

Kotak

GROUP RIDER
B E N E F I T S

Add more to your insurance plan



GROUP RIDER BENEFITS

Every person has a different need and we at Kotak Life Insurance recognize this. To give flexibility, enhanced cover, we offer a set of riders that may be opted for along with the policy to customize the cover as per requirements.

Riders Offered

Kotak Accidental Death Benefit (ADE) (Group Rider)

In the event of death of the member as a result of an accident¹ during the term of the policy, the beneficiary would receive an additional lump sum benefit, which is over and above the basic sum assured. The member can avail Accidental Death² benefit without any additional underwriting requirement.

Please refer to Point 10(I) under Terms & Conditions for detailed exclusions.

Kotak Accidental Disability Benefit (ADB) (Group Rider)

If the member is totally and permanently disabled as a result of an accident¹, the member would receive a lump sum benefit in addition to the basic sum assured. The member can avail the Accidental Total and Permanent Disability³ benefit without any additional underwriting requirement.

Please refer to Point 10(II) under Terms & Conditions for details exclusions.

Kotak Accidental Dismemberment Benefit (ADM) (Group Rider)

Accidental dismemberment⁴ compensates the member for injury that results in complete or partial loss of a limb, or loss of eyesight or hearing due to accidental causes. The benefit is paid out as a lump sum. The member can take this benefit without any additional underwriting requirement. The member has to survive for a waiting period of 24 hours from the time of accident¹ to be entitled for this benefit. Multiple benefits are payable, but once total benefits reach 100% of the sum assured, all future benefits cease.

Please refer to Point 10(III) under Terms & Conditions for details exclusions

Kotak Accidental Death, Disability and Dismemberment Benefit (ADDD) (Group Rider)

In this benefit, we offer a single solution that covers accidental death, disability and dismemberment. The member can take this benefit without any additional underwriting requirement.

- **Accidental Death Benefit² (ADE):**

In the event of death of the member as a result of an accident¹ during the term of the policy, the beneficiary would receive an additional lumpsum benefit, which is over and above the basic sum assured.

- **Accidental Disability Benefit³ (ADB):**

If the member is totally and permanently disabled as a result of an accident¹, the member would receive a lump sum benefit in addition to the basic sum assured. The member has to survive for a waiting period of 120 days from the date of accident to be entitled for this benefit.

- **Accidental Dismemberment Benefit⁴ (ADM):**

Accidental dismemberment compensates the member for injury that results in complete or partial loss of a limb, or loss of eyesight or hearing due to accidental causes. The benefit is paid out as a lumpsum. The member has to survive for a waiting period of 24 hours from the time of accident¹ to be entitled for this benefit.

Kotak Critical Illness Benefit (Group Rider) (CI)

If the insured member is diagnosed with a first instance of one of the 17 critical illnesses⁵ covered under this rider and this is proved to the satisfaction of Kotak Life Insurance, the Critical Illness Benefit is paid out. After payment, this benefit will cease and the death benefit for the member will reduce to the extent of the payout. There is a 90 day Waiting Period⁸ for this rider i.e. no claims arising during this period will be paid. Please refer to Point 10(IV) under Terms & Conditions for details of exclusions

Kotak Critical Illness Plus Benefit (Group Rider) (CIP)

This rider pays out an additional benefit if the insured member is diagnosed with a first instance of one of the 17 critical illnesses⁵ covered and this is proved to the satisfaction of Kotak Life Insurance. After payment this benefit will cease but death benefit for the member shall not be affected. There is a 90 day Waiting Period⁶ for this rider i.e. no claims arising during this period will be paid. Benefits shall be payable only in case the member survives the Survival Period⁹. Please refer to Point 10(IV) under Terms & Conditions for details of exclusions

The illnesses⁵ covered under Kotak Critical Illness (CI) and Critical Illness Plus (CIP) are as follows:

First Heart Attack - of specified severity	Kidney failure requiring regular dialysis	Aorta surgery	Major burns	Loss of limbs
Cancer of specified severity	Major organ / Bone Marrow Transplant	COMA of specified severity	Blindness	Loss of Speech
Stroke resulting in permanent symptoms	Permanent Paralysis of limbs	Benign Brain Tumour		Parkinson's Disease
Open Chest CABG	Motor Neuron Disease	Open Heart Replacement OR Repair Of Heart Valves		

Eligibility Criteria for:

Kotak Accidental Death Benefit (ADE), Kotak Accidental Disability Benefit (ADB), Kotak Accidental Dismemberment Benefit (ADM); Kotak Accidental Death, Disability and Dismemberment Benefit (ADDD), Kotak Critical Illness (CI) and Kotak Critical Illness Plus (CIP).

