

Tata AIA Life Insurance

Accidental Death and Dismemberment
(Long Scale) (ADDL) Linked Rider

Linked, Individual, Health Insurance Rider



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What is Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider & how is it Beneficial to You?

With every passing day, life's unpredictability increases and so do our worries. In these uncertain times, accidents may happen that can prove fatal by causing disability or result into untimely death. This in return, affects the family's financial well-being. Such emergencies require lump sum financial assistance to overcome the trauma.

Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider is an optional Linked, Individual, Health Insurance Rider - a convenient solution that helps to fill the financial gap for your family in case of an unfortunate death or dismemberment.

Eligibility Criteria:

Minimum Age at entry	As per base plan or 18 years whichever is higher
Maximum Age at entry	As per base plan or 60 years whichever is lower
Maximum Age at Maturity	Maximum Maturity age of the base plan or 70 years whichever is lower
Minimum Sum Assured	₹50,000 or Minimum Sum Assured of the base plan whichever is lower
Maximum Sum Assured	Sum Assured chosen for the basic policy (subject to underwriting)
Premium Mode	Charges will be deducted monthly by cancellation of units of the base policies fund value.
Minimum Rider Coverage Term	5 yrs
Maximum Rider Coverage Term	Basic Policy Term or 70 minus Age at entry, whichever is earlier.
Rider Charge Deduction Term	Same as maximum rider coverage term. The rider charge for healthy standard life is ₹1.40 per thousand of the rider Sum Assured

Plan Benefits in detail:

This rider ensures protection of your family by paying your nominee an amount equal to the rider sum assured in case of an accidental death. In case of severe dismemberment like loss of limbs or bodily functions or severe burns due to an accident, it will pay a percentage of the rider sum assured as per the ADDL benefit chart mentioned below. The benefits will be doubled in case of certain accidental death or dismemberments.

1. ADDL (Long Scale) benefit:

Accidental Death and Dismemberment	Amount of Benefit (as % of rider Sum Assured)
Loss of Life	100%
Loss of Sight of one eye	50%
Loss of Sight of both eyes	100%
Loss of or Loss of Use of one Limb	50%
Loss of or Loss of Use of two Limbs	100%
Loss of Speech and Loss of Hearing	100%
Loss of Hearing	
- both ears	75%
- one ear	25%
Loss of Speech	50%
Loss of or Loss of Use of four Fingers and Thumb of	
- right hand	70%
- left hand	50%
Loss of or Loss of Use of four Fingers of	
- right hand	40%
- left hand	30%
Loss of or Loss of Use of one Thumb	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
Loss of or Loss of Use of Fingers	
- three right joints	10%
- two right joints	7.5%
- one right joint	5%
- three left joints	7.5%
- two left joints	5%
- one left joint	2%
Loss of or Loss of Use of Toes	
- all-one foot	15%
- great-both joints	5%
- great-one joint	3%
Shortening of leg by at least 5cms	7.5%

If the Insured is left-handed, the percentage for the various Accidental Injuries listed in the above schedule of right hand and left hand will be transposed.

2. Accidental Burns -

If the Insured suffers Third Degree Burns due to Accident, we will pay the following amount of benefit if the burnt area occurs and involves:

Area	Damage as a Percentage of Total Body Surface Area	Amount of Benefit (as % of rider Sum Assured)
a) Head	Equal to or greater than 2% but less than 5%	50%
	Equal to or greater than 5% but less than 8%	75%
	Equal to or greater than 8%	100%
b) Body	Equal to or greater than 10% but less than 15%	50%
	Equal to or greater than 15% but less than 20%	75%
	Equal to or greater than 20%	100%

- The Insured will be entitled to maximum 100% of the Sum Assured if more than one loss under tables 1 and 2 above results from the same Accident.
- This Rider Contract will continue upto 100% of the Sum Assured due to Accident resulting in losses under tables 1 and 2 above. In case the loss is less than 100% the rider will continue for the balance Sum Assured.

Double Benefit:

The amount of benefit provided in the Schedule of Benefits under tables 1 and 2 above will be doubled if the Accidental Injury for which the benefit is payable occurs under any of the following circumstances:

- While the Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded.
- While the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; or
- As a direct result of the burning of the following public buildings ONLY: theatre, cinema, public auditorium, hotel, school and hospital.
- When the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

Please note that this rider can be attached to individual linked products of the company.

