



**FUTURE GENERALI GROUP ACCIDENTAL TOTAL PERMANENT  
DISABILITY RIDER  
(UIN 133B012V02)  
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 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 TOTAL PERMANENT DISABILITY RIDER PROVISIONS**

### **Definition of Accidental Total Permanent Disability:**

(a) Accidental Total Permanent Disability benefit is paid if the Insured Member is totally and permanently disabled as a result of an accident. The sum assured in respect of Accidental Total Permanent Disability Rider will be paid in such an event.

(b) The Insured Member 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 external, visible and violent means, he

- has been determined by the Company to be incapacitated to such an extent as to render him unlikely to be able to ever resume work or to attend to any gainful employment or any occupation whatsoever for remuneration or profit; or

- has suffered loss by physical separation (or total 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 a period of 180 consecutive days and must have been 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, 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 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 Total 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:** The insurance under this Addendum does not cover accidents leading to disability caused under any of the following circumstances:



- (i) Arising out of self inflicted injury, war/invasion, injury during criminal activity or whilst under the influence of drug, alcohol, narcotic substances 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 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.