Particulars	Minimum	Maximum								
Entry age (Age as on last birthday)	18 Years	For ADE, ADB, ADM and ADDD: 74 years or maximum entry age of base plan whichever is lower. For CI & CIP : 64 years or maximum entry age of base plan whichever is lower.								
Maturity Age (Age as on last birthday)	19 Years	For ADE, ADB, ADM and ADDD: 75 years or maximum maturity age of the base plan whichever is lower. For CI & CIP : 65 years or maximum maturity age of the base plan whichever is lower.								
Rider Sum Assured	₹ 1,000/-	Member's Basic Life Cover under the base policy.								
Premium	For any group will be based upon the sum assured per life and minimum group size.									
Rider Benefit term	1 year	1 year, renewable indefinitely								
Rider Premium Payment Term	Equal to benefit term									
Premium payment mode	Yearly, Half-yearly, Quarterly and Monthly									
Modal factors	Premiums will be calculated annually in advance. This may be converted into monthly, quarterly or semi-annual premiums using the following modal factors: <table style="margin-left: 20px;"> <tr> <td>Yearly</td> <td>: 100% of tabulated rates</td> </tr> <tr> <td>Half-yearly</td> <td>: 51% of yearly premium</td> </tr> <tr> <td>Quarterly</td> <td>: 26% of yearly premium</td> </tr> <tr> <td>Monthly</td> <td>: 8.75% of yearly premium</td> </tr> </table>		Yearly	: 100% of tabulated rates	Half-yearly	: 51% of yearly premium	Quarterly	: 26% of yearly premium	Monthly	: 8.75% of yearly premium
Yearly	: 100% of tabulated rates									
Half-yearly	: 51% of yearly premium									
Quarterly	: 26% of yearly premium									
Monthly	: 8.75% of yearly premium									

In case of lapse the rider can be revived according to the terms and conditions of the base plan and as per prevailing underwriting guidelines.

Kotak Group Terminal Illness Benefit (Rider)

If the member is diagnosed with a terminal illness, then the Terminal Illness Benefit would be paid out. The death benefit for the member will reduce to the extent of the payout.

Eligibility Criteria for:

Eligibility Conditions	Minimum	Maximum
Age at Entry	18 years.	74 years
Age at Maturity	19 years	75 years or maximum maturity age of the base plan whichever is lower.
Policy Term	1 year	Yearly Renewable
Rider Sum Assured	₹ 1,000/-	Basic Sum Assured of Member
Minimum Group Size	50 members per group	
Premium Payment Term	Equal to Policy Term	
Modal Premium	Annual - N.A., Half yearly - 51% of annual premium, Quarterly - 26% of annual premium, Monthly - 8.75% of annual premium	

Age to be considered is as of last birthday.

In case of lapse the rider can be revived according to the terms and conditions of the base product and as per prevailing underwriting guidelines. Where the base plan participates in experience sharing, the rider loadings and refund will be as per the base plan. Please refer to Point 10(V) under Terms & Conditions for details exclusions

Kotak Family Benefit (FBI)

Under the family benefit rider, life cover is provided for the member's spouse and up to three children aged between 1 to 18 years.

Multiple benefits are payable if more than one family member dies. However, all benefits cease on the death of the main member.

