

Edelweiss Tokio Life – Accidental Total and Permanent Disability Rider
(UIN NO: 147B001V02)

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Accidental Total and Permanent Disability	Means 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 180 days before being eligible for Total and Permanently Disability benefits. Total and Permanently Disability includes the loss of both arms OR both legs OR one arm and one leg OR both eyes. Where (i) loss of arms means dismemberment by amputation from the wrist joint; (ii) loss of legs means dismemberment by amputation from the ankle joint; (iii) loss of eyes means the entire and irrecoverable loss of sight. In case of Total and Permanently Disability that includes loss of arms or legs or loss of eyes, as mentioned above, the waiting period of 180 days is not applicable. Further the company reserves the right to call for registered medical examination as they may require fit in this regard.
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 which manifests itself during the Policy Period 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 your rehabilitation or for you to be specially trained to cope with it —it continues indefinitely —it comes back or is likely to come back.
Medical Advice	Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription.
Medical Practitioner	A Medical practitioner is 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 his license.
Pre-Existing Disease	Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the first policy issued by the Company.
Rider	Edelweiss Tokio Life – Accidental Total And Permanent Disability Rider issued by Us and appended to the Base Policy
Rider Sum Assured	Sum Assured opted under the Rider as specified in the Schedule
Rider Premium	The premium payable for the Rider as specified in the Schedule
Rider Term	The term in years between the date of commencement and expiry of the Rider

Applicability of a Rider:

If Rider Premium has been received and the Schedule specifies that the Rider is in force under the Policy, then the Rider is subject to the Terms and Conditions and the specific terms, conditions and exclusions of this Rider.

Benefits under the Rider

1. Death Benefit and Survival Benefit:

When payable	Amount Payable
In the event of death of the Insured during the Term of the Rider or on surviving during the Term of the Rider,	NIL

2. Disability Benefit

When payable	Amount Payable
If the Insured suffers Total and Permanent Disability when the Policy and this Rider are in force, solely and directly due to an Accident occurring during the Rider Term, We will pay: (Prior to payment of any benefits, the Company reserves the right to call for medical examination as they may require fit in this regard)	The Rider Sum Assured in lumpsum

On payment of the Rider Sum Assured, the said Rider will be terminated and Base policy along with any other Riders if opted will continue till the end of the term. You are required to continue pay premiums for the base policy and other Riders opted if any.

3. Surrender Benefit:	
Premium Payment Option	Surrender Value payable
Regular Pay	NIL
Single Pay	$\text{Single Premium}^{\#} \times 70\% \times \frac{\text{Number of remaining complete months of rider term}}{\text{Total Rider Term in months}}$
Limited Pay	$70\% \times \left[\text{Total Premium paid}^{\#} \text{ less } \left\{ \text{Total Premium payable}^{\#} \times \frac{\text{Number of completed months of rider term} + 1}{\text{Total Rider Term in months}} \right\} \right]$

Single Premium or Total Premium includes extra premium for substandard lives, if any.

You may surrender/discontinue the Rider alone OR along with the Base Policy. If the Rider is surrendered/ discontinued alone, then the benefits under the Base Policy shall continue for the remainder of the Base Policy Term. If the Rider is surrendered, it cannot be re-attached to the Base Policy.

Any Lock in period applicable to the Base Policy will be automatically applied to the Rider.

Specific Rider Terms & Conditions

1. The benefits under the Rider which is in force shall be available for the Rider Term
2. If you opt for the Rider on a Policy Anniversary subsequent to the Risk Commencement Date of the Base Policy, the Rider Term would be equal to the remaining Base Policy Term and the rider premium paying term will be equal to remaining premium payment term of the Base policy.
3. **Termination of the Rider:** The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following:
 - (i) The Insured's death;
 - (ii) The expiry of the Rider Term;
 - (iii) The Base Policy being terminated, discontinued or becoming paid-up;
 - (iv) The Rider being terminated, discontinued separately;
 - (v) On payment of the claim under the Rider

Revival

If You have discontinued paying the Premium under the Base Policy and the Rider, then the Rider will automatically lapse along with the Base Policy and it can be revived only in accordance with the terms of the Base Policy.

If you have discontinued paying only the Rider Premium, the Rider will automatically lapse and the Rider cannot be revived in future. Any revival of rider will be considered along with the revival of the base policy, and not in isolation.

Exclusions

We shall not be liable to make any payment under this Rider if the disability of the Insured is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following within the first two years from the date of commencement of the Rider Term or the revival date of the Rider whichever is later.

- 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.