

**Bajaj Life Insurance Limited**  
(Formerly known as Bajaj Allianz Life Insurance Company Limited)

**Bajaj Life Linked Accident Protection Rider II**

**PART A**

**FORWARDING LETTER**

As per base Policy

**PREAMBLE**

The Bajaj Life Linked Accident Protection Rider is an additional Rider attached with the base Policy. This document should be read along with the Customer Information Sheet (CIS), base Policy Document and forms a part of the base Policy Document. The continuance of risk cover under the base Policy is necessary precondition for continuance of cover under this rider.

**SCHEDULE**

As per base Policy

**Additional Rider Benefits**

| Rider Name                                     | UIN | Rider Benefit   | Life Assured Name | Date of Commencement of Rider Cover | Age | Age Admitted | Rider Cover Term | Rider PPT | Return of Premium (ROP) | Rider Sum Assured | Rider Premium* | Rider Maturity Date | Rider Maturity Benefit (Rs.) |
|--|-----|---|-------------------|-------------------------------------|-----|--------------|------------------|-----------|-------------------------|-------------------|----------------|---------------------|------------------------------|
| Bajaj Life Linked Accident Protection Rider II |     | Accidental Death Benefit (ADB)                        |                   |                                     |     |              |                  |           |                         |                   |                |                     |                              |
|  |     | Accidental Total Permanent Disability (ATPD) Benefit) |                   |                                     |     |              |                  |           |                         |                   |                |                     |                              |

*\* The Rider Premium (w.r.t. ADB, ATPD, ADB with ROP, ATPD with ROP taken in the Rider) will form part of the Regular/Single Premium as mentioned under the base Policy. It excludes any applicable tax & cess. All taxes, including GST & cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder.*

**PART B**  
**DEFINITIONS & ABBREVIATIONS**

**1. Definitions & abbreviations:**

- a) **"Accident"** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- b) **"Act"** means the Insurance Act, 1938 (4 of 1938).
- c) **"Accidental Death"** means death of the Life Assured:
  - i. which is caused by Bodily Injury resulting from an Accident and
  - ii. which occurs due to the said Bodily Injury solely, directly and independently of any other causes and
  - iii. which occurs within 180 days of the occurrence of such Accident.
- d) **"Accidental Death Benefit (ADB)"** is the benefit payable under the Rider, in case of Accidental Death of the Life Assured, subject to the exclusions mentioned in Section 5(a) below.
- e) **"ADB Sum Assured"** means the amount as mentioned in the Schedule that is payable on the Accidental Death of the Life Assured.
- f) **"Age"** means age at last birthday.
- g) **"Appointee"** means a person, as mentioned in the Schedule, to whom the Policy proceeds/benefits will be paid to, in case the Nominee is a minor on the date of payment.
- h) **"Assignment"** means transfer of rights by the Policyholder in the base Policy to another individual/institution that gives the Assignee the rights to receive benefits under the base Policy from the date of Assignment, for a consideration or otherwise. Assignment shall be as per Section 38 of the Insurance Act, 1938, as amended from time to time.
- i) **"Accidental Total Permanent Disability (ATPD)"** means disability as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external, visible and violent means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the life assured's disability which must be permanent and total. ATPD is defined as a bodily injury that must result in one of the following: (i) Loss of both eyes; (ii) Loss of both arms or both hands; (iii) Loss of one arm and one leg; (iv) Loss of one arm and

one foot; (v) Loss of one hand and one foot; (vi) Loss of one hand and one leg; (vii) Loss of both legs; (viii) Loss of both feet;

If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/dismemberment above elbow, the loss of feet will mean amputation/dismemberment above ankle and the 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. Both the limbs should have motor-grade power less than or equal to 2/5.

Loss of one/both eye(s) means total loss of vision in that/both eye(s), certified by an ophthalmologist.

j) **"ATPD Benefit"** is the benefit payable under the Rider, on occurrence of ATPD to the Life Assured, subject to the exclusions mentioned in Section 5(b) below.

k) **"ATPD Sum Assured"** means the amount as mentioned in the Schedule that is payable on the occurrence of the ATPD of the Life Assured.

