

RIDER: TERM RIDER

(This Rider is Part of the Policy if it is referred in the Schedule)

1.	Definitions	Term Rider provides for payment of an additional amount subject to a maximum of Face Amount of Base Policy should death occur before age 60 years.
2.	Benefits	While the Policy is in full force, and on receipt of proof of death the benefits as specified in the Schedule shall become payable.
3.	Period of Coverage	The rider will remain effective from the Effective Date as shown in the Schedule and shall remain valid unless terminated in accordance with (5) below.
4.	Exclusions	<p>No amount shall be payable under this benefit if death was caused due to:</p> <ol style="list-style-type: none"> 1. Suicide: In the event the Insured commits suicide, whether sane or insane at that time, within one year from the effective date of insurance cover or the date of the Policy or the date of the last reinstatement whichever is later, the insurance cover shall be void and we shall not be liable to pay the Face Amount of Insurance, except refunding the premium(s) received without interest, if any, less any expenses incurred by us. 2. Self-inflicted Injury: Intentional self-inflicted injury. 3. Drug Abuse: Alcohol or solvent abuse, or taking of drugs except under the direction of a registered medical practitioner. 4. 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; 5. Criminal acts: Taking part in Criminal act; 6. Aviation: Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft <p style="text-align: center;">Or</p> <p>Was on a non-military flight for the purpose of descent from the aircraft while in flight.</p> <ol style="list-style-type: none"> 8. Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

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		<p>9. 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.</p> <p><i>These exclusions are in addition to the exclusions listed in the Base Policy.</i></p>
<p>5.</p>	<p>Termination</p>	<p>This rider will terminate on the earlier of:</p> <ol style="list-style-type: none"> 1. The end of grace period of the first unpaid premium; or 2. The policy anniversary on which the insured is aged 60 years; or 3. Death of the Life Insured.
<p>6.</p>	<p>Claims</p>	<p>The procedural aspects for settlement of claims would be the same as those applicable for the Base Policy.</p>

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