



**Star Union Dai-ichi**  
Life Insurance



# SUD Life Accidental Death and Total & Permanent Disability Benefit Rider - Traditional

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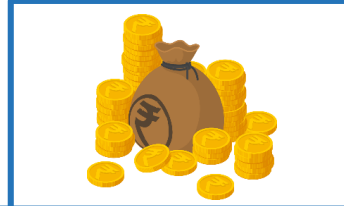
A Individual Non Linked Non Participating Rider

**UIN: 142B005V01**

*We mean life!*



This rider provides additional benefits to the insured in the unfortunate event of his or her meeting with an accident during the contract period under this rider.



Rider Sum Assured will be paid\* to the nominee/Legal in case of accidental death or Total and Permanent disability due to Accident



The rider can be attached to the base policy at inception or on any Policy Anniversary, provided the base policy is In-force

# Eligibility Criteria

Parameters	Minimum	Maximum
Entry Age (Years)	18	65
Maturity Age (Years)	---	71
Policy Term (Years)	5	47
Rider Sum Assured	Rs. 10,000/- per policy	Rs. 50,00,000/- per life
Annualized Premium:	Rs. 8	Rs. 71,300

# How Does This Plan Work?

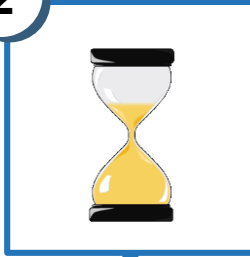
1



Select the \*rider sum assured :  
Rs. 10,000 per policy to  
Rs. 50 Lacs per life.

\*The rider benefit shall not exceed the Sum Assured under the base individual life insurance policy to which this rider would be attached.

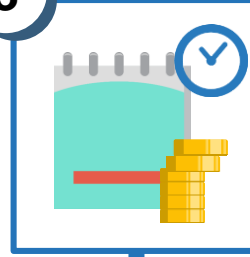
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The rider is offered as an add on benefit to the base plan at the inception of the policy or on any Policy Anniversary

The \*policy term and the \*premium paying term in equal to the base plan.

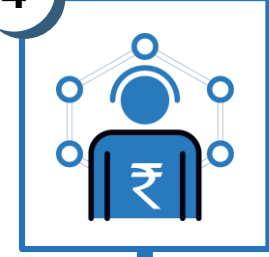
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Select the premium payment modes:

- Yearly
- Half-yearly
- Quarterly
- Monthly

4



Based on all this information and the entry age, the premium is calculated

\*The Rider policy term and the premium paying term shall always be equal to the policy term and premium paying term of the Base Policy to which the rider is attached. In case where the rider is not attached at the inception of the policy, but is added at a later Policy Anniversaries, the Rider policy term and premium paying term should be equal to the outstanding policy term and premium paying term under the Base Policy



## On Death due to Accident

On death of the Life Assured due to Accident, 100% of Rider Sum Assured will be paid to the claimant provided the policy is in force as on the date of death of the Life Assured and the contract ceases thereafter.



## On Total and Permanent disability due to Accident

Rider Sum Assured will be paid to the policyholder in 10 equal half-yearly installments wherein each installment amount will be equal to Rider Sum Assured multiplied by 10%, provided the policy is in force (as on the date of occurrence of event) and the rider contract ceases after payment of the last installment

In case of death of the Life Assured during the receipt of Accidental Total and Permanent disability benefit, the remaining total of all outstanding installments under this Rider will be paid to the nominee/beneficiary and the contract ceases.

“**Accidental Death**” means the death of the Insured which results due to Accident or from Accidental Injury and occurs within 180 days of the date of Accident

“**Accidental Injuries**” means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a company appointed Medical Practitioner or a Doctor attached to a Government Hospital.

“**Accident**” refers to a sudden, unforeseen and involuntary event caused by external, violent and visible means.

“**Medical Practitioner**” means a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction: and is acting within the scope and jurisdiction of his license.

The Life Assured will be declared “**Totally and Permanently Disabled**” only if as a result of Accidental bodily injury, the Life Assured has been rendered unable to perform independently (even with the use of assistive devices) at least 3 of the following 6 “Activities of Daily Living”:

- **Washing**: the ability to wash in the bath or shower (including getting into and out of the bath and 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;
- **Toileting**: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- **Feeding**: the ability to feed one-self once food has been prepared and made available.

The disability benefit due to Accident/Accidental Injury will become payable immediately in case of complete severance of limbs. However for disability other than complete severance of limbs, the said disability should have persisted continuously for a period of at least 180 days ,in order for a benefit to be payable. If the permanent nature of the disability is established by the company appointed medical practitioner, then the claim will be payable.

If the company appointed medical practitioner does not agree to the permanent nature of the disability, then in order to pay the benefit, the same will compulsorily be verified and certified by a Doctor attached to a Government Hospital



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**Star Union Dai-ichi Life Insurance Company Limited**  
IRDAI Regn. No: 142 | CIN: U66010MH2007PLC174472

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