

Edelweiss Tokio Life -
Accidental Total and Permanent
Disability Rider

An Individual, Non-Linked, Non-Par, Pure Risk Premium, Health Insurance Rider

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Plan Summary:

This rider can be attached to individual non-linked plans.

Entry Age (last birthday)	18 to 65 years
Maturity Age (last birthday)	23 to 70 years
Rider Term*	5 to 52 years
Premium Paying Term#	Single , Limited pay (5-51 years) & Regular pay
Annual Rider Premium	Re. 0.40 (excluding service tax) for sum assured of Rs.1000
Minimum Premium	Depends on the rider term, premium paying term and sum assured chosen.
Maximum Premium	Depends on the rider term, premium paying term and sum assured chosen. Total rider premiums should not exceed 30% of the base plan premium.
Minimum Sum Assured	Rs. 100,000
Maximum Sum Assured	No Limit, subject to Reinsurance capacity However, Rider Sum assured cannot be higher than sum assured of the base plan.
Frequency of payment	Same as base policy. Any premium rebate or modal factors will also be same as the base plan.

- * Rider term will be same as the base plan, subject to maximum maturity age of 70. If the entry age plus base plan term is beyond age 70, the rider would be of term 70 less entry age. Rider can be attached on any policy anniversary. In such case the rider term would be equal to the remaining base policy term.
- # Rider Premium paying term will be same as premium paying term of the base plan. If the entry age plus base plan premium paying term is beyond age 70, the rider would be of premium paying term 70 less entry age. When rider is attached subsequent to policy issuance, the rider premium payment term would be equal to remaining premium payment term of the base policy.

Benefit payable

✓ On Accidental Total and Permanent Disability*

In the event of total and permanent disability due to accident#, 100% of the rider sum assured is paid. The benefit is payable in lump sum.

The benefit is payable only once during the term of the policy. The cover under this rider will cease after a claim under this rider is paid. However, the remainder of the base policy continues till the end of the term. The policyholder will have to continue paying his premiums for the remainder of the policy.

The benefit under this rider is payable only when the base plan is in effect.

An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

* Accidental Total and Permanent Disability is defined as disability caused by bodily injury, which causes permanent inability to perform any occupation or to engage in any activities for remuneration or profits. This disability should last for at least one hundred and eighty (180) days before being eligible for total and permanent disability benefits. Further the company reserves the right to call for medical examination as they may require fit in this regard.

Total and permanent disability also includes the loss of both arms, or both legs, or one arm and one leg, or of both eyes. Loss of arms means dismemberment by amputation from the wrist joint and loss of legs means dismemberment by amputation from the ankle joint. Loss of eyes means entire and irrecoverable loss of sight. In these circumstances waiting period of 180 days will not be applicable.

Injury

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.

Illness

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
- b. Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
 - it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - it needs ongoing or long-term control or relief of symptoms
 - it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - it continues indefinitely
 - it recurs or is likely to recur.

Medical Advice

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

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 its scope and jurisdiction of license.

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.

Pre-Existing Disease

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

Non-forfeiture benefits

✓ Surrender benefit

Regular pay:

No surrender benefit is available under regular pay riders.

Single pay:

Surrender value is equal to "Single Premium including extra premium for substandard lives, if any (exclusive of service tax) * 70% * Number of remaining complete months of rider term / Total Rider Term in months"

Limited pay:

Surrender value is equal to "70% * [Total Premium paid including extra premium for substandard lives, if any (exclusive of service tax) less {Total Premium payable including extra premium for substandard lives, if any (exclusive of service tax) * (Number of completed months of rider term + 1) / Total Rider Term in months}]"

The rider alone may be surrendered / discontinued separately or it gets surrendered / discontinued if the base product is surrendered / discontinued or made paid-up. Any Lock-in condition will be applicable as per base plan.

✓ Paid-up Benefits

Not available

Taxes

The Policyholder will be liable to pay all applicable taxes as levied by the Government from time to time.

Terms and conditions

✓ Free look Period

This product offers a 15 day free look period (30 days in case of electronic policies and policies obtained through distance mode). In the event that policyholder is not satisfied with the terms and conditions of the rider, and wish to cancel the rider, he/she can do so by returning the policy to the company along with a letter requesting for cancellation within 15 days or 30 days, as applicable, of receipt of policy. Premium paid by policyholder will be refunded after deducting cost of medical expenses incurred in that connection.

✓ Exclusions

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

- Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
- Any condition that is pre-existing at the time of inception of the policy.
- Failure to seek medical advice or treatment.
- 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.
- Service in the armed forces, or any police organization, of any country at war or service in any force of an international body
- Committing an assault, a criminal offence, an illegal activity or any breach of law.
- 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.
- 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
- Participation by the insured person in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Disability as a result of any disease or infection.

✓ Suicide Claim provisions

Not Applicable

✓ Grace period for non-forfeiture provisions

Grace period is same as the base plan.

In case the rider premium is not paid (even if the base policy premium is paid), the rider will be terminated.

✓ Revival:

As per the base plan

Prohibition of Rebate: (Section 41 of the Insurance Act, 1938, as amended from time to time) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)

Fraud and Misrepresentation would be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

Edelweiss Tokio Life Insurance is a new generation Insurance company, set up with a start up capital of INR 550 Crores, thereby showing our commitment to building a long term sustainable business focused on a consumer centric approach.

The company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing finance and Insurance and Tokio Marine Holdings Inc, one of the oldest and the biggest Insurance companies in Japan now with presence across 39 countries around the world.

As a part of the company's corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers' diverse financial needs and help them through all their life stages.



Edelweiss Tokio Life Insurance Company Limited

CIN: U66010MH2009PLC197336

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