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

m) **"Date of Commencement of Rider Cover"** 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.

n) **"Extra Premium"** means the amount of additional premium collected, which is decided based on the prevailing Board approved underwriting policy of the Company and was communicated to the Policyholder in the counter-offer made to him/her and to which he/she consented.

o) **"Goods and Services Tax" (GST)** is charged based on type of policy communication address of Policyholder. This may change subject to change in rate/state in address of the Policyholder as on date of adjustment.

p) **"Guaranteed Benefit"** means 105% of the total Rider premiums paid.

q) **"Injury"** means accidental physical bodily harm excluding any illness, solely and directly

caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

- r) **"Medical Practitioner"** means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for homeopathy set up by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, provided such Medical Practitioner is not the Life Assured covered under this Policy or the Policyholder or is not a spouse, lineal relative of the Life Assured and/or the Policyholder or a Medical Practitioner employed by the Policyholder/Life Assured.
- s) **"Paid-up Rider Sum Assured"** means a proportion of the Rider Benefit, where the proportion is the ratio of the total number of Regular Premiums paid to the total number of Regular Premiums payable under the Rider. This is applicable only in case of ROP variant.
- t) **"Regular Premium"** means the amount of Premium payable by the Policyholder in a Policy Year, excluding the taxes if any.
- u) **"Rider"** means the Bajaj Life Linked Accident Protection Rider as governed by the terms and conditions as set out hereunder.
- v) **"Rider Benefit"** shall mean the ADB and/or the ATPD Benefit as applicable in the Policy, and as detailed in Section 3 below.
- w) **"Rider Maturity Benefit"** has the meaning as in Section 3(c) below.
- x) **"Rider Maturity Date"** is the date mentioned in the Schedule on which the risk cover w.r.t. the Rider expires automatically on payment of Rider Maturity benefit if any.
- y) **"Rider Cover Term"** means the period between the Date of Commencement of Rider Cover and the Rider Maturity Date.
- z) **"Rider Premium Payment Term (Rider PPT)"** means the term mentioned in the Schedule during which the Rider Premiums due are to be paid, to secure the Rider Benefit.
- aa) **"Rider Premium"** means the amount exclusive of applicable taxes, if any, that is payable by the Policyholder as part of the Regular/Single Premium under the Rider at the Date of Commencement of Rider Cover and on each subsequent premium due dates (mentioned in

the Schedule) during the Rider PPT, to secure the Rider Benefits.

- bb) **"Rider Sum Assured"** refers to ADB Sum Assured or the ATPD Sum Assured, or both, as applicable.
- cc) **"Rider Surrender Value"** means the benefit payable if the Rider is surrendered or terminated. For more details, refer Section 9 below.
- dd) **"ROP"** refers to "return of premium" i.e. all Regular/Single premium paid till date are returned on maturity if applicable.
- ee) **"Single Premium"** means the amount payable by the Policyholder at the Policy Commencement Date.
- ff) **"Total Rider Premium"** means total Rider Premiums paid till date, excluding any Extra Premium on Rider and taxes.
- gg) **"UIN"** means the Unique Identification Number allotted to this Plan by the IRDAI.
- hh) **"w.r.t."** refers to 'with respect to'.

## PART C

### 2) Rider Description

- a) This is a non-participating, unit linked, individual, pure risk offering health cover and savings, Regular/Single Rider Premium Payment Rider to be attached to the base Policy.
- b) It provides four (4) variants:
  - i) Accidental Death Benefit
  - ii) Accidental Death Benefit with ROP
  - iii) Accidental Total Permanent Disability Benefit
  - iv) Accidental Total Permanent Disability Benefit with ROP.

### 3) Rider Benefit

- a) **ADB Benefit: (Under both ADB & ADB with ROP Variant)**  
If ADB is chosen in the Rider, on occurrence of Accidental Death of the Life Assured, during the Rider Cover Term, provided the Rider is not terminated as per Section 11 below, and all due Rider Premiums are paid up to date, then, the Company, subject to Section 8 and Section 9 below, shall pay higher of (Guaranteed Benefit or ADB Sum Assured) along with any Death Benefit payable under the base policy.

