

Edelweiss Tokio Life – Group Total and Permanent Disability Rider
UIN NO: 147B007V02

Effective Date	From	to
RIDER SUM ASSURED		
RIDER PREMIUM		
MODE OF PREMIUM		
Schedule of Premium		

Defined Term	Meaning
Accident	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Active- At-Work Clause	“All employees who have availed more than 10 continuous days of leave on grounds of sickness in the last one year (including the date of commencement of coverage) before the date of commencement of the policy or for new employees before the date of joining the group (including date of joining the group) are considered as not Active-at-work.”
Free Cover Limit(FCL)	Free Cover Limit (FCL) is decided at the time of quotation/ Renewal and is based on Group size and Sum Assured with a pre-defined formula. In case of members crossing FCL, the acceptance would be as per the Underwriting Guidelines of the Company.
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: 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests 2. it needs ongoing or long-term control or relief of symptoms 3. it requires your rehabilitation or for you to be specially trained to cope with it 4. it continues indefinitely 5. 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.
Presumptive Disability	means the occurrence of any of the following: 1. Total and irrecoverable loss of sight of BOTH eyes; 2. Severance of TWO limbs at or above wrist or ankle; or 3. Total and irrecoverable loss of sight of ONE eye and loss by severance of ONE limb at or above the wrist or ankle.
Rider	Edelweiss Tokio Life - Group Total and Permanent Disability Rider issued by Us and appended to the Base Policy
Rider Sum Assured	The premium payable for the Rider as specified in the Schedule
Rider Premium	Sum Assured opted under the Rider as specified in the Schedule
Total and Permanent Disability/ Disability	means total, permanent and continuous disability where: 1)The Insured has continuously been absent from his employment for a period of at least 12 consecutive months as a result of disability, and 2)In our opinion the Insured, despite optimal medical care/treatment and rehabilitation efforts, is unable ever again to work in: a) Any occupation or regular duties for which he is reasonably qualified or fit by knowledge, training or experience; or b) Any full time or part time occupation or regular duties in the case that the Insured was not in paid employment in the month immediately preceding the onset of disability; and

	<p>3) All usual and reasonable treatment and rehabilitation measures have been employed for a period of at least 12 consecutive months to restore or preserve the working ability of the Insured; and</p> <p>4) For purpose of the definition of Total and Permanent Disability, it is immaterial whether a business, occupation or regular duty generates income or is remunerated for or not.</p> <p>The total and permanent character of the Insured's disability must be uninterrupted for a minimum period of 12 months from its date of commencement except in case of Presumptive Disability which We immediately recognize the disability as being total and permanent in nature.</p>
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Eligibility Conditions	
Eligible Members	<p>A person is eligible to become an Insured if he/she satisfies all the following criteria:</p> <ul style="list-style-type: none"> i) The person is a valid and existing member of the Group; ii) The person is not less than Age 18 years and not more than Age 69 years on the proposed Effective Date; iii) The person is Your employee OR has taken a loan or other credit facility from You OR is Your account holder OR holds membership of Your organization/association.

Applicability of a Rider:		
If Rider Premium has been received and the Schedule specifies that a Rider is in force under the Base Policy, then the Rider is subject to the Terms and Conditions and any specific terms, conditions and exclusions of that Rider.		
Benefit under the Rider		
1.	Death Benefit	No Amount becomes payable
2.	If the Insured member (whether sane or not) commits suicide, then:	No Amount becomes payable
3.	Disability Benefit	
	When payable	Amount Payable
	If the Insured member suffers Total and Permanent Disability when the Policy and this Rider are in force solely and directly due to an Accident or sickness occurring during the Rider Term, We will pay:	100% of the Rider Sum Assured in lumpsum.
<i>On payment of the Rider Sum Assured, the Rider will be terminated and cover under the Base Policy along with any other Riders, if opted will continue till the end of the term. You are required to pay the Premiums for the base policy and other Riders opted, if any..</i>		
4.	If the Insured member survives the term of the Rider then:	No Amount becomes payable
5.	Surrender Benefit:	
	You may surrender the Policy by giving Us a written request provided that all due Premium has been received by Us, then:	No surrender value.
		If premium is contributed by the insured member, on surrender of such rider, the individual insured member of the group is entitled to continue the rider cover individually for the remaining rider term for which premium has been paid.

Specific Rider Terms & Conditions	
1.	The benefits under a Rider which is in force shall be available for Rider Term specified in the Schedule
2.	<p>Termination of the Rider: The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following:</p> <ul style="list-style-type: none"> (i) The Insured member's death; (ii) On Payment of Benefits under this Rider; (iii) The Member ceases to be an eligible member of the group; (iv) The expiry of the Rider Term; (v) The Base Policy being surrendered, terminated, or discontinued; (vi) The Rider being surrendered, terminated or discontinued separately.
3.	This Rider Contract shall be governed by the general terms and conditions of the Base Policy.
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 to which the Rider is attached.	
If you have discontinued paying only the Rider premium, the Rider will automatically lapse and the Rider cannot be revived in future.	
Premium adjustment for Members leaving/joining the Group	

- **Members Joining the Group:** Pro-rata Premium for the remaining rider term based on rate charged to the Group will be Collected.
- **Members exiting the Group:** Pro-rata Premium for the remaining rider term based on rate charged to the Group will be refunded provided no benefit has been paid for the insured member under this rider..

Exclusions

We will not be liable to make any payment under this Rider if the disability of the Insured Member is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Attempted suicide and self-inflicted injuries or diseases while sane or insane.
- Any disability which arises in the presence of HIV and/or AIDS
- Participation in a criminal act
- Diseases due to alcoholism or drug addiction
- Injuries and diseases incurred due to committing a felony or while under the influence of illegal narcotics
- War or act of war; foreign enemy hostilities (whether war be declared or not); riot; civil commotion/disturbance; injury and sickness while in the military service; acts of terrorism
- Directly or Indirectly due to Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- Taking part or practicing for any hazardous sports, hobby, pursuit or any race which is not previously disclosed. Moreover any such disclosures have to be accepted by company before the cover starts.