



Safeguard your family's financial future with customizable options

ABSLI Group Accidental Death & Dismemberment Plus Rider

**Aditya Birla Sun Life
Insurance Company Limited**



**ADITYA BIRLA
CAPITAL**

LIFE INSURANCE

INTRODUCING ABSLI Group Accidental Death & Dismemberment Plus Rider

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 any possible eventuality due to accident - be it death, dismemberment.

Addition of **ABSLI Group Accidental Death & Dismemberment Plus Rider** will customize group insurance cover for your members and provide them financial protection in the event of accidental death and dismemberment.

What is the benefit under this Rider?

The rider sum assured is paid in the event of accidental death and dismemberment of the member covered under this rider. In the event of the Life Insured accidentally losing

1. One arm at or above the wrist joint within 180 days of occurrence of such accident, or
2. One leg at or above the ankle joint within 180 days of occurrence of such accident, or
3. Sight in one eye being total, irrecoverable and continuous for a period of 180 days

and provided the rider is in effect, we will pay the Rider Sum Assured as per the benefit table mentioned below:

Event	Benefit payable (percentage of Rider Sum Assured)
Accidental Death	100%
Accidental Dismemberment occurrence of any of the following:	
Loss of any one limb (arm at or above wrist joint or leg at or above the ankle)	50%
Loss of sight in one eye at or above the ankle)	50%
Loss of more than one limb at or above the ankle)	100%
Loss of Sight in both eyes at or above the ankle)	100%
Loss of one limb and sight in one eye	100%

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 ₹10,000
- 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 79 years or 1 year less than the normal retirement age
- Maximum age at maturity is 80 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.

Modal loading will be as per the data attached	Modal Loading (% of Annual premium)
Annual	1.0000
Semi-annual	0.5076
Quarterly	0.2560
Monthly	0.0858

DEFINITIONS

Accidental Death shall mean death

- 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
- is not a result from any of the causes listed in the exclusions for accidental death benefit

Accidental Dismemberment means

- a. Loss of Limb shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle
 - i. which is caused by bodily injury resulting from an Accident and
 - ii. which occurs due to the said bodily injury solely, directly and independently of any other causes and
 - iii. which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover.

- b. Total, permanent and irreversible loss of all vision in both eyes as a result of accident.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes or ;
- ii. the field of vision being less than 10 degrees in both eyes.
- iii. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.
- iv. The blindness must be confirmed by an Ophthalmologist; loss of sight - means total, permanent and irreversible loss of all vision in both eyes as a result an Accident. and must, in the opinion of a suitable medical practitioner, appointed by the company, be deemed permanent.

Supporting Definitions

- **An Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- **"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 member of the family.

What is not covered under this rider?

No Sum assured will be paid if the death of the Life Insured is a direct or indirect result of 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. Death 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

The cover on the basic benefit and any other riders taken will discontinue for the Life Insured, after an accidental death claim registered under this rider. 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.

Tax Benefits

The income tax benefits on Your Policy may be available as per prevailing Income Tax laws in India and any amendment(s) made thereto from time to time. You are advised to consult your tax advisor for details.

Goods and Services Tax (GST)

ABSLI reserves the right to recover levies such as GST levied by the authorities on insurance transactions.

Nomination

Nomination shall be as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment

Assignment shall be as per Section 38 of the Insurance Act, 1938 as amended from time to time

Prohibition of Rebates – 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 upto 10 Lakh rupees.

Fraud and Mis-statement

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 <https://lifeinsurance.adityabirlacapital.com>

Free look cancellation:

By Master Policy Holder:

1. In case the Master Policyholder is not satisfied with the terms and conditions specified in the Master Policy Document, MPH shall have the option of returning the Master Policy Document to us stating the reasons thereof, within 30 days from the date of receipt of the Master Policy Document, as per IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.
2. In case the Product is sold through Distance Marketing mode or Electronic Issuance, the period will be 30 days from the date of receipt of the letter along with Master Policy Document
3. On receipt of the letter along with the Master Policy Document, we shall arrange to refund the premium paid by MPH, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

By Member:

1. In case the Member is not satisfied with the terms and conditions specified in the Certificate of Insurance, he/she has the option of returning the Certificate of Insurance to us stating the reasons thereof, within 30 days from the date of receipt of the Certificate of Insurance, as per IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.
2. In case of the Product is sold through Distance Marketing mode or Electronic Issuance, the period will be 30 days from the date of receipt of the letter along with Certificate of Insurance
3. On receipt of the letter along with the Certificate of Insurance, we shall arrange to refund the premium, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any)

For administrative purposes, all Free-Look requests should be registered by MPH, on behalf of Member.

DISCLAIMERS

ABSLI Group Accidental Death & Dismemberment Plus Rider is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This This is a non-linked, non- participating 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 (GST) 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.

Aditya Birla Sun Life Insurance Company Limited



LIFE INSURANCE

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.