

Rider Policy Document: Reliance Group Accidental Total & Permanent Disablement Rider

Non linked, non-participating, group protection rider

Rider Policy Terms and Conditions and Privileges within referred to

This Rider Policy Document is the evidence of the contract between Reliance Life Insurance Company Limited ('the Company') and the Master Policyholder referred - to in the Base Group Insurance Policy Schedule.

Reliance Life Insurance Company Limited (hereinafter called "the Company") agrees to pay the benefits, as stipulated in the Policy Schedule to the Claimant on the basis of the statements, proposal, declarations and premium along with taxes as applicable from the Master Policyholder on the assurance that the Master Policyholder has agreed to all the Policy terms and conditions referred to in the Reliance Group Accidental Total & Permanent Disablement Rider (UIN: 121B005V02) Rider Policy Document. The Benefits shall be paid only when the rider is opted for and the same are payable as per the stipulations in the Rider Policy Document. The Claimant/ Nominee needs to submit satisfactory proof of title and other applicable documents pertaining to the Policy at the Company office for claiming the benefit.

In addition to the terms, condition and privileges mentioned in this rider document, it is hereby further declared that the Company and the Master Policyholder shall be further subject to the terms, condition and privileges as stipulated in the Base Group Insurance Policy Document and that the Base Group Insurance Policy Schedule and every endorsement placed on the Policy by the Company shall be deemed to be a part of the Policy and the attached rider.



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Plan description

This is a non-linked, non-participating group protection rider where the Master Policyholder pays regular premiums during the Rider policy term, along with Base Group Insurance Policy premiums. Following benefits are payable to the Claimant:

- **On occurrence of Total and Permanent Disablement (TPD) due to an accident**, during the Rider policy term, the Claimant shall receive the TPD Benefit amount that is equal to the Base Group Insurance Policy Sum Assured, as a lump sum or in 5 equated annual installments, from the date of acceptance of the accidental TPD claim.
- **On survival** up to the end of policy term, no amount is payable.

Terms and Conditions

1. Free look

In the event you disagree with any of the terms and conditions of the rider, you may return the Rider Policy Document to the Company within 15 days (applicable for all distribution channels, except for Distance Marketing* channel, which will have 30 days) of its receipt for cancellation, stating your objections, in which case, you shall be entitled to a refund of the premiums paid, subject only to a deduction of the proportionate risk premium for the period on cover and the expenses incurred by the insurer on medical examination of the Insured Member and stamp duty charges.

*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- (i) Voice mode, which includes telephone-calling
- (ii) Short Messaging Services (SMS)
- (iii) Electronic mode which includes e-mail, internet and interactive television (DTH)
- (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and
- (v) Solicitation through any means of communication other than in person

2. Definitions

“**Accident**” means a sudden, unforeseen and involuntary event caused by external and visible means

“**Accidental Death**” means death due to accident, where accident is a sudden, unforeseen and involuntary event caused by external and visible means

“**Benefits**” means the Death Benefit or any other benefit, as the case may be, applicable in the Policy

“**Non-Participating**” means the rider doesn't participate in the profits of the participating fund of the Company

“**Sum Assured**” opted under this plan is the rider Sum Assured

“**Total and permanent disability (TPD)**” means that the Insured Member has, directly as a result of an accident, suffered a total and irrecoverable:

- loss of sight of both eyes, or
- loss by severance of two limbs, where a limb means an entire arm or entire leg, or

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- loss by severance of one limb and the total and irrecoverable loss of the sight of one eye, where a limb means an entire arm or entire leg

3. Key Benefits

3.1. Accidental Total and Permanent Disablement benefit (TPD)

In the event of an Accidental Total and Permanent Disablement, the Company shall pay an amount equal to the rider Sum Assured shown in the Policy Schedule as a lump sum amount or in 5 equal installments. This benefit will be payable if TPD occurs at any time before the expiry date of this benefit and subject to the Base Group Insurance Policy along with the Rider policy is in force at that time.

