



**FUTURE GENERALI GROUP ACCIDENT AND SICKNESS TOTAL
PERMANENT DISABILITY RIDER
(UIN: 133B011V03)
ADDENDUM TO FUTURE GENERALI GROUP TERM LIFE INSURANCE
PLAN (UIN: 133N003V03)**

POLICY NO: _____

POLICYHOLDER's NAME: _____

In consideration of the payment in advance to the Company of the additional premiums as herein provided whilst the Policy of Future Generali Group Term Life Insurance Plan (FGGTLIP) is in force, the Company will pay the amount due in respect of an Insured Member in accordance with the terms and conditions of this Addendum as stipulated herein or extended as stated below.

The preamble and all definitions, provisions, and conditions of the Policy of FGGTLIP will be applicable to this Addendum where the context so admits and unless hereinafter otherwise specified.

Details of the benefits under this addendum, the premiums payable and the duration of cover are as stated in the Policy Schedule for the base plan.

DEFINITIONS

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

Illness: Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.

Injury: Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

Medical Advise: Any consultation or advice from a Medical Practitioner including the issue of any prescription or repeat prescription

Medical Practitioner: A medical practitioner is a person who holds a valid registration from the Medical Council of any state or Medical Council of India or Council for 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 his licence.

Pre-existing Disease:

Pre-existing Disease means any condition, ailment, injury or disease:

- a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or



b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to effective date of the policy issued by the insurer or its reinstatement.

FUTURE GENERALI GROUP ACCIDENT AND SICKNESS TOTAL PERMANENT DISABILITY RIDER PROVISIONS

1. Definition of Accident and Sickness Total Permanent Disability:

(a) Group Accident and Sickness Total Permanent Disability benefit is paid if the Insured Member is totally and permanently disabled from a cause, which is a result of accidental bodily injury, sickness or disease. The sum assured in respect of Accidental and Sickness Total Permanent Disability Rider will be paid in such an event.

(b) The insured member would be regarded as “Totally and Permanently Disabled” only if, as a result of accidental bodily injury, sickness or disease:

- that person has been rendered totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit, or
- that person 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 an appropriate medical practitioner appointed by the Company.

2. Amount of Insurance: If, while this Addendum is in force, any Member becomes totally and permanently disabled as a result of accident or sickness as herein defined, while insured hereunder, the Company shall pay the sum assured under this rider in one lump sum, upon receipt and approval of medical evidence satisfactory to the Company. The Coverage under this addendum shall cease after the payment of the benefit and any further premium for this benefit shall be discontinued.

3. Claim Notification: The Company must be notified in writing that an Insured Member has suffered Total and Permanent Disability within 30 days from the occurrence of such illness. All the overseas reported claim documents must be written in English. If the documents are communicated in other language, it is necessary for the Policyholder to have it all translated in English by a valid professional or official translator.

4. Examination: The Company shall have the right to have a medical practitioner of its choice as defined above to examine the Insured Member at the Company’s expense before any payments are made under this Addendum.

5. Exclusions:

Accidental and Sickness Total Permanent Disability rider benefit shall not be paid in the event of any claim occurring directly or indirectly as a result of any of the following



- Self- inflicted injury, war / invasion, injury during criminal activity or under influence of drug, alcohol etc.
- 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.
- Arising out of riots, civil commotion, rebellion, war (whether 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.
- Nuclear reaction, radiation or nuclear or chemical contamination;
- As a result of the life assured committing any breach of law.
- Arising from the employment of the life assured in the armed forces or military services of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization.
- Any Pre-existing Disease;
- Opportunistic diseases associated with AIDS or the life assured being infected with HIV;
- Any unreported injury incurred before the effective date of cover.
- Failure to seek or follow medical advise

6. Disclosure:

- Future Generali Group Accidental and Sickness Total Permanent Disability Rider is yearly renewable & will be renewed along with the base plan and not in the isolation.
- The rider cover is not available beyond the maximum maturity age of the specific rider.
- The rider sum assured, terms & conditions and rate are guaranteed for the policy term.
- The rider can be added / deleted only at the time of policy renewal. All exclusion mentioned above shall be applicable.