Eligibility Criteria :

Eligibility Conditions	Minimum	Maximum
Age at Entry(Member)	18 years	74 years
Age at Entry (Spouse)	18 years	64 years
Age at Entry (Children)	1 year	18 years
Maximum Age at Maturity	Member : 75 years, Spouse : 65 Years Children : 19 years	
Policy Term	1 year	Yearly Renewable
Rider Sum Assured	₹ 1,000/-	Member : ₹ 20,00,000/- Spouse : 100% of Member's Cover Children : 50% member's cover (age>12 years) 25% Member's cover (age<13 years)
Minimum Group Size	50 members per group	
Premium Payment Term	Equal to Policy Term	
Modal Premium	Annual – N.A., Half yearly – 51% of annual premium Quarterly – 26% of annual premium, Monthly – 8.75% of annual premium	

Age to be considered is as of last birthday.

In case of lapse the rider can be revived according to the terms and conditions of the base product and as per prevailing underwriting guidelines. Where the base plan participates in experience sharing, the rider loadings and refund will be as per the base plan. Please refer to Point 10(VI) under Terms & Conditions for details of exclusions

Kotak Group Daily Task Benefit

If the member becomes permanently functionally impaired then the benefit(s) under the rider would be payable. Functional impairment is defined as being unable to perform some routine 'Daily Tasks' as listed below. Once the rider benefit is paid, the cover under the base plan will reduce by the rider benefit paid. The member has to be permanently functionally impaired for a waiting period of 180 days to be entitled for this benefit.

The claim event is the date when the claimant is unable to perform:

- At least one of the basic abilities listed under Basic Abilities (A) OR
- At least three of the basic abilities listed under Basic Abilities (B)

to the extent described under Terms & Conditions Point 7:

Eligibility Criteria:

Eligibility Conditions	Minimum	Maximum
Age at Entry	18 years.	64 years
Age at Maturity	19 years	65 years
Policy Term	1 year	Yearly Renewable
Rider Sum Assured	₹ 1,000/-	Basic Sum Assured of Member
Minimum Group Size	50 members per group	
Premium Payment Term	Equal to Policy Term	
Modal Premium	Annual – N.A., Half yearly – 51% of annual premium Quarterly – 26% of annual premium, Monthly – 8.75% of annual premium	

Age to be considered is as on last birthday.

In case of lapse the rider can be revived according to the terms and conditions of the base product and as per prevailing underwriting guidelines. Where the base plan participates in experience sharing, the rider loadings and refund will be as per the base plan. Please refer to Point 10(VII) under Terms & Conditions for details of exclusions

Terms & Conditions:

1. Definition of Accident:

An Accident is a sudden, unforeseen and involuntary event caused by external visible and violent means.

2. Definition of Accidental Death:

- a) The member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- b) The death must occur within 120 days of the date of accident due to such injury as stated above, solely, directly and independently of all other causes of death.
- c) The accident which eventually leads to death has occurred during the term of the policy, even if the death occurs after policy term but within 120 days of accident.

3. Definition of Accidental Total and Permanent Disability:

- a) The member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- b) The disability is such that the member is totally and permanently :
 - i. unable to earn an income from the date of the accident onwards from any work, occupation or profession (commensurate with his educational qualifications, training and experience), or
 - ii. unable to use both hands at or above the wrist, or
 - iii. unable to use both feet at or above the ankle, or
 - iv. unable to use one hand at or above the wrist and one foot at or above the ankle, or
 - v. blind in both eyes.
- c) The member must be alive for 120 days after the accident.

4. Definition of Accidental Dismemberment:

- a) The member has sustained any bodily injury directly and solely from the accident, which has been caused by external/outward, violent and visible means and the injury is independent of all other causes.
- b) The member must be alive 24 hours after the accident.
Multiple benefits are payable, but once total benefits reach 100% of the sum assured, all future benefits cease.

