immediately.

8) Exclusions

The Company shall not be liable to pay any benefit under Section 4 above if accidental disability of the Member occurs on account of any of the following reasons:

- a. Disability as a result of the member/s participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
- b. Disability of member/s as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
- c. Disability as a consequence of the member/s being under the influence of alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;
- d. Disability as a result of the member/s taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;
- e. Disability as a result of the member/s 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;

- f. Disability of member/s as a result of participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;
- g. Disability as a result of the member/s as a result of participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable
- h. Disability of member/s as a result of intentional self-inflicted injury, attempted suicide
- i. Disability of member/s as a result of nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

9) Termination/Expiry of Rider Benefit

The rider shall automatically terminate/expire on the earlier occurrence of either of the following.

- a. On discontinuation of Premium under the base Policy
- b. On the member voluntarily excluding the rider option (till the time it is not again included)
- c. On Membership Anniversary at which the Member attains Age of 65 years.
- d. On maturity or termination of membership under base Group Policy
- e. Membership ceases under the base Policy
- f. On payment of the Rider Sum Assured as per the coverage chosen
- g. On payment of Death Benefit under the policy

In the event the Rider Sum Assured is equal to the Base Sum Assured, on Payment of the Rider Sum Assured amount, the Base Policy shall also be terminated, along with other accelerated benefit, if any.

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10) Free Look Option

As per base policy but will be applicable from the Date of Commencement of Rider, if different from the Date of Commencement of Risk (of the base Policy).

11) Nomination

As per base Policy.

12) Loans

No loan is available.

Part E CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc

Not Applicable

Part F General Conditions

13) Payment of claim

If a claim arises under the rider due to an Accidental Permanent Total/Partial Disability, the claim settlement requirements and processes shall be as below.

- a) All notices, applications or notification of claim must be received and approved at the office of the Company authorized to deal with the claim.
- b) No benefit shall be payable until the Member through Policyholder has provided satisfactory proof to the Company of the occurrence of the Accidental Permanent Total Disability or Accidental Permanent Partial Disability. This includes
 - Original Claim Form
 - Copies of all treatment records (Discharge Summary, Hospitalization Indoor Papers, Consultation papers)
 - All Copies of Investigation Reports (Including Radiological Investigations during Hospitalization)
 - Attending Physician Certificate Confirming Disability Details
 - Copy of MLC/FIR Report.
 - Nominee's photo identity and address proof such as copy of passport, voter Identity card, Aadhar (UID) Card etc.
 - NEFT Mandate Form attested by bank authorities or copy of cancelled cheque or bank account passbook.
 - Additional Document (In case of

Accidental Hospitalization)

- Certificate of Treating Doctor (Where ever Applicable)
- A certificate of disability from a registered medical practitioner.
- Any other document that may be relevant in establishing the validity of the claim.

- c) Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total/partial disability of the Member. However, claims filed beyond such a period will be considered if there is a valid reason for the delay.

14) All other General Conditions:

As per the base Policy

Part G As per base Policy

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY- HEALTH

This document provides key information about your policy. You are also advised to go through your policy document. We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

S I N O	Title	Description	Poli cy Cla use Nu mb er
1	Name of Insurance Product/Policy	Bajaj Life Group Accidental Permanent Total/Partial Disability Benefit Rider (UIN - 116B010V04)	-
2	Policy Number	<<xxxxxx>>	-
3	Type of Insurance Product/Policy	Benefit(Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	-
4	Sum Assured (Basis) (Along with amount)	Not Applicable	Not Appl icab le
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	<p>The amount payable in the event of Accidental Permanent Partial Disability as a result of an accident within 180 days from the date of an accident will be lower one of:</p> <p>a) 50% of Rider Sum Assured. b) Rs. 5,000,000 per life under all group policies with the Company taken together.</p> <p>ii) In the event of Accidental Permanent Total Disability if the member through policyholder didn't receive a benefit for Accidental Permanent Partial Disability earlier, the amount payable will be lower one of:</p> <p>a) The Rider Sum Assured b) Rs. 10,000,000 per life under all group policies with the Company taken together</p> <p>iii) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability and the time elapsed from the occurrence of that partial disability is less than one year, the amount payable in the event of Accidental Permanent Total Disability will</p>	Part C - Sect ion 4