Occupation Loading:

Occupation loading will be charged depending on the

occupational class, as per the table given below In case of any occupation change during the term of the policy appropriate occupation loading will be done depending on the new occupational class. The Life Assured has to inform the Company in writing and the Company may revise the premium charges appropriately based on the current occupation.

Occupational Class	Rider Charge per 1000 Rider SA
1	1.40
2	1.75
3	2.80
4	3.50

Appropriate premium charges will be deducted by debiting the base policy fund value.

Exclusions:

No benefit shall be payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane.
- Pre-existing Disease i.e. any condition, ailment, injury or disease:
 - That is/are diagnosed by a physician within 48 months prior to the effective date of the Policy issued by the Insurer or its revival
 - For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the Policy issued by the Insurer or its revival.

Wherever the proximate cause is accident which has occurred after the policy inception date, this exclusion shall not apply.

- War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent only.
- 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
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner

- g) 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.
- h) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- i) "Death or bodily injuries which result directly, solely and independently of any other causes from an Accident AND which occurs after 90 days of the Accident are excluded" In the event the Insured enters into a Coma (as per definition of health regulations) within 90 days after the date of Accident and the death of the Insured occurs after 90 days from the date of Accident, such a claim shall be payable, provided that the claimant can prove using primary medical records that the death of the Insured resulted directly and solely from accident and independent of any other causes and claims investigations conducted by the company concur in their findings"

Termination

This rider shall automatically terminate by the occurrence of the earliest of the following:

- a. End of rider coverage term
- b. Termination of Basic Policy
- c. On Complete withdrawal/Surrender of Basic Policy
- d. If the basic policy is not revived within 3 years from the date of discontinuance
- e. On the date of accident resulting in loss as mentioned in Schedule of Benefits, the total benefit at no point will exceed 100% of Sum Assured.

Termination or cancellation of the Supplementary Contract shall be without prejudice to any claim arising prior to such termination or cancellation unless otherwise specified.

Discontinuance of Premium of Basic Policy-

On non-payment of premium for Basic Policy, the rider status shall follow the Basic Policy status.

In the event of base policy being converted into reduced paid-up status, rider shall follow the same.

Reduced Sum Assured for this Rider= Rider Sum Assured •
(t/n)

Where t = number of premiums paid for Basic Policy

n = number of premiums payable for Basic Policy

The rider charges will be deducted on the reduced paid up sum assured, subsequent to the paid up status.

Addition /Deletion of Riders

This rider can be taken only at inception. Rider deletion can be done on customer's request and will be effective from the next monthly anniversary.

Increase/ Decrease in Sum Assured

Increase or decrease in sum assured is not allowed

Maturity/ Surrender Benefit

Nil

Other Features

For the purpose of this Supplementary Contract, the clauses covering Free Look, Revival, Grace Period, Fraud & Non-Disclosure, Misstatement of Age & Gender and Exclusions in the Basic Policy shall apply.

Loans- There are no loans available with this rider.

Suicide - No benefit will be paid

Grace period - Not applicable

Assignment

Assignment allowed as per Section 38 of the Insurance Act 1938 as amended from time to time.

Nomination

Nomination allowed as per provisions of Section 39 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.

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Tax Benefits

Premiums paid under this plan are eligible for tax benefits under Section 80D of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture company, formed by Tata Sons and AIA Group Limited (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the company and AIA holds (49 per cent)

through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

Disclaimer

- The Brochure is not a contract of insurance. This Brochure should be read along with Basic Plan Brochure and Benefit Illustration before concluding a sale. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website.
- This Rider is underwritten by Tata AIA Life Insurance Company Ltd. This rider is not a guaranteed Issuance Rider and it will be subject to Company's underwriting and acceptance.
- Insurance cover is available under this product.
- Participation by customers shall be on voluntary basis.
- All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy
- Taxes, duties, surcharge, cesses or levies as may be applicable under the extant laws/regulations shall apply and will be entirely borne by the policyholder, in addition to the rider premium

**BEWARE OF
SPURIOUS/
FRAUD PHONE
CALLS!**

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



Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110)

CIN: U66010MH2000PLC128403. **Registered & Corporate Office:**

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(local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.

Unique Reference Number: **L&C/Advt/2020/Sep/1212** • UIN: **110A027V02**