

Accident Benefit:

Subject to the conditions set out below, if whilst the policy is in force for the full Sum Assured, the Life Assured is involved in an accident, at any time before the expiry of the period for which premiums are payable or before the policy anniversary on which his age nearer birthday is 65, whichever is earlier, resulting in his death the Company agrees to pay the person/s to whom the benefits are payable under the Policy an additional amount equal to the Accidental Death Benefit Sum Assured (hereinafter referred to as "accidental death cover") under this supplementary benefit .

The conditions subject to which this benefit is payable, are:

- (a) the death due to accident must be caused by violent, external and visible means;
- (b) the death due to accident is not caused -
 - i. by attempted suicide or self inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
 - ii. by engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft (being a multi-engined aircraft) operating on a regular scheduled route; or
 - iii. by the Life Assured committing any breach of law; or
 - iv. due to war, whether declared or not or civil commotion; or
 - v. by engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.
- (c) the accident shall result in bodily injury or injuries to the Life Assured independently of any other means;
- (d) such injury or injuries shall, within 180 days of it's occurrence, directly and independently of any other means cause the death of the Life Assured; and
- (e) the death of the Life Assured shall occur before the expiry of the period for which premiums are payable or before the policy anniversary on which his age nearer birthday is 65, whichever is earlier;

However, if the period of 180 days from the occurrence of the accident is current on the policy anniversary on which the Life Assured attains age 65 nearer birthday, the accidental death cover shall be payable on death during that period.

The maximum aggregate limit of assurance under all policies on the same life to which benefits under the supplementary benefits 1.Accident and Disability Benefit and 2.Accidental Death Benefit will apply, shall not exceed Rs.10,00,000. If the total assurance under one or more policies of the Life Assured exceeds the said sum of Rs.10,00,000, this benefit shall be available in respect of first Rs.10,00,000 assured in the order in which policies have been issued.

Anenxure III

Premium rates per Rs 1000 Sum Assured

Individual Plans

Re 0.80

With Group Term Insurance

Re 0.60