'Accidental Total and Permanent Disablement' is defined as the total and irrecoverable:

- loss of sight of both eyes, or
- loss by severance of two limbs, where a limb means an entire arm or entire leg, or
- loss by severance of one limb and the total and irrecoverable loss of the sight of one eye, where a limb means an entire arm or entire leg,

Such disablement shall be caused, solely and directly, as a result of an accident caused by outward, violent and visible means, during the course of regular remunerative employment of the Insured Member.

In this case, the rider Sum Assured is an accelerated benefit, and shall be equal to the life cover Sum Assured under the Base Group Insurance Policy. The Rider Policy terminates on payment of the TPD Benefit and no further Sum Assured is payable under the Base Group Insurance Policy.

3.2. Maturity benefit

No maturity benefit is payable under this plan

3.3. Surrender of the Policy

In case of surrender of the Base Group Insurance Policy, individual members of the group have an option to continue the policy as an individual policy till their coverage is terminated.

No surrender benefit is payable under this plan.

4. Other benefit and features

4.1. Age at Entry

This rider allows for a minimum entry age of 18 years as on last birthday and a maximum entry age of 65 years as on last birthday, subject to it being lower than or equal to the maximum entry age as on last birthday, under the Base Group Insurance Policy. However, the Company may allow age at entry below 18 years or above 65 years of age, as on last birthday, if specifically requested by the policyholder on a case to case basis

4.2. Age at maturity

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This rider allows for a maximum maturity age of 99 years as on last birthday, subject to it being lower than or equal to the maximum maturity age as on last birthday, under the Base Group Insurance Policy.

4.3. Continuation option

- i. A Continuation Option is available for employer-employee groups such that the employee has an option to purchase a replacement death cover with Reliance Life Insurance Company Limited, under an individual endowment or whole of life policy, subject to our premium rates, terms, conditions and availability at that time.
- ii. The policy is renewable at the option of the Master Policyholder at the end of every year subject to the then corresponding premium rates for the group of members.

4.4. Experience Refund

This is a without profits product. However, experience refunds are possible based on individual scheme experience only.

4.5. Eligibility Conditions

A. Eligibility criterion for employers::

- a) there are clearly defined eligibility rules for each category of employee.
- b) there is a clearly defined and fixed benefit formula for determining the level of benefit amounts for each category of employee, which precluded individual selection;
- c) there must be more than 20 Insured Persons;
- d) RLIC is the only insurer of Death benefits for the Employer;
- e) not more than 10% of the Insured Persons may be resident overseas;
- f) at least 80% of employees eligible to become Insured Persons – for groups of less than 100 eligible employees at least 90% – do so at the start of the Policy, and 100% of those eligible to become Insured Persons in the future do so within 3 months of first becoming eligible.

If the group no longer meets any of these conditions or if they are not complied with, Free Cover Limit may be varied or removed.

However, the Free Cover limit can be changed immediately if membership of the group varies by more than 10% since the date it was last calculated, or in the event of invasion or war, (whether declared or not), involving India.

B. Free Cover will apply to:

- a) all Insured Persons who are At Work on the date of commencement of the policy; and
- b) all of the Employer's permanent employees who are first eligible to become an Insured Person on or after the date commencement of the policy and who apply to be an Insured Person within 3 months of first becoming eligible, and who are At Work on the date they first apply.

Provided that the persons in (a) or (b) above:

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- c) are up to age 60;
- d) have not been absent from work due to sickness or injury for more than 3 weeks in either of the 2 years prior to the date on which they are eligible to be insured under the Policy;
- e) have joined the employer before attaining age 55.

C. Lives with cover above the free cover limits applicable to the group, will be underwritten and substandard lives with medical conditions and other impairments will be underwritten as per the underwriting rules. The basis of underwriting will be the full amount of cover, including up to the free cover limit.

4.6. Sum Assured

In this case, the rider Sum Assured is an accelerated Sum Assured, and shall be equal to the life cover Sum Assured under the Base Group Insurance Policy. The Rider Policy terminates on payment of the TPD Benefit and no further life cover Sum Assured is payable under the Base Group Insurance Policy

4.7. Premium

For each Policy Period, the Master Policyholder must pay the premium for each Insured Person's rider Sum Assured. The premium rates apply to Insured Persons that we accept on standard terms. For any Insured Persons accepted on special terms, the premium rates will be adjusted and we will advise the Master Policyholder in each case. The Master Policyholder must pay the premium for each Policy Period according to the Premium Payment Frequency. The first premium or first installment premium is due on the day that the first Policy Period starts.

