



Future Generali India Life Insurance Company Limited

IRDA Registration No. 133; CIN No: U66010MH2006PLC165288

POLICY TERMS AND CONDITIONS

This Policy conditions for rider will be part of the base Policy itself and will not be separately attached.

Future Generali Non-Linked Accidental Death Rider Benefit (UIN: 133B023V01):

Accidental Death Rider Benefit is payable if Life Assured dies during the rider Policy Term from a cause which is accidental, provided that the rider benefit is in force. In such an event, the Accidental Death Rider Sum Assured as mentioned in the Policy Schedule is payable as lump sum.

Accidental Death - If the Life Assured shall sustain any bodily injury resulting solely and directly from an accident caused by outward, violent and visible means and such injury shall within a period of 180 days of the occurrence of the accident; solely, directly and independently of all other causes, result in the death of the Life Assured, such death will be deemed to be accidental death.

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

Exclusions for Future Generali Non-Linked Accidental Death Rider Benefit:

No Accidental Death 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, suicide, war/invasion, injury during criminal activity with criminal intent or death 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

If the Life Assured commits suicide within one year from the Risk Commencement Date or Revival Date if revived, whether sane or insane at that time, the Rider will be void and no Rider Benefit will be payable.

Other Features for Future Generali Non-Linked Accidental Death Rider Benefit:

- i. This Rider can be added or deleted at any time after the issuance of the base



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Policy, subject to eligibility criteria for the Rider being satisfied. Riders are activated only on the next Policy Anniversary, or, in case of minors, on the Policy Anniversary following the attainment of majority only. If the balance Policy Term is less than 5 years, the Rider cannot be added.

- ii. Increase and decrease in Rider Sum Assured will be allowed subject to minimum and maximum Sum Assured under this base Policy.
- iii. There are no Non-forfeiture benefits available under this rider if it has lapsed or surrendered.
 - a. If the Rider Premium along with premium under the base Policy remains unpaid within the grace period and the Policy is lapsed or converted into a reduced Paid Up Policy, then the Rider Benefit is not available.
 - b. No Surrender Value is payable under this Rider.
- iv. The Rider Benefit can be revived along with the base Policy and not in isolation.
- v. There is no maturity benefit payable under this Rider.
- vi. There are no Policy loans available under this Rider.