

**ABSLI ACCIDENTAL DEATH BENEFIT RIDER PLUS**

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**Part A**

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**WELCOME LETTER | POLICY PREAMBLE | POLICY SCHEDULE**

Please refer to the Base Policy Contract or any Endorsements made to it from time to time and as applicable.

SAMPLE

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**Part B**

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**GENERAL**

This rider contract (rider) forms part of the Base policy contract and shall be governed by the applicable definitions, provisions and terms and conditions as provided for in the Base policy except for the definitions, provisions and terms and conditions which are explicitly mentioned herein under this contract.

In this contract, "you" or "your" will refer to the policy owner and Life Insured (if different from the policy owner) of this policy and "we", "us", "our", "insurer" or "the company" will refer to Aditya Birla Sun Life Insurance Company Limited, or any of its successors.

Please read this policy document carefully.

**DEFINITIONS**

**"Base Policy Contract"** shall mean and include the policy contract to which this rider will be attached.

**"Accident"** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

**"Accidental Death"** means death

- which is caused by injury resulting from an Accident and
- which occurs due to the said injury solely, directly and independently of any other causes and
- which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover and
- is not a result from any of the causes listed in the exclusions for Accidental Death benefit

**"Injury"** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.

**"Medical Practitioner"** means a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

Such Medical Practitioner is not the policyholder's spouse, father (including stepfather) or mother (including stepmother), son (including stepson), son's wife, daughter, daughter's husband, brother (including stepbrother) and sister (including stepsister) or Life Insured / policyholder under this policy and would be independent of the insurer.

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Part C

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**RIDER PREMIUM PROVISIONS**

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Your Policy Schedule of the Base Policy Contract or any endorsements made to it, as applicable, shows the Rider Sum Assured, the Rider Term, the Annual Rider Premium and the Premium Paying Term.

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**RIDER BENEFIT PROVISIONS**

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***Death Benefit***

If this rider benefit cover is not lapsed or has not been terminated as per condition in Part D herein below, then on the death of the life insured due an Accident and subject to the exclusions in Part F herein below, 100% of the Rider Sum Assured will be payable to the nominee/legal heirs, provided the Life Insured dies within 180 days of the occurrence of the Accident. The Accident must occur while this rider is in force including the grace period.

Additionally, ABSLI will refund the premiums collected for the period starting from the date of Accident till the date of death, with interest as declared by us from time to time.

The interest rate added will be declared by us on June 1st of each calendar year as  $(x+2\%)/12$  rounded to the next 0.5%, where x is the base rate of the State Bank of India.

***Grace Period***

Please refer to the Base Policy Contract for the grace period. Grace period applicable will be same as mentioned in the Base Policy Contract.

If we do not receive your rider premium within the grace period, the Rider Paid-Up provisions mentioned in Part D will apply.

## Part D

**RIDER PROVISIONS****Free- Look Period**

You will have the right to return rider policy to us within 15 days (30 days in case the policy issued under the provisions of IRDAI Guidelines on Distance Marketing <sup>(1)</sup> of Insurance products) from the date of receipt of the policy. We will refund the rider premium paid once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. We will deduct proportionate rider risk premium for the period of cover and expenses incurred by us on medical examination of the life insured pertaining to rider coverage and stamp duty charges on rider sum assured (if any) at the time of issuing the rider policy in accordance with IRDAI (Protection of Policyholders Interest) Regulations, 2017.

<sup>(1)</sup>Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through voice mode, SMS electronic mode, physical mode (like postal mail) or any other means of communication other than in person.

**Rider Paid-Up**

- For Limited Pay:

On non-payment of the rider premium; the rider will be eligible for a Reduced Paid-Up (RPU) benefit as per the Paid-up terms of the base policy. If the base policy is not eligible for a RPU benefit, the rider cover shall cease.

Under the paid-up status the rider policy shall continue with following modifications, Rider Sum Assured as shown in Policy Schedule shall be reduced in proportion to the total rider premiums actually paid to the total rider premiums payable during the rider term.

- For Regular Pay:

The rider is not eligible for a paid-up value and the rider benefits will cease when due premiums are not paid within the grace period.

**Revival**

The rider can be revived as per the rules of the base policy.

**Surrender Benefit**

For Regular Pay:

There is no surrender benefit offered for Regular Pay option under this rider.

For Limited Pay:

The rider will be eligible for a surrender value provided that the base policy is eligible (if the base policy is also surrendered). If the rider is surrendered without the base policy being surrendered, then surrender value on rider benefit is eligible if at least two full years' premiums have been paid.

For Single Pay:

This rider will acquire surrender value immediately after the rider issuance.

The above rider Surrender Value is payable at the same time as the base policy surrender value becomes payable.

The surrender benefit will be equal to following:

**70%× Rider Premiums Received × (Outstanding Rider Term) / (Rider Term)**

The rider premiums received excludes GST and underwriting extra (if any)

- Outstanding rider term is calculated as the number of whole years from the date of surrender to the end of the rider term

To know the surrender value for your policy you can get in touch with your advisor, or the nearest Branch Office or our Customer Service Team.

**Termination of Rider Benefit**

This rider can be voluntarily terminated by you at any subsequent policy anniversary, in which case the surrender value of the rider (if any) shall be paid. The rider will terminate on the earliest of:

- the date claim under this rider is paid; or
- the date the rider term ends; or
- the date the Base Policy Contract to which this rider contract is attached terminates; or
- the date of payment of the surrender value, if any; or
- if the policy is lapsed and has not acquired a Reduced Paid-Up (RPU) benefit, the date on which the revival period ends.

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Part E

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Not Applicable.

SAMPLE

**Part F**

**GENERAL PROVISIONS**

**Assignment**

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

For more details on the assignment, please refer to Annexure A of the base policy contract.

**Nomination**

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

For more details on the nomination, please refer to Annexure B of the base policy contract.

Nominations as mentioned under the Base Policy Contract including any changes made, if any, shall apply to this Rider Contract

**Exclusions**

You shall not be entitled to any benefits for the death of the Life Insured directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Death as a result of any disease or infection other than directly linked with an Accident.
- Suicide, attempted suicide or self-inflicted injury  
Notwithstanding this exclusion:  
In case of death of Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Accidental Death Benefit, as described in Part C, will not be payable. In such circumstances, ABSLI shall refund the rider premiums paid since date of inception of policy till date or ABSLI shall pay the Surrender Value available as on the date of death, whichever is higher to the nominee or beneficiary of the policyholder, provided the policy is in force. For this purpose, rider premiums considered will be exclusive of applicable taxes as the same are collected over and above the premiums as per prevailing tax rules.
- Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent .

- Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life assured .
- 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.
- Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
- Engaging in or taking part in hazardous 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.
- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not.
- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order
- Accident occurring while or because the Insured is under the influence of 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.

**Fraud and Misrepresentation**

As per provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

For more details on Section 45 of the Insurance Act, 1938 please refer to Annexure C of the base policy contract.

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Part G

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As per the Base Policy Contract

ABSLI ADBRP

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