4.8. Premium rebates

The Company shall apply following discounts to the tabular premiums based on existing proportion of female employees in the group.

% Females	Factor
Up to 24%	0.00%
25% - 49%	-3.56%
50% - 74%	-7.12%
75% - 100%	-10.68%

4.9. Premium loading

The Company shall apply below mentioned Premium loading for half yearly, quarterly and monthly frequencies of premium payment.

Premium Frequency	Loading
Monthly	4%

Quarterly	3%
Half-Yearly	2%

4.10. Calculating the premium

We will calculate the premium for each Policy Period by adding up the premiums for each Insured Person. Each Insured Person's premium is calculated by multiplying together:

- i. Their rider Sum Assured for that Policy Period; and
- ii. Their premium rate. The rates are mentioned in Schedule I of this Rider Policy document

However, for any Policy Period that is not exactly 12 months, the Insured Person's premium will be adjusted in the proportion to which the Policy Period bears 12 months.

4.11. Premium Payment

- The premium for the Reliance Group Accidental Total & Permanent Disablement Rider is paid over and above and along with the Base Group Insurance Policy premium
- Premiums may be paid yearly, half-yearly, quarterly or monthly, however, the premium payment mode of the rider must be same as that of the Base Group Insurance Policy.
- The mode of rider premium can be changed only at the time of renewal of the Base Group Insurance Policy, and only when the Base Group Insurance Policy premium frequency changes
- The premium rates under Reliance Group Accidental Total & Permanent Disablement Rider are guaranteed during the rider term.
- Substandard lives with medical conditions or other impairments shall be charged appropriate additional premiums in accordance with the board approved underwriting norms of the Company. Service Tax (along with Education Cess) at the rate declared by the Government from time to time shall be collected along with the rider premiums

4.12. Policy Term

The rider term will be equal to the policy term of the Base Group Insurance Policy, subject to a minimum of 12 months.

The rider commencement date and rider expiry date shall be specified in the Policy Schedule. Premium rate for this rider shall be specified in Schedule I.

4.13. Policy Lapsation

The policy will be lapsed if the due premium are not paid within the grace period of 30 days. The company will not be liable to make any payments if claims are made due to any treatment of illness/ailment/disease diagnosed or hospitalization taking place during the period the policy was in lapse status.

4.14. Revival/reinstatement of the Policy

Revival or Reinstatement of the Policy is not applicable, except with the consent of the Company. Policy alterations will be allowed on the terms offered by the Company from time to time which will be determined as per the standard actuarial practice.

4.15. Renewal of the policy

- i. You will have the option to renew the policy within 30 days after the expiry of the previous policy term at the premium rates, terms and conditions prevailing at the time of renewal of the policy.
- ii. Coverage ceases on the expiry of the previous policy term and no cover exists during this period of 30 days.

5. General Condition

5.1. Payment of claims

The Company shall not pay any benefits under this rider until the Company's requirements have been met to the Company's satisfaction. The Company shall ask for:

- i. Certificate of Insurance, in original
- ii. proof of age of the Insured Member if his or her age is not already admitted in the records of the Company,
- iii. Copies of the First Information Report and the Final Investigation Report thereof, duly attested by the concerned police officials
- iv. Copy of the post-mortem report duly attested by the concerned officials
- v. KYC documents of the Claimant/Nominee as per the Anti Money Laundering (AML) Guidelines. (These include address proof & identity proof)
- vi. such additional requirements as the Company may find necessary to call for.

5.2. Termination of the Rider Policy

The Master Policyholder may terminate the policy at any time by giving a written notice to the Company. The policy terminates on the date of receipt of such a termination notice from the Master Policyholder or a later date as specified in the notice. On termination of the policy by the Master Policyholder, the Insurance Cover in respect of all the members under the Master Policy will cease.

Where the Master Policy is terminated during a policy term for the Master Policyholder, the company shall refund the Surrender Value.

The notice does not affect the company's liabilities in relation to each of the Members on the last day of the notice period for claims arising on or before that date.