All risk cover under the ADB in the Rider as well as the base Policy along with any other covers/Riders will terminate immediately on payment of the benefit.

If the Accident leading to death has occurred during the Rider Cover Term but Accidental Death has occurred after the expiry of the Rider Cover Term, but however, within 180 days from the date of Accident, then, the ADB shall be paid.

**b) ATPD Benefit: (Under both ATPD & ATPD with ROP Variant)**

If ATPD Benefit is chosen in the Rider, on occurrence of ATPD to the Life Assured during the Rider Cover Term, provided the Rider is not terminated as per Section 11 below, and all due Rider Premiums are paid up to date then, the Company, subject to Section 8 and Section 9 below, shall pay higher of (Guaranteed Benefit or ATPD Sum Assured) in addition to any other benefit payable under the base Policy.

All risk cover under the ATPD Benefit in the Rider will terminate immediately on payment of the benefit, and the Death Benefit under the base Policy along with any other covers/Riders will continue, subject to payment of due Regular Premium and the terms and conditions mentioned in the base Policy.

**c) Rider Maturity Benefit (ADB and ATPD with ROP)**

The plan provides Maturity Benefit under both the ADB with ROP & ATPD with ROP variants. Provided the Rider is in force till the Maturity Date and all Regular Premiums/Single Premium (as applicable) due are paid up to date, then, the Company, subject to Section 8 and Section 9 below, in the form of return of Rider premiums pay the Maturity Benefit i.e. amount equal to the Total Rider Premiums paid.

All risk cover under the Maturity Benefit in the Rider will terminate immediately on payment of the benefit on the Maturity Date, and the Death Benefit under the base Policy along with any other covers/

Riders will continue, subject to payment of due Regular Premium and the terms and conditions mentioned in the base Policy.

**4) Rider Premium**

The Rider Premium will be collected in along with the Regular/Single Premium payable under the base Policy.

**PART D**  
**As per base Policy**

**5) Rider Exclusions**

**a) Exclusions w.r.t. ADB: (Under both ADB & ADB with ROP Variant)**

- i) Death occurs as a result of the Rider Life Assured committing any breach of law with criminal intent.
- ii) Death as a consequence of the Rider Life Assured being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
- iii) Death as a result of self-inflicted injuries.
- iv) Death occurs as a result of the Rider Life Assured taking part in any naval, military or air force operation during peace time.
- v) Death occurs as a result of the Rider Life Assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.
- vi) Death occurs as a result of suicide.
- vii) Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognised airline on regular routes and on a scheduled timetable.
- viii) Death occurs as a result of war, invasion, civil war, rebellion, riots.
- ix) Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- x) Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- xi) Nuclear Contamination: the



radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

- xii) Death as a result of any disease or infection.

**b) Exclusions w.r.t. ATPD Benefit: (Under both ATPD & ATPD with ROP Variant)**

- i) Disability as a result of the Rider Life Assured committing any breach of law with criminal intent.
- ii) Disability of Rider Life Assured as a result of war, invasion, civil war, rebellion or riot.
- iii) Disability as a consequence of the Rider Life Assured being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner.
- iv) Disability as a result of the Rider Life Assured taking part in any naval, military or air force operation.
- v) Disability as a result of the Rider Life Assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.
- vi) Disability of Rider Life Assured as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable.
- vii) Disability of Rider Life Assured as a result of attempted self-injury.
- viii) Any condition that is pre-existing at the time of inception of the Rider. Pre-existing condition means any condition, ailment, injury or disease: -
  - (1) That is/are diagnosed by a physician within 48 months prior to the Date of Commencement of Rider Cover or latest revival, whichever is later, or
  - (2) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the Date of Commencement of Rider

Cover or latest revival, whichever is later.

This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by the Company at inception or at reinstatement.

- ix) Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- x) Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- xi) Nuclear Contamination: the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- xii) Disability as a result of any disease or infection.

