

Tata AIA Life Insurance

Accidental Death and Dismemberment  
Long Scale) (ADDL) Rider

A Non-Linked, Non-Participating, Individual  
Health Insurance, Pure Risk Premium Rider



*Complete* \_\_\_\_\_  
**Rakshakaran**

## Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider

Non Linked, non participating Individual Health insurance Pure risk premium rider

### What is Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) 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) Rider is an optional premium paying rider which provides a convenient solution that helps fill the financial gap for your family in case of an unfortunate death or dismemberment.

#### Eligibility Criteria:

<b>Minimum Age at entry</b>	As per base plan or 18 years whichever is higher
<b>Maximum Age at entry</b>	As per base plan or 65 years whichever is lower
<b>Maximum Maturity Age</b>	Maximum Maturity Age of the base plan or 85 years whichever is lower
<b>Minimum Sum Assured</b>	₹50,000 or minimum Sum Assured of the base plan whichever is lower
<b>Maximum Sum Assured</b>	Sum Assured chosen for the base plan (subject to underwriting)
<b>Premium Modes</b>	Same as base plan
<b>Rider Coverage Term</b>	Subject to the policy term of the base plan or 85 years of age, whichever is earlier
<b>Premium Payment Term (PPT)</b>	Same as PPT of the base plan or upto age 85 whichever is earlier

#### Plan Benefits in detail:

In case of accidental death or 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 schedule 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 (% of Rider SA)
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%
<b>Loss of Hearing</b>	
- both ears	75%
- one ear	25%
<b>Loss of Speech</b>	
	50%
<b>Loss of or Loss of Use of four Fingers and Thumb of</b>	
- right hand	70%
- left hand	50%
<b>Loss of or Loss of Use of four Fingers of</b>	
- right hand	40%
- left hand	30%
<b>Loss of or Loss of Use of one Thumb</b>	
- both right joints	30%
- one right joint	15%
- both left joints	20%
- one left joint	10%
<b>Loss of or Loss of Use of Fingers</b>	
- 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%
<b>Loss of or Loss of Use of Toes</b>	
- 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 (% of Rider SA)
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%

- a. 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.
- b. This Rider Contract will continue up to 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:

1. 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.
2. While the Insured is in an elevator car (elevators in mines and on construction sites excluded) duly certified to carry passengers; or
3. As a direct result of the burning of the following public buildings ONLY: theatre, cinema, public auditorium, hotel, school and hospital.
4. When the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

## Exclusions:

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

- a) Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane.
- b) 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.

- c) 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.
- d) Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent only.
- e) 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.
- f) 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.

The rider would not be offered to any excluded group as mentioned above in the exclusions.

## Termination

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

- a. End of rider coverage term
- b. Termination of Base Plan
- c. Payment of surrender value
- d. If the Base policy along with rider contract is not revived within revival period of the base policy
- e. On the date of accident resulting in the loss as mentioned in Schedule of Benefits subject to maximum 100% of the Rider 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. The payment to or acceptance by us or our agent of any premium subsequent to termination or cancellation shall not create any liability on our part except to refund any such premium.

## Lapsation

The rider will lapse on non payment of premiums of the basic policy and this rider

## Revival:

If the base policy had lapsed, on revival of the base policy on repayment of all due premium within the revival period, the rider will get revived along with the base policy. This rider cannot be revived independently and can only be revived along with the revival of the base policy within five years from the due date of first unpaid premium.

## Reduced Paid-Up:

- This benefit is available only for limited premium riders, in the event of base policy being converted to a reduced paid-up policy, provided
  - 2 full years' Rider Premium has been paid, where rider premium payment term is less than 10 years; or
  - 3 full years' Rider Premium has been paid, where rider premium payment term is equal to or more than 10 years.
- In such case, the Rider Sum Assured will be reduced and the rider will be converted to reduced paid-up rider as per the formula mentioned below:

Reduced paid-up value = (Total rider premium received / Total rider premiums receivable) X Rider Sum Assured

Surrender Payment	Payable when	Surrender Value
Regular Pay	Not available	Not available

Premium Payment	Payable when	Surrender Value
Limited Pay	After payment of 2 full years' rider premium, where rider premium payment term is less than 10 years	75% x (Total Rider Premiums Paid excluding first year rider premium) x ((Policy Term - Premium Payment Term) / Policy Term) x (Balance Policy Term / Policy Term)
	After payment of 3 full years' rider premium, where rider premium payment term is equal to or more than 10 years	

## Addition /Deletion of Rider

This Rider can be taken only at inception. Deletion of Riders is allowed as per surrender clause.

## Other Features

For the purpose of this Supplementary Contract, the clauses covering, Free look, Revival, Incontestability, Fraud & Non-Disclosure, Misstatement of Age & Gender and Exclusions in the Base Policy shall apply.

**Loans** - There is no loan available with this rider.

**Suicide** - In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

**Grace Period** - Same as base policy

**Tax Benefits** - Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act. 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.

## 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

## 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 base 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
- Riders are not mandatory and are available for a nominal extra cost.
- Participation by customers shall be on voluntary basis
- Taxes, duties, surcharge, cesses or levies as may be applicable under the extant laws/regulations shall apply and will be entirely borne/paid by the policyholder, in addition to the payment of rider premium

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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.

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