



**FUTURE GENERALI GROUP ACCIDENTAL PARTIAL PERMANENT  
DISABILITY RIDER  
(UIN: 133B010V02)  
ADDENDUM TO FUTURE GENERALI GROUP TERM LIFE INSURANCE  
PLAN (UIN: 133N003V02)**

**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 Advice:** 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 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 license.



## FUTURE GENERALI GROUP ACCIDENTAL PARTIAL PERMANENT DISABILITY RIDER PROVISIONS

### 1. Definition of Accidental Partial Permanent Disability:

(a) Accidental Partial Permanent Disability benefit is paid if the Insured Member is partially and permanently disabled or permanent dismemberment has occurred from a cause which is accidental as confirmed by a medical practitioner appointed by the company. Based on the level of disability or dismemberment as per the table below, the Accidental Partial Permanent Disability Rider Sum Assured or a percentage thereof is paid in such an event.

Disablement should be of a permanent nature.

**2. Amount of Insurance:** If, while this Addendum is in force, any Member becomes partially and permanently disabled as a result of accident, as herein defined, while insured hereunder, the Company shall pay the given percentage of the sum assured under this rider in one lump sum, upon receipt and approval of medical evidence satisfactory to the Company.

<b>Accidental Dismemberment / Disability</b>	<b>Amount of Benefit as percentage of the Amount of Insurance</b>
Loss of all limbs	100%
Total and Permanent Loss of sight in both eyes	100%
Total and Permanent Loss of sight in one eye	50%
Loss of or Total and Permanent loss of use of two limbs	100%
Loss of or Total and Permanent loss of use of one limb	50%
Total and Permanent Loss of speech and hearing	100%
Total and Permanent Loss of hearing in both ears	75%
Total and Permanent Loss of hearing in one ear	15%
Total and Permanent Loss of speech	50%

The Insured Member will be entitled to the claim on a loss, which pays the largest benefit if more than one loss results from the same accident. The Accidental Dismemberment Benefit shall terminate after payment of the first claim.

The Coverage under this addendum shall cease after 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 presumably suffered Partial and Permanent Disability within 30 days from the occurrence of such Disability. 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 Partial Permanent Disability rider benefit will not be payable in respect of any condition arising directly or indirectly from, through or in consequence of the following exclusions:

(i) Self- inflicted injury, war / invasion, injury during criminal activity or under influence of drug, alcohol etc.

(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 Insured Member committing any breach of law;

(iv) Arising from employment of the Insured Member in the armed forces or military service 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; and

(v) Arising as a result of accident while the Insured Member 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.

(vi) Arising out of nuclear reaction, radiation or nuclear or chemical contamination.

(vii) Any unreported injury incurred before the effective date of cover.

(viii) Failure to seek or follow medical advise.

**6. Disclosure:**

- Future Generali Group Accidental Partial 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.