

## To Know More:

### **BENEFITS OFFERED:**

#### **1) Basic Death benefit:**

#### **2) Group Total and Permanent Disability Insurance Rider:**

If, while the Policy and this Rider are in force, the Insured person sustains Disability, the Company will pay to the person or persons entitled the amount(s) as stated in the Policy Schedule.

A life shall be regarded as being totally and permanently disabled under a "3 ADL Failure" definition of disability, only if that life, due to accident or sickness, has been rendered disabled to such an extent that there are at least 3 of the 6 activities of daily living which that life is unable to perform without the continuous assistance of another person. This rider comes in three options

- (1) as catering to the conditions as a result of Sickness and Accident or
- (2) just as a result of Sickness or
- (3) as a result of Accident.

In order for a benefit to be payable, such disability must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable medical practitioner, appointed by the company, be deemed permanent.

The activities of daily living are:

- ❖ **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means,
- ❖ **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances,
- ❖ **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa,
- ❖ **Mobility:** the ability to move indoors from room to room on level surfaces,
- ❖ **Contenance:** the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene,
- ❖ **Feeding:** the ability to feed oneself once food has been prepared and made available.

### **AGE LIMITS:**

- 1) 18 – 65 years old (If insured persons are more than 30)

### **DATA REQUIREMENT(S):**

- 1) Name of Insured Persons
- 2) Date of Births
- 3) Gender
- 4) Designations
- 5) Individual Salaries - **It will be kept highly confidential**
- 6) Sum Assured Basis (Salary multiple)
- 7) Death and Disability Claim information (year wise and rider wise)