5.3. Termination of cover for an Insured Member

- i. The Reliance Group Accidental Total & Permanent Disablement Rider benefit shall automatically terminate if the policy lapses, is made paid up, matures, expires, or is

surrendered provided that termination of these benefits shall be without prejudice to any claim arising prior to such termination.

- ii. Cover for the Reliance Group Accidental Total & Permanent Disablement Rider benefit shall expire on the policy anniversary following the 99th birthday of the Insured Member or the expiry date shown in the Policy Schedule, whichever is earlier.

5.4. Suicide Claim provisions

Total and Permanent disability that results from self injury is excluded.

5.5. Exclusions

Workers engaged in hazardous duties (eg. Flying as aircrew, demolition or use of explosives, underground mining, timber getting, diving) or those in occupation categories for which an occupational loading has not been given in 11(e) above, will not be offered this rider benefit.

The company will not pay any additional benefit on accidental death which results directly or indirectly from any one or more of the following:

- i. engaging in another occupation, unless the same has been agreed upon by us; or
- ii. intentional self injury (whether wholly or partly); or
- iii. participation in any criminal or illegal act; or
- iv. being under the influence of alcohol or drugs except under direction of a registered medical practitioner; or
- v. racing or practicing racing of any kind other than on foot; or
- vi. flying or attempting to fly in, or using or attempting to use, an aerial device of any description, other than as a fare paying passenger on a recognised airline or charter service; or
- vii. participating in any riot, strike or civil commotion, active military, naval, air force, police or similar service; or
- viii. war, invasion, act of foreign enemies, hostilities or war like operations (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, military or usurped power or any act of terrorism or violence.
- ix. Injury or disability before the effective date of the benefit
- x. as a result of sickness or disease
- xi. as a result of Nuclear explosion and radiation of any kind

6. Nomination (Section 39 of Insurance Act, 1938)

The Master Policyholder shall register the nomination of beneficiary, or any change of nomination of any beneficiaries, in his records. Upon receipt of the claim, the Master Policyholder shall provide the

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Company details of nomination to enable payment of the benefits directly to the Insured Member's beneficiary(s); it is the responsibility of the Master Policyholder to advise the Company in writing. The authority should include the beneficiary details as decided and agreed by the Master Policyholder and a statement of nomination signed by the Insured Member.

Every Insured Member shall nominate one or more person to be his beneficiary. If the beneficiary has died at the time that payment is to be made or cannot be reasonably located, then the payment shall be made to the Insured Member's legal heir.

7. Assignment (Section 38 of Insurance Act, 1938)

The members and / or Master Policyholder cannot assign the Policy Account.

8. Prohibition of rebate (Section 41 of the Insurance Act, 1938)

1) 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:

Provided that acceptance by an insurance agent of commission in connection with a Policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

9. Policy not to be called in question on ground of mis-statement after two years (Section 45 of the Insurance Act, 1938)

No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policy holder and that the Policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

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Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Insured Member was incorrectly stated in the proposal.

About Reliance Life Insurance

Reliance Life Insurance Company Limited is a licensed life insurance company registered with the Insurance Regulatory & Development Authority (IRDA) Registration No. 121. Reliance Life Insurance Company Limited offers you products that fulfill your savings and protection needs. Our aim is to emerge as a transnational Life Insurer of global scale and standard.

Tax laws are subject to change, consulting a tax expert is advisable.

Insurance is the subject matter of the solicitation

Reliance Life Insurance Company Limited (Reg. No. 121)

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710, India

Corporate Office: 9th floor/ 10th floor, Building No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai - 400 063

For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 or email us at: rlife.customerservice@relianceada.com

Visit us at www.reliancelife.com

UIN for Reliance Group Accidental Total and Permanent Disability Rider: 121B005V02

Schedule I – Table of Premiums

Reliance Group Term Assurance Plan Policy Number

Premium per Rs 1000 sum insured

Age	Premium* Rs.
18 to 65	0.40

* Exclusive of Service tax as applicable.

Please read Your Policy Details carefully to verify that it correctly reflects the policy you applied for, if you notice any discrepancies please return this Rider Policy Document to us for correction.