**6) Option to avail or surrender the Rider**

- a) The Policyholder will have the option to avail this Rider from the Policy Commencement Date or any Policy Anniversary, subject to the Rider Cover Term, Rider PPT being aligned to the remaining base product Policy Term and PPT, and subject to underwriting as per the prevailing Board approved underwriting policy of the Company.
- b) The Policyholder will have the option to surrender the Rider anytime during the Rider Cover Term.  
 On surrender, the Rider Benefit will immediately cease and no further Rider Premium will be collected, and any Rider Surrender Value as per Section 9 shall be payable.  
 Once this Rider is surrendered, it can be added back again on any subsequent Policy Anniversary, subject to underwriting as per the prevailing Board approved underwriting policy of the Company.

**7) Free Look Option**

- (a) Policyholder (except for those policies with tenure of less than a year) shall be

provided a free look period of 30 days beginning from the date of receipt of Rider, whether received electronically or otherwise, to review the Rider terms and conditions of such Rider.

- (b) In the event a Policyholder disagrees to any of the Rider terms or conditions, or otherwise and has not made any claim, he shall have the option to return the Rider to the insurer for cancellation, stating the reasons for the same.
- (c) Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the Rider premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.
- (d) The request for cancellation of the Rider during free look period shall be processed and Rider premium shall be refunded within 7 days of receipt of such request.

## **8) Non-Forfeiture**

Applicable only under Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP-

- a) If at least one (1) full years' premium is not paid, under a Rider, the Rider will immediately & automatically, lapse at the expiry of the grace period, and no benefit will be payable under the Rider.
- b) A Rider which has acquired Surrender Value shall not lapse by reason of the non-payment of future premiums, instead the Rider will be, immediately & automatically, converted to a paid-up Rider at the expiry of the grace period.
  - i) The Paid-up Rider Sum Assured will be obtained by multiplying the Rider sum assured by factor equal to the proportion of the number of Rider premiums paid to the total number of Rider premiums payable under the Rider; and the paid-up Sum Assured on maturity will be equal to the total of all Rider premiums paid till date of paid-up.
  - ii) The paid-up ADB/ATPD cannot be lower than 105% of the Total Rider Premiums paid till date of paid-up

(applicable for both ROP and non ROP variant).

- iii) The Riderholder will have the option to revive the lapsed/paid-up Rider subject to the conditions mentioned in "Revival" section.

## **9) Surrender Value:**

### **I) Accidental Death Benefit & Accidental Total Permanent Disability Benefit:**

Under Regular Premium payment option where Rider PPT is equal to the Rider cover period, no surrender value shall be available.

Surrender value is available based on below:

- a) The Surrender Value payable will be (i) the higher of the guaranteed surrender value (GSV) or the Special Surrender Value (SSV).
- b) Guaranteed Surrender Value (GSV):
  - i) For Regular premium where Rider PPT is less than Rider Cover Term, the Rider will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid.
  - ii) For Single Premium, GSV will acquire immediately after the premium payment.
  - iii) GSV factors are guaranteed throughout the Rider term
  - iv)  $GSV = GSV \text{ factor} \times \text{Total Rider Premiums paid}$
- c) Special Surrender Value (SSV):
  - i) SSV calculated as given below, shall become payable after completion of first Rider year provided one full year premium has been received.
  - ii)  $SSV = SSV \text{ factor} \times \text{Total Rider Premiums paid}$
- d) The Rider will terminate on the date of surrender

### **II) Accidental Death Benefit with ROP & Accidental Total Permanent Disability Benefit with ROP**

Surrender value is available based on below:

