

## **To Know More:**

### **BENEFITS OFFERED:**

- 1) Basic Death
- 2) Accidental Death
- 3) Permanent Partial Disability (Accidental and Sickness)
- 4) Permanent Total Disability (Accidental and Sickness)
- 5) Total and Temporary Disability (Accidental and Sickness)
- 6) Accidental Medical Reimbursement
- 7) Accidental Death Benefit - Standalone
- 8) Terminal Illness
- 9) Funeral Expense
- 10) Grocery Expense

### **AGE LIMITS:**

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 (If the basis of sum assured is salary multiple) – **It will be kept highly confidential**
- 6) Sum Assured Basis (Flat Sum Assured, Category Based, Salary Multiple etc.)
- 7) Death and Disability Claim information (year wise and rider wise)

#### **1. Basic Death:**

This provides that upon the event of death of the insured person, the Company will pay to the person or persons entitled the amount(s) as stated in the Policy Schedule and in the manner as stated therein.

#### **2. Group Accidental Death Insurance Rider**

While the Policy and this Rider are in force, if the Insured person sustains bodily injuries caused solely by, external and purely accidental means and within ninety days after such injuries are sustained, suffers the loss of life as a direct result of such injuries, the Company will pay to the person or persons entitled the amount(s) as stated in the Policy Schedule and in the manner as stated therein.

#### **3. Group Partial Permanent Disability Insurance Rider**

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 as per the policy schedule. For the purpose of this Benefit, Disability means partial permanent disablement by accident or

sickness, where partial disability on a permanent basis shall be deemed to be the complete and irrecoverable physical loss. This rider can also cater only specifically for PPD through Sickness or Accident as well.

In the event of subsequent Death or Total and Permanent Disability of an Insured Person, after payment has been made under this Rider, and provided that the death or Total and Permanent Disability occurred within 90 days of the onset of the Partial Permanent Disability, and was caused by the same accident that caused the Partial Permanent Disability, then the Company shall reimburse the amount of Life Insurance Benefit that would have been payable prior to the partial permanent disablement less the amount reimbursed for that partial permanent disablement or any payment made under Total and Permanent Disability.

#### 4. **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:

- a) **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,
- b) **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances,
- c) **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa,
- d) **Mobility:** the ability to move indoors from room to room on level surfaces,
- e) **Contenance:** the ability to control bowel and bladder function so as to maintain a satisfactory level of personal hygiene,

f) **Feeding:** the ability to feed oneself once food has been prepared and made available.

**5. Total Temporary Disability (Accident and Sickness):**

While the Policy and this Rider are in force, the Insured person sustains Disability (accident or sickness), the Company will pay to the person or persons entitled the amount(s) as stated in the Policy Schedule after a deferred period of 30 days. Purpose of this benefit, disability means temporary total disablement by accident or sickness whereby an insured person becomes wholly and continuously disabled as a direct result of such accident and independently of all other causes, rendering him unable to perform each and every duty pertaining to his usual occupation.

**6. Group Accident Medical Expense Insurance Rider**

While the Policy and this Rider are in force, if the Insured person sustains bodily injuries caused solely by, external and purely accidental means and within ninety days after such injuries are sustained, incurs medical expenses as a direct result of such injuries and independently of all other cause upon receipt of due proof in writing of the medical expenses incurred the insured, the company will, pay to the person or persons entitled thereto under the Policy Provisions, the Rider Sum Assured as stated in the Policy Schedule and incurred during the policy period or within 30 days of the end of the policy period.

**7. Funeral Expense Rider:** This benefit is provided to mostly low-income workers to cover funeral expenses in the event of the insured person's death.

**8. Grocery Expense Rider:** In case of a death of the insured person the Grocery Expenses benefit will be payable to the beneficiaries on per month basis up to a maximum period of 12 months

**9. Group Critical Illness Insurance Rider**

While the Policy and this Rider are in force, the Insured Person is diagnosed as having suffered from one or more of the Critical Illnesses listed below for the first time after the Inception Date and having survived for 30 days after such diagnosis, the company will pay to the person or persons entitled, the amount(s) as stated in the Policy. No amount will be paid in respect of a Critical Illness diagnosed within a period of 90 days of the Inception Date. The following Critical Illnesses shall be covered under this Rider:

- a) **Cancer**
- b) **Myocardial Infarction**
- c) **Stroke**
- d) **Coronary Artery Surgery**

- e) Renal Failure
- f) Major Organ Transplant
- g) Blindness
- h) Surgery for a Disease of the Aorta
- i) Multiple Sclerosis
- j) Coma
- k) Alzheimer's Disease
- l) Major Burns

#### **10. Group Terminal Illness Insurance Rider**

While the Policy and this Rider are in force, the Insured Person is diagnosed as having a Terminal Illness which would result in the life span of the Insured Person being reduced to a period of not more than the Reduced Life Expectancy Period stated in the Policy Schedule, the Company will pay to the person or persons entitled the amount(s) as stated in the Policy Schedule. Terminal Illness benefit will not be provided if the Insured has been continuously insured under this Rider for less than six months as at the date of diagnosis of Terminal Illness.