



Future Generali India Life Insurance Company Limited

IRDA Registration No. 133; CIN No: U66010MH2006PLC165288

POLICY TERMS AND CONDITIONS

Future Generali Linked Accidental Total & Permanent Disability Rider Benefit (UIN:133A026V01):

Accidental Total and Permanent Disability Rider benefit is payable if the Life Assured is totally and permanently disabled during the Rider Policy Term from a cause which is accidental provided that the Rider Benefit is in-force. The Rider Sum Assured is paid in such an event over 10 equal annual installments. In case of earlier termination of the Policy due to death, surrender or maturity of the Policy occurring before the payment of all installments, the balance of the installments is payable along with the terminal benefits.

Accident-An accident is a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

Accidental Total and Permanent Disability Benefit- is payable if the disability has lasted for at least 180 consecutive days from the date of 1st diagnosis of disability. The Rider Sum Assured is paid over 10 equal annual installments. The first installment will be payable on the date of settlement of claim and the subsequent 9 annual installments will be payable on each anniversary date of 1st diagnosis of the disability.

The Life Assured will be regarded as Totally and Permanently disabled if, as a result of accidental bodily injury, resulting solely and directly from an accident caused by outward, violent and visible means:

- he /she has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, or
- he/she has suffered the loss of (or the total and permanent loss of use of) both hands, or both feet, or both eyes, or a combination of any two.


The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of medical practitioners appointed by us. The cost of consultation in such case will be borne by us.

Medical Practitioner - A Medical Practitioner is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.

This Rider Benefit applies if the Rider is in force on the date of occurrence of the Accidental Total and Permanent Disability.

This Rider Benefit and the charge for this Rider Benefit cease after the claim for Accidental Total and Permanent Disability Rider is accepted by us.

Exclusions for Future Generali Linked Accidental Total and Permanent Disability Rider Benefit:

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No Rider Benefit will be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:

- i. Arising out of self-inflicted injury, war/invasion, injury during criminal activity with criminal intent or whilst under the influence of drug unless prescribed by the doctor, alcohol, or narcotic substances;
- ii. Arising out of riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports or hobbies;
- iii. As a result of the Life Assured committing any breach of law with criminal intent;
- iv. As a result of accident while the Life Assured is engaged in aviation or aeronautics in any capacity other than that of a fare-paying, part-paying or non-paying passenger, in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes.
- v. Nuclear reaction, radiation or nuclear or chemical contamination

Other Features for Future Generali Linked Accidental Total and Permanent Disability Rider Benefit:

- i. This Rider can be added or deleted at any time after the issuance of the base Policy, subject to eligibility criteria for the Rider being satisfied. In case of a minor life, it can be added on first Policy Anniversary after attainment of majority. If the balance Policy Term is less than 5 years, the Rider cannot be added.
- ii. A rider charge of 40 paise per Rs.1000 Sum Assured per annum will be deducted by cancellation of units from the policy account every month. Any changes to these charges will be subject to the approval of IRDA.
- iii. Decrease in Rider Sum Assured will be allowed subject to minimum Sum Assured under this base Policy.
- iv. There are no Non-forfeiture benefits available under this Rider if it has lapsed or surrendered.
 - a. Rider cover will cease if the life cover under the base policy ceases.
 - b. Rider cover will not be available if the base policy has been converted to a reduced paid-up policy.
 - c. No Surrender Value is payable under this Rider.
- v. The Rider Benefit can be revived along with the base Policy and not in isolation.
- vi. There is no Maturity Benefit available under this Rider.



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- vii. There are no Policy loans available under this Rider.

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