

**ACCIDENTAL DEATH BENEFIT RIDER**

**Part A (i)**

Date :

Dear Sir/Madam,

Policy Number :

Customer ID :

We thank you for choosing Accidental Death Benefit Rider under your captioned policy. Enclosed please find the rider document which may be kept safely alongwith the policy bond.

We wish to inform that in case you are not satisfied with the terms and conditions of the rider, you can opt to cancel the same within 15 days from its receipt. In that case, you may send us your written request stating the reasons for your objection along with the Rider Document when we will deduct the proportionate risk premium and other expenses if any, from the rider premium paid and refund the balance amount.

Please feel free to contact us at the address or telephone number given above. You can also email us at [sahara.life@sahara.in](mailto:sahara.life@sahara.in)

Once again, we extend you a hearty welcome to Sahara Life and wish you all the very best,

Warm Regards,

**(Sanjay Agarwal)**  
C.E.O.

**Part A (ii)**  
**Policy Number:**  
**RIDER PREAMBLE**

Sahara India Life Insurance Company Limited (hereinafter referred to as 'the Company') having received a proposal with an option to avail Accidental Death Benefit Cover alongwith declaration and the first rider premium from the proposer named in the rider schedule appended hereto and the said proposal with option for Accidental Death Benefit cover and the declaration with statements contained therein having been agreed to by the said proposer and the Company as the basis for grant of the Accidental Death Benefit Cover, the Company does by this Rider agree, in consideration of the rider premium received and subject to due receipt of subsequent rider premiums as stated in the Schedule, to pay the assured rider benefits as set out in the Schedule, to the person(s) to whom the same are payable, on proof to the satisfaction of the company, of title of the said person(s).

And it is hereby declared that this Rider shall be subject to the Terms and Conditions contained therein and in the Schedule above referred to.

**Part A (iii)**  
**RIDER SCHEDULE**  
**Product Name: Sahara ADB Rider (UIN : 127B005V01)**  
**Type of Product: Non-Linked Accidental Death Benefit Rider**

<b>Policy No.</b>		<b>Customer ID</b>	
<b>AGENCY CODE</b>		<b>AGENCY NAME</b>	
<b>MOBILE NO./ LANDLINE NO. OF AGENT</b>			
<b>Name of the Life Assured</b>			
<b>Address :</b>			
<b>Name of the Proponent</b>			

<b>Proposal No.</b>		<b>Date of Proposal</b>	
<b>Date of Commencement of the Rider</b>		<b>Mode of Payment</b>	
<b>Date of Commencement of Risk under the Rider</b>		<b>Date of Birth / Age</b>	
<b>Nature of age-proof submitted</b>		<b>Whether Admitted</b>	<b>Age</b>

<b>Coverage type</b>	<b>Product Code</b>	<b>Sum Assured (In Rs)</b>	<b>Rider Term (In Years)</b>	<b>Premium Paying Term (In Years)</b>	<b>Cover Ceasing Date</b>	<b>Mode of Payment</b>	<b>Premium (In Rs)</b>
Sahara Accidental Death benefit Rider							
<b>Service Tax</b>							
<b>Installment Premium</b>							

<b>Name of the Nominee (Under Section 39 of the Insurance Act, 1938)</b>		As per base plan, if any.
<b>Event</b>	<b>Benefits</b>	
Accidental Death	In the event of the Life Insured's Accidental Death, if death is caused within 180 days of any bodily injury sustained directly and solely from an accident and while ADB Rider is still in force, the Accidental Death Benefit Sum Assured as specified in the Schedule but not exceeding INR 20 Lacs inclusive of all policies on the same life with the Company shall be paid to the beneficiary.	
To whom payable	The Proposer or his Assigns or Nominees (under section 39 of the Insurance Act, 1938), or Proving Executors or Administrators or other Legal Representatives under law.	
Period during which premiums payable	During the premium paying term as stated above.	
Dates when premiums payable		
Special Provisions		

