

**Rider: Accidental Permanent and Total Disability Benefit**  
(This Rider is Part of the Policy if it is referred in the Schedule)

**1.0 The Contract**

- 1.1 The Rider Contract ("Rider") forms part of and supplement the Group Term Insurance Base Policy referred to in the Schedule/ Endorsement hereto (the "**Base Policy**") issued by Metlife Insurance Company Pvt. Limited (the "**Company**"). The Proposal, Rules, declarations and other particulars (if any) received/ to be received by the Company from the Policy Holder and/ or Member/s, together with the premium deposit received from the Policy Holder, form the basis of this RIDER.
- 1.2 In addition to the terms and conditions of this RIDER, this RIDER is also subject to the terms and conditions of the Base Policy. In the event of any inconsistency between the terms and conditions of the Base Policy and this RIDER, the provisions of this RIDER shall prevail with respect to the matters dealt with in this RIDER.
- 1.3 Words and expressions used in this RIDER and not defined herein, but defined in the Base Policy shall have, where the context so permits, the meaning assigned to them in the Base Policy.

**2.0 Description of Benefit.**

- 2.1 **Accidental Permanent and Total Disability Benefit** is payable as shown in the Schedule, during the tenure of Policy to an active Member of the insured group in the event the Member becomes incapacitated to earn an income from any work, occupation or profession for the rest of one's life. Disability must be caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes and within ninety (90) days of such trauma, proved to the satisfaction of the insurer. The permanence of the disability will only be established 12 months following the date of the event causing the disability.
- 2.2 Following a claim on this Rider, all life covers affected on the life of Member will cease as the person is no longer a Member of the group.

**3.0 Period of Coverage**

The rider will remain effective from the Effective Date of this Rider as shown in the Schedule and shall remain valid unless terminated in accordance with Article 4.0 below.

**4.0 Termination of Coverage**

This Rider shall terminate, individually in respect of each Member under one or more of following circumstances:

- a. Expiration, Lapse, Surrender, Cancellation or termination of Base policy for any reason.
- b. Death of the Member; or
- c. On the Date member attains age 65 years.
- d. On cancellation of Rider at Policy Holder's request.
- e. On cancellation by Company, by sending a written notice to the Policy Holder with a notice period of minimum thirty days.

## 5.0 Change of Occupation

The Policy Holder is required to inform the Company of any change in the occupation, profession, or hobbies of the Member/s, occurring during the term of this RIDER, failing which the Company may decline the Benefits in case the Accidental Permanent and Total Disability arises out of such changed occupation, profession or hobbies. In the event of such a change the Company, in its absolute and sole discretion, reserves the right to take such action as it may deem appropriate.

## 6.0 Exclusions

Notwithstanding anything to the contrary stated herein, no Benefits under this Rider will be payable if Accidental Death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

- 6.1 **Drug Abuse:** Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
- 6.2 **Self-inflicted Injury:** Intentional self- Inflicted injury.
- 6.3 **Criminal acts:** Member involvement in Criminal and/or unlawful acts.
- 6.4 **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.
- 6.5 **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.
- 6.6 **Aviation:** Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 6.7 **Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- 6.8 **Infection:** Disability caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained
- 6.9 **Poison:** Taking or absorbing, accidentally or otherwise, any poison.
- 6.10 **Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- 6.11 **Physical Infirmary:** Body or mental infirmity or any disease.

*These exclusions are in addition to the exclusions listed in the Base Policy.*

## 7.0 Notice of Claim

The Company must be notified in writing within thirty days from the date of Permanent Total Disability caused due to accident. Admission of any claim will be subject to production of such proof as the Company may reasonably require being given within ninety days from the date of claim.



**8.0 Payment of Premium**

The premium on this Rider are payable periodically on the dates as stated in the Schedule.

**9.0 Renewal**

This Rider is renewable on every Annual Renewal Date along with the Base Policy as stated in the Schedule. The renewal of the rider is subject to consent of the Company and upon payment of premiums at the rate and terms as required by the Company at the time of Renewal.

