(v) (a) arise from employment of the Life Assured in the armed forces or military service of any country at war (whether war be declared or not). This exclusion is not applicable if the Life Assured was involved in an accident when he was not on duty or was involved in any rescue operations while combating natural calamities in our country
(b) arise from being engaged in police duty in any military, naval or police organization. This exclusion is not applicable where the option to cover Accident Benefit arising on accident while engaged in police duty, has been chosen; or
(vi) occur after 180 days from the date of accident of the Life Assured.

Benefit payable on Surrender of Base policy:
This rider shall not acquire any Paid-up Value and no Surrender Value will be available under this rider.

Normal requirements for accidental claim:
For considering accidental death claim, the applicable statements from the following list may be called to ascertain circumstances under which death took place:

1) A certified copy of first information report (FIR).
2) A certified copy of police inquest report.
3) Copy of panchanama.
4) Post mortem report to know the probable cause of death. If viscera is preserved in post mortem, then chemical analyzer report to know the contents i.e. whether life assured has consumed liquor, drugs, narcotics or poison.
5) News paper cuttings where accident is reported.
6) If death is due to vehicle accident, then copy of driving licence, if life assured was driving the vehicle.
7) Sub-divisional magistrate final verdict about death; this will give classification of death as ‘natural/suicide/accidental’
8) When accident is not reported to police authorities, like death due to dog or snake bite, then alternate proofs such as statement of eye witness, affidavits of gramsevak or govt. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
9) Hospital treatment records, etc.
The conditions of LIC's Accident Benefit Rider are as under:

An Accident Benefit Rider can be opted for at any time within the premium paying term of the Base Policy provided, the outstanding premium paying term of the Base Policy is at least five years but before the policy anniversary on which the age nearest birthday of life assured is 70 years. However, this rider has been opted for under the policy the benefit covered under this rider will be available during the outstanding premium paying term or up to policy anniversary on which the nearest birthday of the Life Assured is 70 years, whichever is earlier, provided the policy is in force for full sum assured on date of accident.

The additional premium for this benefit will not be required to be paid after all premiums under this Policy have been paid on and after the policy anniversary on which the age nearest birthday of Life Assured is 70 years, whichever is earlier. However, the premium under the base policy shall continue to be paid beyond age 70 years till the end of policy term, wherever applicable. In case, if premium for Accident benefit cover is paid beyond the stipulated period, then same will be refunded without interest with claim amount payable under the policy.

The maximum aggregate limit of Accident benefit cover shall be as under:

(A) For LIC's Jeevan Shriramani with minimum Basic Sum Assured of Rs. 100 lakhs

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 200 lakhs of Accident Benefit Sum Assured.

(b) Any such changes in the terms of policies with in-built Accident Benefit taken with LIC's Jeevan Shriramani shall not apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

For LIC's Jeevan Shriram, the maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 100 lakhs of Accident Benefit Sum Assured. If more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

In any case, the maximum Accident Benefit cover offered to an individual including the policies taken under (B) above, will not exceed Rs. 200 lakhs.

If the Life assured is injured in an accident at any time when this Policy is in force for the full Sum Assured, and such injury shall within 180 days of its occurrence directly and independently of all other causes result in death of the Life assured and the same is proved to the satisfaction of the Corporation, the Corporation agrees in addition to Death Benefit under the Basic policy, an additional sum equal to the Accident Benefit Sum Assured shall be payable under this policy. However, the policy shall have to be in force at the time of accident irrespective of whether or not it is in force at the time of death.

The Corporation shall not be liable to pay the additional sum referred above, if the death of the Life Assured shall:

(i) be caused by intentional self injury, attempted suicide, insanity or immorality or whilst the Life Assured is under the influence or consumption of intoxicating liquor, drug or narcotic;

(ii) take place 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 air craft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes. The Life Assured flying as a passenger in such capacity should have at that time no connection with the aircraft;

(iii) be caused by injuries resulting from mountaineering, steeple chasing, racing, horse riding, boxing, wrestling, water sports, fishing, hunting, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing, racing of any kind, paragliding or parachuting, taking part in adventurous sports;

(iv) result from the Life Assured committing any breach of law with criminal intent; or

For LIC's Jeevan Shriram, the maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 100 lakhs of Accident Benefit Sum Assured. If more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

(b) For all other plans (excluding LIC's Jeevan Shriramani):

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 100 lakhs of Accident Benefit Sum Assured. If more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

For LIC's Jeevan Shriramani, the maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 100 lakhs of Accident Benefit Sum Assured. If more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.

(A) For LIC's Jeevan Shriramani with minimum Basic Sum Assured of Rs. 100 lakhs

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 200 lakhs of Accident Benefit Sum Assured.

(B) For all other plans (excluding LIC's Jeevan Shriramani):

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life to which following benefits apply shall not in any event exceed Rs. 100 lakhs of Accident Benefit Sum Assured. If more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Re. 100 lakhs Accident Benefit Sum Assured in order of date of policies issued.