

**TATA AIG LIFE INSURANCE  
COMPANY LIMITED**

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**SUPPLEMENTARY CONTRACT**

Attaching to

Group Policy No. :

Policyholder :

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**GROUP ACCIDENTAL DISMEMBERMENT AND DISABILITY BENEFIT  
CONTINENTAL SCALE**

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- SCHEDULE -

Effective Date :

Insured Members :

Principal Sum :

Additional Premium Rate :

Date of Issue :

**FOR AND ON BEHALF OF TATA AIG LIFE INSURANCE COMPANY LIMITED**

  

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THIS SUPPLEMENTARY CONTRACT is issued by TATA AIG Life Insurance Company, Limited (hereinafter called the "Company") and shall form a part of the Group Term Life Policy (hereinafter called the "Basic Policy") to which it is attached.

The Company agrees, in consideration of the payment in advance to the Company of the additional premiums applicable to this Supplementary Contract and computed in accordance with the Additional Premium Rate stated in the Schedule hereto, to cover the Insured Members as provided by and subject to the provisions herein contained.

### **Section 1 - Basic Policy Provisions**

This Supplementary Contract is subject to all the Provisions of the Basic Policy except as herein modified. Reference in such Provisions to the Basic Policy shall be deemed, unless the context otherwise requires, to include a reference to this Supplementary Contract.

### **Section 2 - Definitions**

In this Supplementary Contract unless stated otherwise:

- 1       **“Accidental Injury”** covers dismemberment which results directly from Bodily Injury and occurs within 90 days of the date of Accident.
- 2       **“Accident”** refers to a sudden, unforeseen and involuntary event caused by an external, violent and visible means which causes a Bodily Injury.
- 3       **“Bodily Injury”** means an abnormal bodily condition which occurs while the relevant Supplementary Contract is in force caused solely by accident and independent of any other cause and not therefore due to illness or disease.
- 4       **“Loss of Fingers or Toes”** means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.
- 5       **“Loss of Sight”** means total irreversible loss of sight in one or both eyes, duly certified by an ophthalmologist’s report, as a result of Accident.
- 6       **“Loss of Limb”** means loss by physical severance of a hand at or above the wrist or of a foot above the ankle.
- 7       **“Loss of Use”** means total permanent functional disablement and is treated like the total loss of said limb or organ.
- 8       **“Loss of Speech”** means the disability in articulating any three of the four sounds which contribute to speech, namely the Labial sounds, the alveololabial sounds, the Palatal sounds and the Velar sounds; or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.
- 9       **“Loss of Hearing”** means the entire and irrecoverable loss of hearing measuring more than 80 dB.

### **Section 3 - Benefits**

If, while this Supplementary Contract is in force, any Insured Member shall sustain Accidental Injury and shall thereby suffer any of the results described in the following Schedule of Indemnities, the Company, on receipt and approval of proof, shall, subject to the provisions, conditions and limitations contained herein or which may be endorsed hereon, pay an indemnity according to the said Schedule, but only one of the amounts specified in items 1 to 15 inclusive, the largest, will be paid if any Accidental Injury results in more than one loss event.

#### **SCHEDULE OF INDEMNITIES**

1	Permanent total loss of sight of both eyes	100%
2	Permanent total loss of sight of one eye	100%
3	Loss of or the Permanent Total Loss of use of two limbs	100%
4	Loss of or the Permanent Total Loss of use of one limb	100%
5	Loss of speech and hearing	100%
6	Permanent Total Loss of hearing in	
	(a) both ears	75%
	(b) one ear	25%
7	Loss of speech	50%
8	Permanent total loss of the lens of one eye	50%
9	Loss of or the Permanent Total Loss of use of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
10	Loss of or the Permanent Total Loss of use of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
11	Loss of or the Permanent Total Loss of use of one thumb	
	(a) both right phalanges	30%
	(b) one right phalanx	15%
	(c) both left phalanges	20%
	(d) one left phalanx	10%

12	Loss of or the Permanent Total Loss of use of fingers	
	(a) three right phalanges	10%
	(b) two right phalanx	7.50%
	(c) one right phalanx	5%
	(d) three left phalanges	7.50%
	(e) two left phalanges	5%
	(f) one left phalanx	2%
13	Loss of or the Permanent Total Loss of use of toes	
	(a) all – both feet	15%
	(b) great – both phalanges	5%
	(c) great – one phalanx	3%
	(d) other than great, each toe	1%
14	Fractured leg or patella with Established non-union	10%
15	Shortening of leg by at least 5 cm	7.50%

NOTE : - Where the Insured Member is left-handed, the percentages relating to the right arm shall apply to the left arm or vice versa.

#### **Section 4 - Permanent Total Disability**

When, as a result of Accidental Injury and commencing within twelve (12) months from the date thereof, the Insured Member is totally and permanently disabled and prevented from engaging in any gainful occupation or employment for the remainder of his lifetime, the Company shall pay, provided such disability has continued for a period of twelve (12) consecutive months and is total, continuous and permanent at the end of this period, the Principal Sum less any other amount paid or payable under this Supplementary Contract as the result of the same Accidental Injury.

#### **Section 5 - Risks Excluded**

The insurance under this Supplementary Contract shall not cover any loss or disability caused directly or indirectly, wholly or partly, by any of the following occurrences:

- (a) deliberate act(s) of the Policyholder or Nominee(s);
- (b) assault
- (c) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- (d) riot and civil commotion, industrial action or terrorist activity;
- (e) self-destruction or any attempted self-destruction while sane or insane;
- (f) war, declared or undeclared, or revolution;
- (g) violation or attempted violation of the law or resistance to arrest;
- (h) participation in any fight or affray;
- (i) racing on wheels or on horse;
- (j) participation in scuba diving;
- (k) accident occurring while or because the Insured is under the influence of alcohol or any non-prescribed drug;
- (l) food poisoning or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);

- (m) entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
- (n) pre-existing physical handicap;
- (o) due to any kind of sickness, disease or congenital defects.
- (p) complications of surgical procedures or accidents occurring during surgical or therapeutic procedures.

### **Section 6 - Filing proof of Loss**

It shall be a condition precedent to the liability of the Company to make payment of any benefit hereunder that satisfactory Proof of Loss must be furnished to the Company at its Issuing Office within ninety (90) days after the date of such loss.

### **Section 7 - Examination**

The Company shall have the right and opportunity to examine the Insured Member when and so often as it may reasonably require whilst any claim is pending hereunder, and also the right and opportunity to call for an autopsy in case of death where such autopsy is not forbidden by law.

### **Section 8 - Payment of Indemnities**

Unless stated to the contrary in the Policy to which this Supplementary Contract is attached, and if applicable, all indemnities under this Supplementary Contract are payable to the Insured Member.

### **Section 9 - Prior Losses**

If an Insured Member, prior to his effective date of coverage, had suffered any of the losses described in the Schedule of Indemnities, the insurance hereunder on this Insured Member shall be issued for the full amount in accordance with the Schedule, provided however that payment of any benefit shall be made in accordance with the above Schedule of Indemnities for the specific loss resulting from the Accident which occurred after the effective date of his coverage.

Subsequently, should the Insured Member suffer from another loss in a separate Accident, coverage shall be for that specific loss resulting from this subsequent Accident without reference to any previous loss.