EVENTS		Percentage payout of total benefit
Loss by physical separation at or above the wrist or ankle of one or more limbs		100%
Loss of four fingers		80%
Loss of thumb	Both phalanges	25%
	One phalanx	15%
Loss of index finger	Three phalanges	10%
	Two phalanges	8%
	One phalanx	5%
Loss of middle finger	Three phalanges	8%
	Two phalanges	6%
	One phalanx	4%
Loss of ring finger	Three phalanges	6%
	Two phalanges	5%
	One phalanx	3%
Loss of little finger	Three phalanges	8%
	Two phalanges	4%
	One phalanx	3%
Loss of metacarpals	First or second (Additional)	3%
	Third, fourth or fifth (Additional)	2%
Loss of toes	All on one foot	30%
	Big Great, both phalanges	7%
	Big Great, one phalanx	3%
	One toe lost, each	2%
Complete Loss of hearing	Both ears	80%
	One ear	25%
Loss of	Whole eye	100%
	Sight in one or both eyes	100%
Loss of	Sight, except perception of light	75%
	Lens of eye	75%
Injuries resulting in total paralysis, resulting in being permanently bedridden		100%

Conditions:

- a) The permanent loss of use of any part of the body shall be regarded as the loss of such part of the body.
- b) Where the injury is not specified, the Company will adopt a percentage, which in the Company's sole opinion, is not inconsistent with the provisions of the above table.

5. Illnesses covered under Critical Illness and Critical Illness Plus Rider:**A. First Heart Attack - of specified severity:**

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- a) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- b) new characteristic electrocardiogram changes
- c) elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- a) Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- b) Other acute Coronary Syndromes
- c) Any type of angina pectoris

B. Cancer of specified severity:

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

- a) Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- b) Any skin cancer other than invasive malignant melanoma
- c) All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- d) Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- e) Chronic lymphocytic leukaemia less than RAI stage 3
- f) Microcarcinoma of the bladder
- g) All tumours in the presence of HIV infection.

C. Stroke resulting in permanent symptoms:

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source.

Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain.

Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- a) Transient ischemic attacks (TIA)
- b) Traumatic injury of the brain
- c) Vascular disease affecting only the eye or optic nerve or vestibular functions.

D. OPEN CHEST CABG:

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The following are excluded:

- a) Angioplasty and/or any other intra-arterial procedures
- b) any key-hole or laser surgery.

E. Kidney failure requiring regular dialysis:

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

F. Major organ/Bone Marrow Transplant:

The actual undergoing of a transplant as receiver of:

- a) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- b) Human bone marrow using haematopoietic stem cells

The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- a) Other stem-cell transplants
- b) Where only islets of langerhans are transplanted

G. Permanent Paralysis of limbs:

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

H. Loss of limbs:

The loss by severance of two or more limbs, at or above the wrist or ankle. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

I. Aorta surgery:

Undergoing of a laparotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded.

J. Major burns:

There must be third-degree burns with scarring that cover at least 20% of the body's surface area. A certified physician must confirm the diagnosis and the total area involved using standardized, clinically accepted, body surface area charts.

K. Open Heart Replacement OR Repair OF Heart Valves:

The actual undergoing of open-heart valve surgery to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

L. Blindness:

Total permanent and irreversible loss of vision in both eyes as a result of illness or accident. The diagnosis must be clinically confirmed by an appropriate consultant. The

blindness must not be correctable by aides or surgical procedures. For the purpose of this definition, an accident is a sudden, unforeseen and involuntary event caused by external and visible means.

M. COMA of specified severity:

A state of unconsciousness with no reaction or response to external stimuli or internal needs.

This diagnosis must be supported by evidence of all of the following:

- a. No response to external stimuli continuously for at least 96 hours;
- b. Life support measures are necessary to sustain life; and
- c. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma

The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

N. Parkinson's Disease :

The unequivocal diagnosis of idiopathic Parkinson's Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:

- a) The disease cannot be controlled with medication; and
- b) There are objective signs of progressive deterioration; and
- c) There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following five (5) "Activities of Daily Living" for a continuous period of at least 6 months:

Activities of Daily Living are defined as:

- i. Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- ii. Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- iii. Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- iv. Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- v. Feeding - the ability to feed oneself once food has been prepared and made available.

Drug-induced or toxic causes of Parkinsonism are excluded.

