

**ENDORSEMENT FOR FAMILY INCOME BENEFIT RIDER**  
**UIN 128B002V04**

1. If at any time when the rider is in full force, but before the end of rider term, the Life Assured is involved in an accident resulting in either total and permanent disability as defined hereunder or death and-subject to the conditions for disability being met, the Company agrees to pay a monthly income benefit of one percent of the Sum Assured under the Family Income Benefit Rider as shown in the schedule, in consideration of payment of premium under Family Income Benefit Rider, will be paid for a period of 10 years or till the end of the rider policy term whichever is later.
2. The maximum aggregate sum assured under all policies taken under the same life to which the Family income benefit rider benefit shall not exceed the sum assured under the basic policy subject to the maximum of Rs. 50,00,000.
3. Death due to an accident is defined as that which is caused due to an accident which is sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental injuries, solely, directly and independently of all other causes resulting in death of the life assured within 180 days from the date of accident, shall be considered as death due to accident.

Accidental injuries, solely, directly and independently of all other causes and within 180 days from the date of accident resulting in total and permanent disability of the life assured, shall be considered as total and permanent disability due to accident

4. 'Total and Permanent Disability' or TPD means disablement of the Person Insured which meets one of the three definitions mentioned below up to age 60 years. For claims assessment beyond age 60 years, Definition 2 or 3 must be satisfied:

**Definition 1: Unable to work**

The Person Insured suffers an injury due to accident and

- The injury causes the Person Insured to unable to ever engage in any occupation or employment or business for remuneration or profit.

**Definition 2: Loss of use of limbs or sight**

The Person Insured suffers from total and irrecoverable loss of the entire eye sight of both eyes or the amputation of both hands above the wrists, or in the amputation of both feet at or above the ankles or in the amputation of one hand at or above the wrist and one leg at or above the ankle

**Definition3: Loss of independent existence:**

The life assured is unable to perform three or more of the following as a result of illness or accident or disability which has occurred after the policy start date;

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed oneself once food has been prepared and made available.

The disability has to be certified by a medical practitioner.

A medical practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council of 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 license.

5. Immediately after the happening of the disability, full particulars must be furnished to the office of this company where this policy is serviced and within 180 days after happening of the disability, proof of disability in such manner as required by the Company, should be given

6. The life assured will not be entitled to any accidental benefits directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:
  1. Suicide or attempted suicide or self inflicted injury, whether the life assured is medically sane or insane.
  2. Pre-existing Disease means any condition, ailment, injury or disease:
    - a) That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer **or**
    - b) For which medical advice or treatment was recommended by, or received from, a physician not more than 36 months prior to the date of commencement of the policy or its reinstatement.
  3. 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.
  4. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
  5. 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
  6. 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
7. The granting of disability benefit automatically cancels the accident benefit option under the policy and the rider will be terminated.
8. The premium for this rider is built into the installment premium shown in the schedule of the policy and is payable during the rider premium paying term.
9. The benefit under this rider is restricted to 70 years of completed years of age of the life assured.
10. If at any time, it is discovered that the claim due to total and permanent disability was wrongly admitted, all the payments made together with interest as prevailing at that time are treated as a debt under the policy and shall be deducted from the proceeds of the policy.
11. In case of Accident /Total and permanent Disability due to accident, the claimant should submit the following for consideration of the claims
  - Accidental Death: FIR, panchanama and death certificate
  - Total and Permanent Disability: FIR, Medical certificate by a medical practitioner authorized by the company
  - Policy Document
  - Claim Forms issued by the company