- a) The Surrender Value payable will be (i) the higher of the Guaranteed Surrender Value (GSV) or the Special Surrender Value (SSV).
- b) Guaranteed Surrender Value (GSV):
  - i) The Rider will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid.
  - ii) GSV factors are guaranteed throughout the Rider term.
  - iii)  $GSV = GSV \text{ factor} \times \text{Total Rider Premiums paid}$
- c) Special Surrender Value (SSV):
  - i) SSV calculated as given below, shall become payable after completion of first Rider year provided one full year premium has been received.
  - ii) The SSV is the sum of SSV1 and SSV2
  - iii) The amount of SSV1 will be arrived at by multiplying the Paid-up Rider Sum assured with the SSV1 factor
  - iv) The amount of SSV2 will be arrived at by multiplying Total Rider Premiums paid with the SSV2 factor
- e) The SSV factors for all the Variants are not guaranteed.
- f) The SSV factors will be reviewed by the company at least annually and will be based on prevailing 10-year G-Sec yields plus 50 bps
- g) The Policy will terminate on the date of surrender.
- c) The Policyholder furnishes, at his/her own expense, satisfactory evidence of health of the Life Assured and continuity of insurability, as applicable.
- d) The revival of the Rider may be on terms different from those applicable to the Rider before it lapsed/became paid-up, based on prevailing board approved underwriting guidelines.
- e) The revival will take effect only on it being specifically communicated by the Company to the Policyholder.
- f) The Company may revive or refuse to revive the Rider, based on the prevailing Board approved underwriting guidelines. If revival is refused, based on the prevailing Board approved underwriting guidelines, the Company will refund the amount deposited for the purposes of revival.
- g) On revival of the Rider, the Rider Benefit, Rider Maturity Benefit as applicable under the Rider, which prevailed before the date of latest lapse/paid-up will be reinstated.

**Note:** \*The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis at the beginning of each Financial Year. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

#### 10) Revival

A Rider, which has lapsed or has become paid-up for non-payment of Rider Premium, may be revived, subject to the following conditions:

- a) The application for revival is made within the Revival Period, but before the end of the rider PT.
- b) The arrears of Rider Premiums together with interest, at such rate as the Company may decide from time to time along with applicable taxes are paid. The current applicable interest rate# on revival of the Rider is 10.0% p.a. compounded half-yearly;

#### 11) Termination of Rider

The Rider shall automatically terminate on the earlier occurrence of either of the following:

- a) If premiums are discontinued for the Rider and/or under the base Policy.
- b) If the Life Assured opts out of this Rider.
- c) On payment of the Rider Sum Assured as per the coverage chosen under the Rider.
- d) On payment of the Surrender Value w.r.t. the Rider.
- e) On payment of Death Benefit under the base Policy.
- f) On payment of Rider Maturity Benefit (if applicable) with respect to the rider
- g) On maturity, surrender or termination of the base Policy.

- h) On cancellation/termination of the Rider or base Policy by the Company on grounds of fraud, misstatement or non-disclosure established in terms of section 45 of the Insurance Act, 1938, as amended from time to time.

## **12) Health Management Services**

Provided the Rider is in-force and all due Regular Premiums are paid up-to-date, the Policyholder will have the option to take Health Management Services such as medical second opinion, medical case management, medical consultation, etc. from the service providers registered with the Company. These wellness services can help the Life Assured to get correct diagnosis of a medical condition and to procure appropriate illness care.

These services are available subject to:

- i) The availability of the particular service with the service providers at the time of option.
- ii) First diagnosis and medical opinion have already been obtained from a competent medical practitioner
- iii) All the supporting medical records (as required by the service provider) are available to avail the service.

It is noted and agreed by the Policyholder that:

- i) These services are optional services offered at no additional cost to the Life Assured. The Policyholder/Life Assured shall exercise his own discretion:
  - a) To avail the services and/or
  - b) To follow the course of treatment suggested by the service provider.
- ii) These services shall be directly provided by the service providers with no participation of the Company.
- iii) The services are being provided by third-party service provider(s), and the Company shall not be liable for any liability.
- iv) The Company can choose to commence/discontinue the service(s) or change the service provider(s) at any time.
- v) The Company will communicate to the Policyholder and inform the IRDAI if & when the Health Management Services feature is discontinued/changed in the plan.