O. Benign Brain Tumour:

A life threatening tumor in the brain causing permanent functional neurological impairment with objective evidence of motor or sensory dysfunction, which must have

persisted for a continuous period of at least six consecutive months. The presence of the underlying tumour must be confirmed by imaging studies such as a CT scan or MRI. Conditions such as cysts, granulomas, malformations in the arteries or veins of the brain, haematomas, abscesses, acoustic neuroma, and tumours of the pituitary gland, or spinal cord are not covered

P. Loss of Speech:

Total and permanent loss of the ability to produce intelligible speech as a result of irreversible damage to the larynx or its nerve supply from the speech centres of the brain caused by injury, tumour or sickness. Medical evidence must be supplied by an appropriate specialist to confirm laryngeal dysfunction and that the loss of speech has lasted for more than 6 months continuously. All psychiatric causes of loss of speech are excluded.

Q. Motor Neuron Disease:

Motor neurone disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

6. Kotak Terminal Illness

Terminal Illness is a non-correctable/non-curable medical condition or a non-response to specific disease therapy that is likely to culminate in death within a year. Terminal Illness should be established and confirmed in writing and with reasonable certainty; in the opinion of both the member's attending physician (based on consultation with relevant medical specialists) as well as Kotak Life's Chief Medical Officer. The decision of Kotak Life's Chief Medical Officer would be final in this regard.

The member will be entitled to make a Terminal Illness claim where both conditions below are satisfied:

1. The medical illness has been exhaustively investigated, diagnosed and treated by specialists in that faculty, and at the end of the treatment, the attending medical experts have opined that the disease is incurable, and only supportive / empirical therapy can be offered. A certificate from the treating specialist confirming this condition is required.
2. Where the member is an employee of a company, the employer (company) is required to certify that the member (employee) has not been able to fulfill the daily requirements of his/her job continuously during the last two months in view of his terminal illness (which is likely to culminate in death within a year to be certified by the treating specialist), immediately prior to the date of intimation of Terminal Illness to Kotak Life. Where the life insured is self-employed, he/she should provide suitable supporting evidence of inability to work as defined above to Kotak Life.

7. Kotak Group Daily Task Benefit

The claim event is the date when the claimant is unable to perform:

- At least one of the basic abilities listed under Basic Abilities (A) OR
- At least three of the basic abilities listed under Basic Abilities (B)

to the extent described below:

Basic Abilities (A):

1. Sight: The member has completely lost the sight of both eyes.
2. Speaking: Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. All psychiatric related causes are excluded. An ear, nose, and throat (ENT) specialist must support this diagnosis.
3. Orientation: The member has lost the faculty of orientation with regard to time, place and his/her own person.
4. Use of hands: The member is incapable of using a writing implement or a keyboard with either left or right hand.

Basic Abilities (B):

1. Hearing: The member has completely lost the ability to hear in both ears or is unable to hear in one ear and is hearing impaired in the other ear.
2. Walking: The member is unable to walk a distance of more than 200 meters on a level surface even with walking aids (e.g. Zimmer frame).
3. Kneeling or bending: The member is incapable of kneeling down to pick up a light object from the ground and then getting up again, even when using a table or chair for leverage.
4. Sitting and standing up: The member is not able to sit down on a chair with back or arm supports or stand up again without assistance.
5. Gripping: The member is incapable of opening a screw-top bottle either with the right or left hand.
6. Moving arms: The member is unable to put on a jacket without assistance. The ability to undo or do up a jacket is not relevant.
7. Lifting and carrying: The member is incapable of lifting an object weighing 5 kilograms from a table and carrying it 5 meters with either left or right arm.

The benefits under this plan would be payable subject to the following conditions:

- This benefit is in respect of the member and the cover applies only while the base mortality cover is in force
- The member must report the claim to the company within 30 days of functional impairment.
- The member must remain continuously impaired during the waiting period.
- Functional Impairment assessment will be carried out by the company's Chief Medical Officer (CMO) at the end of 180 days (waiting period). The benefit will only be paid when the CMO is certain of the permanent nature of the impairment – if uncertain, periodic assessment will be carried out until permanence is established.
- During the waiting period, due premiums will be paid by the policyholder.
- The decision of Kotak Life's Chief Medical Officer would be final in all regards.

8. Waiting Period:

In case of Critical Illness Benefit & Critical Illness Plus Benefit there is a 90 day waiting period (no claims arising in first 90 days of policy commencement or date of joining of member, whichever is later, will be paid). This Waiting Period will not be applicable in case of critical illness is caused due to accident during the policy term.

