This DOCUMENT is an endorsement to the Base Policy, details of which are given in the schedule and which shall be deemed as part of the policy.

The benefits and premium as stated in the following Schedule are in addition to the benefit and premium payable under the base policy and shall be subject to the Conditions mentioned herein in addition to those of the base policy unless specifically excluded.

<table>
<thead>
<tr>
<th>Mahatma Karamchand / DIVISIONAL OFFICE:</th>
<th>शाखा कार्यालय / SCHEDULE</th>
<th>शाखा कार्यालय / BRANCH OFFICE:</th>
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</thead>
<tbody>
<tr>
<td>पंजीकरण संख्या:</td>
<td>LIC's Accidental Death &amp; Disability Benefit Rider:</td>
<td></td>
</tr>
<tr>
<td>Policy Number:</td>
<td>Date of commencement of LIC's Accidental Death and Disability Benefit Rider:</td>
<td></td>
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<tr>
<td>नाम हस्ताक्षर का नाम:</td>
<td>आयु:</td>
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<tr>
<td>Name of Life Assured:</td>
<td>LIC's Accidental Death &amp; Disability Benefit Rider:</td>
<td></td>
</tr>
<tr>
<td>ज्ञापन सूची:</td>
<td>Date of commencement of risk:</td>
<td></td>
</tr>
<tr>
<td>Accident Benefit Sum Assured (₹):</td>
<td>LIC's Accidental Death &amp; Disability Benefit Rider:</td>
<td></td>
</tr>
<tr>
<td>ज्ञापन की रुकौतीमत: (₹):</td>
<td>Date of payment of Last premium for LIC's Accidental Death and Disability Benefit Rider:</td>
<td></td>
</tr>
<tr>
<td>LIC's Accidental Death &amp; Disability Benefit Rider Premium (₹):</td>
<td>Date of termination of LIC's Accidental Death and Disability Benefit Rider:</td>
<td></td>
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</tbody>
</table>

निर्धारित / Date:

सेंसर्टोर / Examined by:
p. Chief / Sr. Branch Manager
The conditions of LIC’s Accidental Death and Disability Benefit Rider are as under:

An ‘Accident’ for the purpose of this policy is defined as “An Accident is a sudden, unforeseen and involuntary event caused by external, violent and visible means.”

LIC’s Accidental Death and Disability Benefit Rider is available on payment of additional premium. This benefit will not be available under the policy on the life of a minor, during minority of the Life Assured. However, this Rider will be available from the policy anniversary following completion of age 18 years on receipt of specific request and payment of additional premium. It is found eligible as per the underwriting rules of the Corporation.

Subject to as stated above, under an inforce policy the LIC’s Accidental Death and Disability 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 atleast five years but before the policy anniversary on which the age nearer birthday of the Life Assured is 70 years. Wherever this rider has been opted for under the policy, the benefit covered under this rider will be available during the outstanding premium term, or up to the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier. Provided the policy is inforce for the full Sum Assured as on date of accident.

The additional premium for this Rider will not be required to be paid after all premiums under this Policy have been paid or on and after the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier. However, the premium under the base policy with respect to this Rider will continue to be paid beyond age 70 years till the end of policy term, wherever applicable.

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

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

The maximum aggregate limit of assurance under all group 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 (including LIC’s Jeevan Shriram). If there are more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 200 lakhs (including a minimum of 100 lakhs under LIC’s Jeevan Shriram), the Rider shall apply to the first Rs. 200 lakhs Accident Benefit Sum Assured in order of date of policies issued.

(B) For all other plans (excluding 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 there be more policies than one and if the total Accident Benefit Sum Assured exceeds Rs. 100 lakhs, the benefits shall apply to the first Rs. 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 (A) above, will not exceed Rs.200 lakhs.

