

Edelweiss Tokio Life - Group Accidental Death and Dismemberment Benefit Rider  
UIN No: 147B011V02

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

Defined Term	Meaning
<b>Accidental Death</b>	Means traumatic death of the member caused solely by 'accident', occurring independently of any other causes and the death happening within 180 days of such trauma proved to the satisfaction of the Company.
<b>Accident</b>	An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
<b>Active- At-Work Clause</b>	"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."
<b>Accidental Dismemberment</b>	Means any amputation or irrecoverable loss of use of the limbs/sight/speech/Hearing caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes AND which occurs within one hundred and eighty (180) days of such trauma.
<b>Free Cover Limit(FCL)</b>	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.
<b>Injury</b>	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.
<b>Illness</b>	Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Rider Term 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: <ul style="list-style-type: none"> <li>• it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests</li> <li>• it needs ongoing or long-term control or relief of symptoms</li> <li>• it requires your rehabilitation or for you to be specially trained to cope with it</li> <li>• it continues indefinitely</li> <li>• it comes back or is likely to come back.</li> </ul>
<b>Medical Practitioner</b>	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
<b>Rider</b>	Edelweiss Tokio Life - Group Accidental Death and Dismemberment Benefit Rider issued by Us and appended to the Base Policy
<b>Rider Premium</b>	The premium payable for the Rider as specified in the Schedule
<b>Rider Sum Assured</b>	Sum Assured opted under the Rider as specified in the Schedule

Eligible Conditions	
<b>Eligible Members</b>	A person is eligible to become an Insured Member if he/she satisfies all the following criterias: <ul style="list-style-type: none"> <li>i) The person is a valid and existing member of the Group;</li> <li>ii) The person is not less than Age 18 and not more than Age 69 on the proposed Effective Date;</li> </ul>

	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.
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**Benefit under the Rider. On payment of the Rider benefit the cover for Insured under this rider will cease**

1. On Accidental Death & Dismemberment Benefit		
When payable		Amount Payable
a.	If the Accidental Death of the Insured occurs when the Policy and this Rider are in force, We will pay:	The Rider Sum Assured in lumpsum
b.	If the Insured suffers total and irrecoverable loss of use or by amputation of two or more limbs at or above the wrists or ankles, We will pay:	
c.	If the Insured suffers total and irrecoverable loss of all sight in both eyes, We will pay:	
d.	If the Insured suffers total and irrecoverable loss of all sight in one eye and loss of use or loss by amputation of one limb at or above the wrist or ankle, We will pay:	
e.	If the Insured suffers total and irrecoverable loss of speech and hearing in both ears, We will pay:	
f.	If the Insured suffers total and irrecoverable loss of use or by amputation of one limb at or above the wrist or ankle, We will pay:	
g.	If the Insured suffers total and irrecoverable loss of all sight in one eye, We will pay:	
2.	<b>If Insured member whether sane or insane commits suicide then We will pay:</b>	NIL
3.	<b>On Non Accidental Death of the Insured member, then We will pay:</b>	NIL
4.	<b>If the Insured member survives the term of the Rider then We will pay:</b>	NIL
5.	<b>Surrender Benefit:</b>	
You may surrender the Rider by giving Us a written request provided that all due Premium has been received by Us, then:		No surrender value becomes payable.  If premium is contributed by the insured members, 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.
<i>On payment of the Rider Sum Assured, the said 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 continue pay premiums for the base policy and other Riders opted, if any.</i>		

**Spouse cover option**

1.	An Insured Member's spouse may also be covered as an Insured under the Rider, if We have received Premium for the same and We have issued a Certificate of Insurance to the Insured Member's spouse.
2.	If the Insured member dies when the spouse cover option is in force under the Base Policy, then cover for the Insured member's spouse as an Insured under the Policy will continue to be in effect even after the Insured member's death till the end of base policy term.
3.	If the Insured member ceases to be a member of the Group during the term of the Base Policy, cover for the Insured Member's spouse under the Base Policy and all applicable Riders shall immediately and automatically terminate. If spouse cover is compulsory under Your scheme, then Premium for covering the Insured member's spouse as an Insured will be adjusted against the Premium required to be paid for new members of the Group.

**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.	<b>Termination of the Rider:</b> The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following: <ul style="list-style-type: none"> <li>(i) The Insured member's death;</li> <li>(ii) On Payment of Benefits under this Rider;</li> <li>(iii) The Member ceases to be an eligible member of the group;</li> <li>(iv) The expiry of the Rider Term;</li> <li>(v) The Base Policy being surrendered, terminated, or discontinued.</li> <li>(vi) The Rider being surrendered, terminated or discontinued separately.</li> </ul>
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 formembers 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 death of the Insured Member is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

- Suicide: Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
- Infection : Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- Self-inflicted Injury: Intentional self- inflicted injury.
- Criminal acts: Member involvement in criminal and/or unlawful acts.
- War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- Nuclear Contamination: Directly or Indirectly due to Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.
- Aviation: Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes: 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.
- Poison: Taking or absorbing, accidentally or otherwise, any poison.
- Toxic Gases: Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- Physical Infirmary: Body or mental infirmity or any disease