

Satisfied employees are a key to an organisation’s growth and success. Therefore it is imperative to go an extra mile to protect your employees and provide financial security to their families. While you have provided them with a basic level of protection through group insurance cover, you need to ensure an enhanced protection for your employees in case of permanent disability.

Addition of Total and Permanent Disability Rider will customize group insurance cover for your members and provide them financial protection in the event of permanent disability.

What is the benefit under this Rider?

The rider sum assured is paid in the event of permanent disability of member covered under this rider.

What are the eligibility conditions for this rider?

The rider can be selected for the entire group of members or for a few categories. An individual member does not have the option of choosing for or against it. The members of group should meet the following criteria.

- The rider must be attached with ABSLI Group Protection Solutions
- Minimum rider sum assured for each member is Rs.1,000
- Maximum rider sum assured for each member is equal to sum assured under base plan
- Minimum age at entry is 18 years
- Maximum age at entry is 69 years or 1 year less than the normal retirement age
- Maximum age at maturity is 70 years or normal retirement age
- Age is calculated as Age Last Birthday

Premiums

You can pay in monthly, quarterly, semi-annual or annual installments, same as your base plan.

| Premium paying frequency | Installment Premium (% of annualized premium) | Modal loading (% of annualized premium) |
|--------------------------|--|--|
| Annual | 100.00% | 0% |
| Semi-annual | 51.00% | 2% |
| Quarterly | 25.75% | 3% |
| Monthly | 8.67% | 4% |

Definitions

“Total and Permanent Disability” refers to the disability,

- which is caused by bodily injury resulting from an Accident and
 - which occurs due to the said bodily injury solely, directly and independently of any other causes and
 - which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover and
 - completely, continuously and permanently prevents the Life Assured from engaging in any work, occupation or profession to earn or obtain any wages, compensation or profit for at least 6 months
 - The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability, without prejudice to other causes of total and permanent disability
 - but is not a result from any of the causes listed in the exclusions for accidental death benefit
- a) Loss of an arm or a leg shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle**
- which is caused by bodily injury resulting from an Accident and
 - which occurs due to the said bodily injury solely, directly and independently of any other causes and
 - which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover.
- b) Loss of eyes shall mean total and irrevocable loss of sight of both eyes**
- which is caused by bodily injury resulting from an Accident and
 - which occurs due to the said bodily injury solely, directly and independently of any other causes and
 - which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover.

Supporting Definitions

- **“Accident”** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **“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”** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a medical practitioner.
- **“Medical Practitioner”** means a person who holds a valid registration from the Medical Council of any state or Medical Council of India 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. The medical practitioner should not be the insured or a close relative of the insured.

More Information

Spouse Cover

The policyholder can take the cover for the spouse of the member covered under this rider. Spouse will be eligible for this rider benefit upto the extent of the member’s coverage amount. This cover will cease the moment the member leaves the scheme irrespective of the reasons of exit including death and claim under this cover.

Spouse cover option is not available for social groups.

Member additions

The policyholder can choose to cover new members during the policy year by paying pro-rate premium. The policyholder should inform ABSLI with the list of mid- year joiners. The member can be covered from the date of joining or the date of intimation, as chosen by the policyholder, subject to sufficient premium available with us. In case of inadequate premium, the cover will begin from the date of receipt of the full premium.

Member deletions

ABSLI will refund pro-rata premium to the policyholder for member exiting during the policy year due to reasons other than death or claiming benefit under this rider. The policyholder should inform ABSLI with the list of mid- year deletions. The risk will cease from the date of exit. The refund of premium will be calculated as 100% of the unearned risk premium from the date of exit to the renewal date or the next premium due date.

Terms & Conditions

Free-look period

You will have the right to return your policy to us within 15 days from the date of receipt of the policy, if you are not satisfied with the terms and conditions of the policy you. We will refund all premiums paid till date once we receive your written notice of cancellation (along with reasons thereof) together with the original policy documents. Depending on our then current administration rules, we may reduce the amount of the refund by expenditures incurred by us in issuing your policy and as permitted by the IRDAI and in accordance to IRDAI (Protection of Policyholders Interest) Regulations, 2017.

Section 41 of the Insurance Act, 1938 as amended from time to time

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

Fraud and Misrepresentation

As per the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. For more details on Section 45 of the Insurance Act, 1938 please refer to our website www.adityabirlasunlifeinsurance.com.

What is not covered under this rider?

No rider benefit is available hereunder and no payment will be made by us for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane

2. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
3. Taking part in any naval, military or air force operation during peace time
4. Participation by the insured person in a criminal or unlawful act
5. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
6. Disability as a result of any disease or infection
7. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable
8. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping;
9. Any injury incurred before the effective date of the cover
10. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
11. Failure to seek or follow medical advice.

The cover under this rider will discontinue on registering a claim, but the cover on the basic benefit and any other riders taken will continue even after a claim under this rider, if the Member continues to be part of this policy

But the cover on the basic benefit and any other rider taken will continue for the Life Insured after an accidental dismemberment claim is registered under this rider, if the Member continues to be part of this policy. Only one dismemberment claim will be paid under this rider.

ADITYA BIRLA SUN LIFE INSURANCE – A Coming Together of Values

Aditya Birla Sun Life Insurance Company Limited (ABSLI) is a subsidiary of Aditya Birla Capital Ltd (ABCL). and is one of the leading private sector life insurance companies in India. ABSLI was incorporated on August 4, 2000, and commenced operations on January 17, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., a leading international financial services organization in Canada.

Formerly known as Birla Sun Life Insurance Company Limited, ABSLI is one of India's leading life insurance companies offering a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

ABCL, the holding company, is a Universal Financial Solutions provider and one of the largest financial services players in India. It is committed to serving the end-to-end financial needs of its retail and corporate customers under a unified brand — Aditya Birla Capital. Delivering a wide range of money solutions for protecting, investing and financing, Aditya Birla Capital serves millions of customers across the country.

Apart from life insurance, ABCL has a significant presence across several business sectors including NBFC, asset management, health insurance, housing finance, private equity, general insurance broking, wealth management, broking, online personal finance management and pension fund management.

www.adityabirlacapital.com/lifeinsurance

Disclaimer

ABSLI Total and Permanent Disability Rider is underwritten by Birla Sun Life Insurance Company Limited (ABSLI). This is a non-participating traditional critical illness rider. Unless otherwise specifically stated all terms & conditions are guaranteed during policy term. ABSLI reserves the right to recover levies such as Goods and Services Tax levied by the authorities on insurance transactions. If there be any additional levies, they too would be recovered from you. This brochure contains only the salient features of the rider. For further details please refer to the policy contract. For more details and clarification call ABSLI at 1-800-270-7000.

IRDAI hereby clarifies to the public that
- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums

- IRDAI does not announce any bonus.

Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Aditya Birla Sun Life Insurance Company

Limited (Formerly Birla Sun Life Insurance Company Limited)

Registered Office: One Indiabulls Centre Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013. **Call Centre:** 1-800-270-7000 www.adityabirlasunlifeinsurance.com

Reg. No. 109 | CIN: U99999MH2000PLC128110 ADV/11/17-18/1150 VER1/NOV/2017