**Signed at Lucknow**  
**Date:**

**Authorized Signatory**

**Part B**  
**Policy Number:**  
**DEFINITIONS**

- I. **Accidental death** means the death of the Life Insured directly caused by an Injury resulting from an Accident, within 180 days from the date of such an accident, but before the Rider cover ceasing date, occurring independently of any physical or mental Illness.
- II. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- III. **ADB Rider** means instant Sahara Life Accidental Death Benefit Rider.
- IV. **Assignment** means transfer of ownership right under the base policy along with the rider cover in the manner prescribed under Sec 38 of the Insurance Act, 1938.
- V. **Base Policy** means the Policy to which instant ADB Rider is attached.
- VI. **Endorsement** includes variation in the terms of the rider contract made while issuing the policy or thereafter.
- VII. **Extra Rider Premium** means an additional amount charged as per the Board approved underwriting policy, depending upon the occupation of the life assured.
- VIII. **IRDA of India** means the Insurance Regulatory and Development Authority of India.
- IX. **Life Assured** means the person on whose life rider cover is granted.
- X. **Cover Ceasing Date** means the date on which risk cover under the rider ceases by efflux of rider term.
- XI. **Policyholder** means the owner of the policy in whom right and title thereunder vests.
- XII. **Policy anniversary (Rider)** means the date of start of every Policy Year.
- XIII. **Policy Year (Rider)** means the period of twelve (12) consecutive calendar months starting with the date of Commencement of the Rider as stated in the Schedule and ending on the day immediately preceding the following Policy Anniversary date and each subsequent period of twelve (12) consecutive calendar months thereafter.
- XIV. **Rider Term** means the term of this Rider as specified in the Rider Schedule.
- XV. **Proposer** means the person who proposes for insurance with Rider benefit on own life or on the life of another.
- XVI. **Sum Assured** means the amount mentioned as such in the Rider Schedule.
- XVII. **Year** refers to the policy year defined above.

**Part C**  
**Policy Number:**  
**CORE BENEFITS AND PREMIUM PAYMENT CLAUSES**

**I. Accidental Death Benefit**

In the event of the Life Insured's Accidental Death, if death is caused within 180 days of any bodily injury sustained directly and solely from an accident and while ADB Rider is in force, the Accidental Death Benefit Sum Assured as specified in the Rider Schedule but not exceeding ₹ 20 Lacs inclusive of all policies on the same life with the Company shall be paid to the Beneficiary. It is a condition precedent to the Company's liability to make any payment under ADB Rider that:

- a) the Company is informed of the claim in writing without delay, and in any event within 90 days of the occurrence giving rise to such claim,
- b) the Company is satisfied that the claim is payable and the Company has received all documents and information it requests, including but not limited to:

- I. the last medical attendant's certificate/ report
- II. the original Policy Document with the Rider Document
- III all medical/ hospital records, including admission notes, test records and discharge summary.
- IV. certificate of hospital treatment (where applicable)
- V. the original or a legalized copy of the death certificate.
- VI. identity proof of the claimant.
- VII. additional documents specified in the event that no nomination has been made under the Base Policy or all Nominees have died.
- VIII. copy of FIR/ PIR (original to be produced)
- IX. post mortem report
- X. copy of the driving licence of the Life Insured

**II. Premium Payment conditions**

The premium for ADB Rider shall be paid at the intervals (Premium Frequency) and for the term specified in the Rider Schedule. The premium rates are reviewable by the Company from time to time with prior approval of the IRDA of India.

**Part D**  
**Policy Number:**  
**POLICY SERVICING ASPECTS**

**I. Revival Facility**

The ADB Rider may be revived only in conjunction with the revival of the Base Policy in accordance with the terms of the Base Policy.

**II. Free Look Period**

Policyholder is entitled to review the terms and conditions of the rider within a period of fifteen days from the date of receipt and in case of any disagreement with the terms and conditions, the policyholder shall have option to return the rider document stating the reasons for disagreement. In such a case the policyholder shall be entitled to refund of the paid rider premium after deduction of risk premium for the period on cover, expenses incurred towards medical expenses, if any, and stamp duty charges.

**Signed at Lucknow**

**Date :**

**Authorized Signatory**

**Part E**  
**Policy Number:**

**Applicable Charges**

Not Applicable as this is an Accidental Death benefit Rider And not a ULIP Plan.