9. Survival Period:

In case of Critical Illness Plus Benefit (Group Rider) there is a survival period of 30 days i.e. in case of the death of the insured within the stipulated survival period (30 days), measured from the date of incidence of the covered critical illness condition shall not be admitted as a claim.

10. Exclusions:

(I) Accidental Death Benefit (ADE):

This benefit will not be payable if the death due to accident takes place in the following circumstances:

- Self inflicted injuries, suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor, any narcotic etc.
- When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security organization.

(1) Where, other Dangerous Hobbies or Activities is defined as follows: Any Activity where the duties of the occupation or the environment in which it is performed increases the risk to life. Examples of such occupations/activities include but are not limited to occupations/activities with increased physical activity, working under strenuous conditions and risk elements like working at heights, deep sea, mining, handling explosives, dangerous chemicals, working in extreme conditions, and frequent flying on unscheduled flights or non-commercial carriers.

- Participation by the insured person in a criminal or unlawful act with any criminal intent

(II) Accidental Disability Benefit (ADB):

This benefit will not be payable if the disability due to accident takes place in the following circumstances:

- Self inflicted injuries, attempted suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, Motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security or police organization.

(III) Kotak Accidental Dismemberment Benefit (ADM):

This benefit will not be payable if the dismemberment due to accident takes place in the following circumstances

- Self inflicted injuries, attempted suicide, insanity, immorality, committing any breach of law or being under influence of drugs, liquor etc.
- When the member is engaged in aviation or aeronautics other than as a passenger on a licensed commercial aircraft operating on a scheduled route.
- Due to injuries from war (whether war is declared or not), invasion, hunting, mountaineering, motor racing of any kind, other dangerous hobbies or activities, or having been on duty in military, paramilitary, security or police organization.

(IV) Critical Illness (CI) and Critical Illness Plus (CIP):

The life assured will not be entitled to any benefits if a covered Critical Illness results either directly or indirectly from any one of the following causes:

- Diseases in the presence of an HIV infection;
- Any disease occurring within the waiting period;
- No benefits will be payable for a period of 48 months for any event which is a direct or indirect result of any pre-existing diseases*
 - *Pre-existing diseases: Any condition, ailment or injury or related condition(s) for which Life Assured has signs or symptoms, and/or were diagnosed, and /or received medical advice/ treatment within 48 months to prior to the first policy issued by the Insurer.
- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide, while sane or insane.
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice or treatment under reasonable circumstances from any registered and qualified Medical Practitioner. Medical Practitioner is 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.
 - Medical Practitioner shall not include: The Policyholder's Spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter, Daughter's husband, Brother (including step brother) and Sister (including step sister) or Life insured / policyholder under this policy
- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
- Taking part in any naval, military or air force operation during peace time.
- Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.

- Participation by the insured person in a criminal or unlawful act with criminal intent.
- Engaging in or taking part in hazardous activities**, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not.
- ** Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not.
- 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.

(V) Kotak Group Terminal Illness Benefit (Rider)

This benefit will not be payable if the death due to accident takes place in the following circumstances:

- Claims resulting from attempted Suicide within first year from the date of commencement of member cover/ date of revival of member cover will not be paid.
- Terminal Illness diagnosis in the presence of HIV infection is excluded
- Self inflicted injuries or attempted suicide within the one year from the commencement of member cover/ date of revival of member cover.

(VI) Kotak Family Benefit (FBI)

This benefit will not be payable in the following circumstances:

- Claims resulting from suicide within first year from the date of commencement of rider cover/ date of revival of rider cover.

(VII) Kotak Group Daily Task Benefit

Claims resulting from attempted Suicide within first year from the date of commencement of member cover/ date of revival of member cover will not be paid.

