

# ICICI PRU **Unit Linked Accidental Death Rider**

To enhance the protection of your unit linked policy you can select this rider to provide additional benefits.

## Benefits

If you have an accident that results in your death during the term of the rider, the Rider Sum Assured will be paid to your nominee.

## ICICI Pru Unit Linked Accidental Death Rider at a glance

Minimum / Maximum age at entry	18 / 55 years
Maximum cover ceasing age	65 years
Term of the rider	Same as the base policy, subject to the maximum cover ceasing age mentioned above.
Rider Sum Assured	Equal to the Sum Assured of the base policy, subject to a maximum of ₹ 50 lakh.

## Charge

The charge for this rider will be deducted by cancellation of units on a monthly basis. The charge is independent of age and is ₹ 45 p.a. per ₹ 1 lakh of Rider Sum Assured. This charge is guaranteed for the term of the contract.

# Terms and conditions

## 1. For the purpose of this plan:

- An "Accident" is a sudden, unforeseen and involuntary event caused by external and visible means.
- "Bodily Injury" means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.
- "Accidental Death" shall mean death which:
  - is caused by Bodily Injury resulting from an Accident and
  - occurs due to the said Bodily Injury solely, directly and independently of any other causes and
  - occurs within 180 days of the occurrence of such Accident

2. Rider Sum Assured is payable on death due to accident. Death due to accident must be caused by violent, external and visible means. The accident shall result in bodily injury or injuries to the Life Assured independently of any other means. Such injury or injuries shall, within 180 days of the occurrence of the accident, directly and independently of any other means cause the death of the Life Assured. In the event of the death of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit.

3. The rider can be attached to an applicable policy at the inception of such policy or at any subsequent policy anniversary, subject to the age restrictions mentioned above.

## 4. Non forfeiture conditions:

- The Company shall not be liable to pay the rider benefit if the monies under the base policy are in the Discontinued Policy Fund at the time of accident.
- The Company shall not be liable to pay this benefit in case the death of the Life Assured occurs after the date of termination of the base policy.
- Rider cover and rider charges shall cease from the policy anniversary following an intimation from the Policyholder that he or she wants to discontinue the rider.

5. Nomination Requirements: Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938, as amended from time to time. For more details on this section, please refer to our website.

6. Assignment requirements: Assignment in the policy will be governed by Section 38 of the Insurance Act, 1938, as amended from time to time. For more details on this section, please refer to our website.

## 7. Exclusions:

The benefit under this rider shall not be paid if death due to accident is caused:

- a. by attempted suicide or self-inflicted injuries while sane or insane, or whilst the Life Assured is under the influence of any narcotic substance or drug or intoxicating liquor; or
- b. by engaging in aerial flights (including parachuting and skydiving) other than as a fare paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route; or
- c. by the Life Assured with criminal intent, committing any breach of law; or
- d. due to war, whether declared or not or civil commotion; or
- e. by engaging in hazardous sports or pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

8. This rider is only available for select unit Linked products and cannot be purchased on a standalone basis. For more details, please consult your advisor or visit our website [www.iciciprulife.com](http://www.iciciprulife.com).



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