

**CreditAccess Life – Accidental Disability Benefit Rider**  
**Non-Linked Non-Participating One-year renewable Group Rider**  
**UIN: 163B002V01**

**About the product**

CreditAccess Life – Accidental Disability Benefit Rider is a Non-linked, Non-Participating, One-year renewable Group Rider.

This product covers total permanent disability due to accident. The target customer segment for the product is rural and urban consumers. The product will be sold on the group platform through employer-employee groups, other financial institutions, and other affinity groups.

**Key features**

**Accidental Disability Benefit:** If member becomes total permanent disabled due to accident during the policy term the Accidental Disability Rider Benefit will be paid.

Master Policy Holder can opt for Accidental Disability Benefit Rider up to basic sum assured subject to maximum of Rs.50,00,000.

**Eligibility**

Minimum age for insurance cover	18 years
Maximum age for insurance cover	74 Years
Minimum sum assured	Rs.10,000
Maximum sum assured	Rs. 50,00,000
Policy term	1 year

**Other Terms and Conditions**

**Assignment:** As per base plan.

**Freelook period:** A period of 30 days from the date of receipt of policy document to review the terms conditions of the policy and where the master policy holder/ member disagrees to any of these terms and conditions, has an option to return the policy stating the reasons of objection. On receipt of the request, the company will cancel the Certificate of Insurance and will refund the premiums paid.

**General Conditions:** Applies in case of total permanent disability due to accident, directly and independently of any other cause and has been subject to one (or more) of the following impairments.

- Total and permanent loss of sight in both eyes.
- Loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle.
- Total and permanent loss of sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.
- Member shall not be able to earn an income from the date of the accident onwards from any occupation or profession.
- Disability must have persisted continuously for a period of at least 180 days from the occurrence of such accident, and must, in the opinion of a suitable medical practitioner, be deemed permanent.

**Nomination:** As per base plan.

**Exclusions:**

**Alterations:** No alterations/changes are allowed post-issuance except error corrections, if any.

**Critical illness:** Not applicable under this product.

**Grace period:** Not applicable under this product.

**If disability due to below:**

- Self-inflicted injuries, attempted suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security or police organisation.

**Lapse:** Not applicable under this product.

**Maturity or Survival benefits:** Not applicable under this product.

**Reduced paid up value:** Not applicable under this product.

**Revival of policy:** Not applicable under this product.

**Surrender:** Not applicable under this product.