

Edelweiss Tokio Life – Accidental Death Benefit Rider

UIN NO: 147B002V02

Defined Term	Meaning
Accidental Death	Accidental Death is defined as traumatic death caused solely by 'accident', occurring independently of any other causes and within ninety (90) days of such trauma, proved to the satisfaction of the insurer.
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
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 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.
Rider	Edelweiss Tokio Life – Accidental Death Benefit Rider issued by Us and appended to the Base Policy
Rider Premium	The premium payable for the Rider as specified in the Schedule
Rider Sum Assured	Sum Assured opted under 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.

Death Benefit

When payable	Amount Payable
If the Accidental Death of the Insured occurs when the Policy and this Rider are in force and proved to the satisfaction of the insurer:	The Rider Sum Assured in lumpsum
On Non-Accidental Death of the Insured	NIL

Survival Benefit

On the Insured surviving the Term of the Rider, We will pay:	NIL
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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	$70\% \times \left[\text{Total Premium paid}^{\#} \text{ less } \left\{ \text{Total Premium payable}^{\#} \times \left(\frac{\text{Number of completed months of rider term} + 1}{\text{Total Rider Term in months}} \right) \right\} \right]$

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 will not be liable to make any payment under this Rider if the death of the Insured is 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.
- Death as a result of any disease or infection.