If the Life assured is involved 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 solely directly and independently of all other causes result in (a) either permanent and total disability, as hereinafter defined or (b) death of the Life assured and the same is proved to the satisfaction of the Corporation, the Corporation agrees in case of:

(a). Disability to the Life Assured: (i) pay to the Life Assured the Accident Benefit Sum Assured in equal monthly instalments spread over 10 years under this Policy. If the policy becomes a claim at least 4 (four) of the following Activities to which life assured is unable to perform such accident result in such disability due to which this Rider has been opted for under the policy (including the premium under base plan) to the extent of Accident Benefit Sum Assured. The premium for any other Rider, if opted for, shall continue to be paid.

The waiver of premium shall extinguish all options under this Policy and the benefits covered by (b) of this clause except as to such assurances, if any, as exceed the total accident benefit sum assured under all existing policies of the life assured and which may have been kept in force by continued payment of premiums.

The disability above referred to must be disability which is the result of an ‘Accident’ and must be total and permanent. Accidental injuries which independently of all other causes and within 180 days from the happening of such accident result in such disability due to which life assured is unable to perform at least 4 (four) of the following Activities.
The Activities of Daily Living are:
• Dressing - the ability to put on and take off all necessary garments, artificial limbs or other surgical appliances that are medically necessary
• Washing - the ability to wash to maintain an adequate level of cleanliness and personal hygiene
• Feeding - the ability to transfer food from a plate or bowl to the mouth once food has been prepared and made available
• Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
• Mobility - the ability to move indoors from room to room on level surfaces at the normal place of residence
• Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa

Notwithstanding what is mentioned above, Accidental injuries which independently of all other causes and within 180 days from the happening of such accident, result in the irrecoverable loss of the entire sight of both eyes or in the amputation of both hands at or above the wrists or in the amputation of both feet at or above the ankles, or in the amputation of one hand at or above the wrist and one foot at or above the ankle, shall also be deemed to constitute such disability.

After the happening of the disability, full particulars thereof must be given in writing to the office of the Corporation where this Policy is serviced together with the then address and whereabouts of the Life Assured. Within 90 days of the happening of the disability, must be given to the servicing office of the Corporation, in the manner required by it, proof of disability satisfactory to the Corporation and without any expense to the Corporation. Medical Examiner authorized by the Corporation shall examine the Life Assured and certify in respect of any disability claimed after the intimation. Further, medical examination may be done to validate the continuity of disability on case to case basis, if required.
(iii) 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.

However, if this rider has been opted for and on surrender of the base policy to which this rider is attached, provided all the premiums in respect of this rider and the base policy have been paid and the base policy has acquired surrender value, additional rider premium charged in respect of cover after premium paying term shall be refunded as follows:

Regular premium policy: Nothing shall be refunded.

Single premium policy: 90% of rider single premium * (outstanding term for this rider in complete years / Policy term in respect of this rider)

Limited premium paying policy:

During Premium Paying Term: 80% * (annualised rider premium per INR 1000 Accident Benefit Sum Assured - 1) * (Accident Benefit Sum Assured/1000) * (Number of years for which premiums in respect of this rider have been paid)

After Premium Paying Term: 80% * (annualised rider premium per INR 1000 Accident Benefit Sum Assured - 1) * (Accident Benefit Sum Assured/1000) * (Premium paying term for the rider) * (outstanding term for the rider in complete years / (Policy term in respect of this rider – Premium paying term for the rider))

\[\text{Payout} = \begin{cases} 
\text{Single premium policy: 90\% of rider single premium} & \text{if outstanding term for this rider in complete years} \\
\text{Limited premium paying policy: 80\% of annualised rider premium per INR 1000 Accident Benefit Sum Assured - 1} & \text{if Policy term in respect of this rider} \\
\text{After Premium Paying Term: 80\% of annualised rider premium per INR 1000 Accident Benefit Sum Assured - 1} & \text{if outstanding term for the rider in complete years} \\
\end{cases} \]

Where single premium / annualized rider premium mentioned above excludes taxes.

Normal requirements for accidental claim:

For considering accidental death benefit and disability claim, the applicable statements from the following list may be called to ascertain circumstances under which death / disability 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-devisional 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, affidavit of gramsevak or govt. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
9. Hospital treatment records, etc.