**Part F**  
**Policy Number:**

**TERMS AND CONDITIONS**

**I. Exclusion**

The Company shall not be liable to pay any benefit under this Rider in case the death of the life assured is caused either directly or indirectly, voluntarily or involuntarily by:

- (1) attempted suicide or self inflicted injuries while sane or insane ,or whilst the life assured was under the influence of any narcotics substances or drug or intoxicating liquor ; or
- (2) engaging in aerial flights (including parachuting and skydiving ) other than as a fare paying passenger on a licensed passenger-carrying commercial air craft (being a multi-engined air craft) operating on a regular scheduled route; or
- (3) the life assured committing any breach of law with criminal intent; or
- (4) engaging in hazardous sports /pastimes e.g. taking part in( or practicing 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; or war whether declared or not or civil commotion.
- (5) War whether declared or not or civil commotion.

**II.Change of Occupation, Profession Etc.** If the Life Insured's occupation, profession or hobbies change then the Policyholder shall within 30 days give the Company written notice of such change, failing which the Company may decline to make payment under ADB Rider if the Accidental Death of the Life Insured is directly or indirectly related to, caused by, arises from or is attributable to the change. If notice of a change is given as required, then the Company shall determine what changes to the cover provided under ADB Rider shall be effected and will send the Policyholder notice of such changes within 30 days of notice having been sent, the Policyholder may terminate ADB Rider by giving the Company written notice of termination.

**III.Miscellaneous:** The Application Form/Proposal Form and other particulars (if any) together with the declarations received from the Policyholder/ Life Insured, form the basis of ADB Rider. In addition to the terms and conditions of ADB Rider, the Rider is also subject to the terms and conditions and definitions in the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and ADB Rider, the provisions of ADB Rider shall prevail with respect to the matters dealt with in the ADB Rider.

**IV.Nomination:**Nomination will be in accordance with provisions of Sec 39 of the Insurance Act 1938 as amended from time to time.  
[A leaflet containing the simplified version of provisions of Section 39 is enclosed in annexure-(1) for your reference]

**V.Assignment:** Assignment will be in accordance with provisions of Sec 38 of the Insurance Act 1938 as amended from time to time.  
[A leaflet containing the simplified version of provisions of Section 39 is enclosed in annexure-(2) for your reference]

**VI.Taxation:** Tax benefits if any, under the Rider will be as per prevailing Tax Laws. The Company reserves the right to withhold from the policy proceeds such taxes, charges or levies as may be applicable from time to time. The Company also reserves the right to recover from the policyholder such taxes, charges or levies including Service Tax as may be imposed on insurance transactions including policy premium.

**VII.Address for communication:** All communications in respect of this policy may be sent to the Registered Office of the Company.

**VIII. Fraud, Misrepresentation and forfeiture:** Fraud, Misrepresentation and forfeiture would be dealt with, in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time.

[A leaflet containing the simplified version of the provisions of Section 45 is enclosed in annexure-(3) for your reference]

**IX. Claim settlements:**

- (a) **On death-** Claim will be settled in favour of the nominee/ appointee / assignee or in the absence of the nominee, the legal heir(s). One or more of the following documents may be required on the basis of cause of death:
  - I. Prescribed Death Claim Form
  - II. Policy Bond
  - III. Original death Certificate
  - IV. Certificate of cremation / burial
  - V. Discharge Form
  - VI. Hospital / last Medical Attendant's Certificate
  - VII. Legal evidence of title to the claim if the claimant is not a Nominee / Assignee
  - VIII. Employer's certificate stating leave availed on Medical grounds
  - IX. Copies of First Information Report, Police Inquest Report & Post Mortem Report in case the death occurred due to accident
  - X. Any other document as may be called for if required

**Part G**  
**Policy Number:**

**GRIEVANCE REDRESSAL MECHANISM**

**Grievance Redressal:** Communication Address and Contact number for any grievance related query will remain same as mentioned in Base Policy.

**Signed at Lucknow**

**Date :**

**Authorized Signatory**