

HDFC LIFE GROUP CREDIT PROTECT INSURANCE PLAN (UIN 101N079V01)

ADDITIONAL POLICY PROVISIONS

HDFC LIFE GROUP ACCIDENTAL DEATH BENEFIT RIDER (UIN 101B012V01)

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L1. Definitions

In addition to the standard policy provisions for HDFC Life Group Credit Protect Insurance Plan, the following definition shall apply for the purposes of this booklet:

1. **“ADB Rider Benefit”** is defined as additional benefits payable if the Accidental Death Benefit rider is selected.

L2. Benefits

1. ADB rider sum assured shall be selected at the inception of the Membership Term and cannot be greater than the sum assured for the base coverage. ADB rider sum assured shall follow the same proportionate decreasing pattern as defined in the Benchmark Repayment Schedule.
2. Where the death of the member life insured is as a result of an accident, the Company shall pay the ADB rider sum assured on the membership anniversary immediately preceding, or coinciding with, the date of death.
3. Death must occur within 180 days of accident for this benefit to be payable.
4. The Certificate of Insurance issued to a Scheme Member will set out the rider benefit payable in respect of that member.

L3. Exclusions

1. No accidental death benefit is payable on death of a Scheme Member if the death has occurred directly or indirectly as a result of suicide within one year of the date of first being covered under the policy.
2. No accidental death benefit is payable if death is caused directly or indirectly by any of the following:
 - (a) Infection : Death or Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
 - (b) Drug Abuse: Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
 - (c) Self-inflicted Injury: Intentional self- Inflicted injury.
 - (d) Criminal acts: Member involvement in Criminal and/or unlawful acts.
 - (e) War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
 - (f) Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
 - (g) Aviation: Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.

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- (h) Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- (i) Poison: Taking or absorbing, accidentally or otherwise, any poison.
- (j) Toxic Gases: Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- (k) Physical Infirmary: Body or mental infirmity or any disease.

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