- No benefits will be payable under this Policy if a claim or event suffered by the Life Insured is directly or indirectly caused by or exacerbated as a result of any of the following:
- Activities like Extreme climbing (soloing), Ice climbing, Extreme altitude climbing - above 6000 m, Cave diving, Internal exploration of wrecks, Diving at depths greater than 30 m, Motorized racing (speed contests) , Boxing (including kick boxing), Base jumping, Sky surfing, Aerobatic flying, Parasailing, Employment as a mine-blaster
- Undisclosed recurrent participation in the following risky activities like Piloting any aircraft, Ballooning, Parachuting without a static line, Hang gliding, Paragliding and Rock climbing
- War or hostilities (whether war be declared or not), civil war, rebellion, revolution, civil unrest or riot, participation in any armed force or peace keeping activities, an act of any person acting on their own or on behalf of or in connection with any group or organisation to influence by force any group, corporation or government by terrorism, kidnapping or attempted kidnapping, attack, assault, or any other violent means.

- Self inflicted injuries, suicide, insanity, and immorality, and deliberate participation of the life insured in an illegal or criminal act.
- Nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.

11. Grace Period:

There is a grace period of 30 days for all modes from the premium payment due date without levy of any interest or penalty.

12. Free Look Period:

The policyholder is offered 15 days free look period for a policy sold through all channels from the date of receipt of the policy wherein the policyholder may choose to return the policy within 15 days of receipt if s/he is not agreeable with any of the terms and conditions of the plan. Should s/he choose to return the policy, s/he shall be entitled to a refund of the premium paid after adjustment for the expenses of medical examination, stamp duty and proportionate risk premium for the period of cover.

Rider once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new rider. The Rider stands cancelled when the Free Look Provision of the base Policy is exercised

13. Service Tax & Cess:

Service Tax and Cess shall be levied as per the prevailing tax laws. In case of any statutory levies, cess, duties etc., as may be levied by the Government from time to time, the Company reserves its right to recover such statutory charges from the policyholder(s).

Extract of Section 41 of the Insurance Act, 1938 as amended from time to time states:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer:
- (2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakhs rupees

About Us

Kotak Mahindra Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.)

Kotak Mahindra Life Insurance Company Ltd. (Kotak Life Insurance) is a 100% owned subsidiary of Kotak Mahindra Bank Ltd. (Kotak). Kotak Life Insurance provides world-class insurance products with high customer empathy. Its product suite leverages the combined prowess of protection and long term savings. Kotak Life Insurance is one of the fastest growing insurance companies in India and has covered over several million lives. For more information, please visit the company's website at <https://insurance.kotak.com>

Kotak Mahindra Group

Established in 1985, Kotak Mahindra Group is one of India's leading financial services conglomerate. In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first nonbanking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd. The Group offers a wide range of financial services that encompass every sphere of life. From commercial banking, to stock broking, mutual funds, insurance and investment banking, the Group caters to the diverse financial needs of individuals and the corporate sector. The Group has a wide distribution network through branches and franchisees across India, and International Business Units. For more information, please visit the company's website at www.kotak.com

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS /FRAUDULENT OFFERS

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- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



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 *Koi hai... hamesha*

Kotak Accidental Death Benefit Rider UIN No.: 107B005V05, Form No. B005, **Kotak Accidental Disability Benefit Rider** UIN No.: 107B008V04, Form No. B008, **Kotak Accidental Dismemberment Benefit Rider** UIN No.: 107B006V04, Form No. B006, **Kotak Accidental Death, Disability and Dismemberment Benefit Rider** UIN No.: 107B007V04, Form No. B007, **Kotak Critical Illness Benefit Rider** UIN No.: 107B009V05, Form No. B009, **Kotak Family Benefit Rider** UIN No.: 107B010V04, Form No. B010, **Kotak Group Terminal Illness Rider** UIN No.: 107B014V04, Form No. B014, **Kotak Daily Task Benefit Rider** UIN No.: 107B016V03, Form No. B016, **Kotak Critical Illness Plus Benefit Rider** UIN No.: 107B015V05, Form No. B015. Ref. No: KLI/17-18/E-PB/506. The riders are non-participating in nature. Please refer to the policy documents for the complete Terms and Conditions of the riders.

Kotak Mahindra Life Insurance Company Ltd. (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.) Regn. No.:107, CIN : U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> | Email: clientservicedesk@kotak.com | Toll Free No:1800 209 8800.

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