## **PART E CHARGES, FUND OPTIONS, PORTFOLIO STRATEGIES, Etc Not Applicable**

## **PART F General Conditions**

### **13) Payment of Claim**

#### **a) ADB: (Under both ADB & ADB with ROP Variant)**

The Company shall be under no obligation to make any payment under Section 3 above unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:

- i) Written notice as soon as possible and in any event within 60 days of the death of the Rider Life Assured, and the circumstances resulting to the death of the Rider Life Assured,.
- ii) The claimant's proof of entitlement to receive payment under the Policy.
- iii) Original Rider Document.
- iv) Original Death Certificate of the Rider Life Assured issued by a competent Authority.
- v) Medical cause of Death Certificate from the doctor who last attended to the Rider Life Assured or from the hospital in which the death occurred.
- vi) A copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the Rider Benefit due to an Accident under the Rider Policy.
- vii) Any other document as asked for by the Company depending on the facts and circumstances of each case.
- viii) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- ix) The claims will be settled within 30 days of the receipt of all the relevant



documents for processing the claim and in case of delay, the prevailing penal interest will apply.

The above mentioned 60 days may be condoned by the Company if it is satisfied as to the genuineness of the reasons for the delay.

**b) ATPD Benefit: (Under both ATPD & ATPD with ROP Variant)**

If a claim arises under the Rider due to an ATPD, the claim settlement requirements and processes shall be as below:

- i) All notices, applications or notification of claim must be received and approved at the office of the Company authorized to deal with the claim.
- ii) No benefit shall be payable until the Rider Life Assured has provided satisfactory proof to the Company of the occurrence of the ATPD. This includes:
  - a. A Certificate of Disability from a registered medical practitioner.
  - b. Any other document that may be relevant in establishing the validity of the claim.
- iii) Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total permanent disability of the Rider Life Assured.
- iv) In case of any force majeure events (like earth quake, cyclone, flood, etc.), if the Claimant cannot produce any/all documents as stated above, the Company may undertake any investigation and then decide to pay the claim, if the Company is satisfied of the same.
- v) The claims will be settled within 30 days of the receipt of all the relevant documents for processing the claim and in case of delay, the prevailing penal interest will apply.

The above mentioned 60 days may be condoned by the Company if it is satisfied as to the genuineness of the reasons for the delay.

conditions will be as per the base Policy terms & conditions, subject to Section 11 above.

**15) Assignment & Nomination**

As per base Policy. All assignments & nominations are subject to section 38 & 39 of the Insurance Act, 1938.

**16) Age**

Age related conditions are as per the base Policy provisions

**17) Suicide Claim Provisions**

Not Applicable

**18) All other General Conditions:**

As per the base Policy

**PART G**  
**As per base Policy**

**14) Non-payment of Regular Premium and Forfeiture**

Non-payment of Rider Premium & forfeiture

**Annexure K**  
**ATPD Benefit – Definitions and Exclusions**

**Accidental Total Permanent Disability:**

**I) Definitions:**

“Accidental Total Permanent Disability” shall mean disability of the rider life insured 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 rider life assureds disability which must be permanent and total and must result in at least one of the following:

(a) Loss of both eyes; (b) Loss of both arms and 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

The disability must be documented for an uninterrupted period of at least six months.

- Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist.
- 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 both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.
- The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner, appointed by the company. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured.
- The Disability Benefit is paid if and only if disability is detected as per above Disability Condition.

**Medical Practitioner:**

A medical practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. This would mean a practitioner treating the Life Insured must be holding a degree equivalent to MD or MS in the relevant field to certify the medical condition.

The Medical practitioner should not be

- the policyholder/insured person himself/herself; or
- an authorised insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
- employed by or under contractual engagement with the insurance company;
- related to the policyholder/insured person by blood or marriage.

**II) Exclusions:**

The Accidental Permanent Total Disability will not be payable in the following situations:

- 1) Disability as a result of the insured person committing any breach of law with criminal intent;
- 2) Disability of insured person as a result of war, invasion, civil war, rebellion or riot;
- 3) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered medical practitioner;
- 4) Disability as a result of the insured person taking part in any naval, military or air force operation;

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- 5) Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- 6) Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable;
- 7) Disability of insured person as a result of attempted self-injury
- 8) Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- 9) Failure to follow medical advice
- 10) 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