		<p>be the remaining Rider Sum Assured, which shall be assessed as the lower of:</p> <p>a) 50% of Rider Sum Assured</p> <p>b) Rs. 5,000,000 per life under all group policies with the Company taken together.</p> <p>iv) If the member through policyholder has already received a benefit for Accidental Permanent Partial Disability before and the time elapsed from the occurrence of partial disability is at least one year, the amount payable in the event of Accidental Permanent Total Disability (in spite of the already paid benefit) will be lower of:</p> <p>a) The Rider Sum Assured</p> <p>b) Rs. 10,000,000 per life under all group policies with the Company taken together.</p>	
6	Exclusions	<p>The Company shall not be liable to pay any benefit if accidental disability of the Member occurs on account of any of the following reasons:</p> <p>a. Disability as a result of the member/s participation by the insured person in a criminal or unlawful act with illegal or criminal intent;</p> <p>b. Disability of member/s as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;</p> <p>c. Disability as a consequence of the member/s being under the influence of alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;</p> <p>d. Disability as a result of the member/s taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;</p> <p>e. Disability as a result of the member/s 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;</p> <p>f. Disability of member/s as a result of participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;</p> <p>g. Disability as a result of the member/s as a result of participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable</p>	Part D - Section 8

		<p>h. Disability of member/s as a result of intentional self-inflicted injury, attempted suicide</p> <p>I. Disability of member/s as a result of nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature</p>	
7	<p>Waiting Period</p> <p>Time period during which specified diseases / treatments are not covered</p> <p>It is counted from the beginning</p>	Not Applicable	Not Applicable
8	<p>Financial limits of coverage</p> <p>i)</p> <p>Sub-limit (It is a pre-defined limit and the insurance</p>	<p>i) Sub limit – Not Applicable</p> <p>ii) Co-payment – Not Applicable</p> <p>iii) Deductible – Not Applicable</p> <p>iv) Any other limit (as applicable) – Not Applicable</p>	Not Applicable

	<p>ii) C o- pa y men t (It i s a spec i fied amo unt/p erce ntag e of the adm i ssibl e clai m amo unt to be paid by polic yhol d er/in sure d)</p> <p>iii) Ded u ctibl e (It i</p>		
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	<p>not pay any claim, and -</p> <p>Which will be deducted from total claim amount (if claim amount is more than the specified</p>		
9	<p>Claims/Claims Procedure</p>	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p>	<p>Part F - Section 13</p>

		<p>Helpline/Call Centre Numbers: 020 6712 1212(Customer Care Number) Mail Us : customercare@bajajlife.com</p> <p>Contact details of the insurer:</p> <p>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)</p> <p>Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>Link for downloading claim form and list of documents required including bank account details:</p> <p>https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	
10	Policy Servicing	<p>Turn Around Time (TAT):</p> <p>https://www.bajajlifeinsurance.com/content/dam/ballic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 020 6712 1212</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company: By post at: Customer Care Desk, Bajaj Life Insurance Limited ., Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 By Email: customercare@bajajlife.com</p>	Part G - As per the base policy

11	Grievances /Complaints	<p>Link for downloading applicable forms and list of documents required including bank account details :</p> <p>https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p> <p>Contact details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajlife.com</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAhONFQrEEAAYASAAEgJOBD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman</p>	Part G - As per the base policy
12	Things to remember	<ul style="list-style-type: none"> ✓ Free look cancellation – As per the base policy ✓ Policy Renewal – Not applicable ✓ Migration and Portability – Not applicable ✓ Change in sum insured – Not applicable ✓ Moratorium Period – Not applicable 	Part D - Sect

			ion 10
13	Your obligations	Please disclose all pre-existing disease/s or condition/s before buying a rider. Non-disclosure may affect the claim settlement. Disclosure of material information while applying for the rider and changes during the rider period should be communicated to Bajaj Life Insurance customer care ID via registered email id of the customer.	Pro pos al form
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajlifeinsurance.com/riders-insurance-plans.html>

Place:

Date:

(Signature of the Policy)