(v) Normal requirements for accidental claim:

For considering accidental death benefit 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) Newspaper 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, affidavit of gramsevak or govt. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
9) Hospital treatment records.

(b) arise from being engaged in police duty (which excludes administrative assignments) in any police organization other than paramilitary forces. This exclusion is not applicable where the option to cover Accidental Death Benefit arising on accident while engaged in police duty, has been chosen.
(v) occur after 180 days from the date of accident of the Life Assured.

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 as stated in the following Schedule are in addition to the benefit 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.

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<tr>
<td>Name of Life Assured:</td>
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<td>Date of commencement of LIC’s Linked Accidental Death Benefit Rider:</td>
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<td>Date of commencement of risk:</td>
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This endorsement is an integral part of the Base Policy.

Date: /Examiner:

P. Chief / Sr. Branch Manager
The Conditions of LIC's Linked Accidental Death Benefit Rider:

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."

If LIC’s Linked Accidental Death Benefit Rider is opted for, and if the Life assured is involved in an accident at any time when this Policy is in force for the full Basic Sum Assured, and such injury shall result within 180 days of its occurrence solely, 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 to pay an additional sum equal to the Accident Benefit Sum Assured 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.

This rider will not be available under the policy on the life of minors, during minority. However, this rider will be available from the policy anniversary on receipt of specific request, if found eligible as per the underwriting rules of the Corporation.

Subject to as stated above, under an in-force policy, the LIC’s Linked Accidental Death Benefit Rider can be opted for at any policy anniversary within the policy term but on or before the policy anniversary on which the age nearer birthday of the Life Assured is 65 years, subject to minimum rider term of 5 years. Wherever this rider has been opted for under the policy, the cover will be available till the Date of Maturity or till the policy anniversary on which the age nearer birthday of the Life Assured is 70 years, whichever is earlier, provided the Policy is in force as on date of accident.

Whenever this Rider is opted for, the Accident Benefit charges (as detailed below) for providing this benefit will be deducted:

- during the policy term, as long as the policy is in force as per terms and conditions of the base policy to which this Rider is attached; or
- till the anniversary on which the age nearer birthday of the Life Assured is 70 years; whichever is earlier.

Under an in-force base policy, the policyholder has the option to cancel this rider at any time during the policy term. However, once the rider is cancelled, it cannot be re-attached during the policy term.

In case the basic policy is not in force, this rider cover shall terminate and no further charges for this rider shall be deducted. However, the rider may be revived along with the base policy during the revival period but not in isolation.

Accident Benefit Charges: This is the charge to cover the cost of LIC’s Linked Accidental Death Benefit Rider (if opted for) levied at the beginning of each policy month by cancelling appropriate number of units out of the Policyholder’s Fund Value. A level annual charge shall be at the rate of 0.40 per thousand Accident Benefit Sum Assured per policy year. If the life assured is engaged in police duty in any police organization other than paramilitary forces and opted for this cover while engaged in police duty, then the level annual charge shall be at the rate of 0.80 per thousand Accident Benefit Sum Assured per policy year.

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

(A) For LIC’s Jeevan Shiromani with minimum Basic Sum Assured of 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 200 lakhs of Accident Benefit Sum Assured. If there be more policies than one and if the total Accident Benefit Sum Assured exceeds 200 lakhs (including a minimum of 100 lakhs under LIC’s Jeevan Shiromani) the benefits shall apply to the first 200 lakhs Accident Benefit Sum Assured in order of date of policies issued.

(B) For all other plans (excluding LIC’s Jeevan Shiromani):

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 100 lakhs of Accident Benefit Sum Assured. If there be more policies than one and if the total Accident Benefit Sum Assured exceeds 100 lakhs of Accident Benefit Sum Assured, the benefits shall apply to the first 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 200 lakhs.

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, insane conduct, or any other criminal intent or act of the policyholder;

(ii) be caused by injuries resulting from taking any intoxicating liquor, drug or narcotic (unless prescribed by doctor as a part of treatment); or

(iii) result from the Life Assured committing any criminal act with intent to cause death or injury to any person; or

(iv) take part in any adventure or sport while being insured under this policy and the type of sport is not approved by the Corporation.

(i) be caused by injuries resulting from any war, armed conflict, insurrection, revolution, war, air raids, or any other military action or any other armed conflict.

(ii) be caused by injuries resulting from any automobile accident.

(iii) be caused by injuries resulting from any accident occurring while the policyholder is at work or on the premises of the employer.

(iv) be caused by injuries resulting from any accident occurring while the policyholder is at sea or on a vessel engaged in any other business or occupation.

(v) be caused by injuries resulting from any accident occurring while the policyholder is engaged in any contact sport.

(vi) be caused by injuries resulting from any accident occurring while the policyholder is engaged in any other sport or activity.

(vii) be caused by injuries resulting from any accident occurring while the policyholder is engaged in any other activity or occupation.

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