

# IndiaFirst Life Accidental Death Benefit Rider (ADB) (UIN: 143A020V01)



Because life is full of certainties

# *Shield Your Family's Future with IndiaFirst Life Accidental Death Benefit Rider*



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# IndiaFirst Life Accidental Death Benefit Rider at a Glance



Minimum Entry Age	18 Years as on Last Birthday																
Maximum Entry Age	70 Years as on Last Birthday																
Minimum Maturity Age	23 Years as on Last Birthday																
Maximum Maturity Age	75 Years as on Last Birthday																
Minimum Policy Term	<table> <tr> <th>Premium Paying Variant</th><th>Minimum Policy term</th></tr> <tr> <td>Regular Premium (PPT = PT)</td><td>5 years</td></tr> <tr> <td>Single Premium</td><td>5 years</td></tr> <tr> <td rowspan="9">Limited Premium (PPT &lt; PT)</td><td>For PPT (2-4) years - 5 years</td></tr> <tr> <td>PPT 5 - 6 years</td></tr> <tr> <td>PPT 6 - 7 years</td></tr> <tr> <td>PPT 7 - 8 years</td></tr> <tr> <td>PPT 8 - 9 years</td></tr> <tr> <td>PPT 9 - 10 years</td></tr> <tr> <td>PPT 10 - 11 Years</td></tr> <tr> <td>PPT 11 - 12 years</td></tr> <tr> <td>PPT 12 - 13 years</td></tr> </table>	Premium Paying Variant	Minimum Policy term	Regular Premium (PPT = PT)	5 years	Single Premium	5 years	Limited Premium (PPT < PT)	For PPT (2-4) years - 5 years	PPT 5 - 6 years	PPT 6 - 7 years	PPT 7 - 8 years	PPT 8 - 9 years	PPT 9 - 10 years	PPT 10 - 11 Years	PPT 11 - 12 years	PPT 12 - 13 years
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Maximum Policy Term	57 Years Available Rider Policy Term shall be subject to Maximum Maturity Age The Rider Policy Term cannot be higher than the base plan Policy term																

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Minimum Premium Payment Term	Limited Premium - 2 Years Regular Premium – 5 Years Single Premium								
Maximum Premium Payment Term	Limited Premium – 12 Years Regular Premium – 57 Years  The Rider Premium Payment term cannot be higher than the base plan PPT								
Minimum Sum Assured	As per base policy								
Maximum Sum Assured	Rs. 2,00,00,000 The Total rider policy is limited to a maximum of 3 times of base sum assured								
Benefits	<table><tr><th>Events</th><th>How and when benefits are payable</th><th>Size of such benefits</th></tr><tr><td>Accidental Death</td><td>In the event of death of the life assured during the term of the rider policy due to an accident, the nominee would receive a lump equal to rider policy Sum Assured. This is an additional benefit over the base policy benefit.</td><td>100% of ADB Sum Assured will be paid as lump sum.</td></tr></table>			Events	How and when benefits are payable	Size of such benefits	Accidental Death	In the event of death of the life assured during the term of the rider policy due to an accident, the nominee would receive a lump equal to rider policy Sum Assured. This is an additional benefit over the base policy benefit.	100% of ADB Sum Assured will be paid as lump sum.
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Accidental Death means death of the Life Assured which results directly and solely from an Accident and independently of any other causes and which occurs within 180 days of the date of the Accident. If the Accident occurs before the end of Rider Policy Term, but death caused by such Accident occurs after the end of the Rider Policy Term and within 180 days of the Accident, Rider Policy Sum Assured shall be payable.									

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Maturity Benefit	There is no maturity benefit payable under this rider policy												
Surrender Benefit (Applicable after payment of 1 full year premium)	<div>The rider policy can be surrendered without surrendering the base policy, on surrender, the rider policy will cease and will acquire an Exit Value (EV) subject to criteria given value</div> <table><tr><th>Premium payment variant</th><th>Exit Value</th></tr><tr><td>Single Premium</td><td>50%* ((Unexpired Coverage Term (in years)/Original Coverage Term (in years) ) * Total Premiums Paid</td></tr><tr><td>Limited Premium</td><td>30%* ((Unexpired Coverage Term (in years) )/Original Coverage Term (in years) ) * Total Premiums Paid</td></tr><tr><td>Regular Premium</td><td>There is no exit value applicable</td></tr></table>	Premium payment variant	Exit Value	Single Premium	50%* ((Unexpired Coverage Term (in years)/Original Coverage Term (in years) ) * Total Premiums Paid	Limited Premium	30%* ((Unexpired Coverage Term (in years) )/Original Coverage Term (in years) ) * Total Premiums Paid	Regular Premium	There is no exit value applicable				
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Products to which the rider will be attached	<table><tr><th>Sr. No</th><th>Name of the Base Product</th><th>UIN</th></tr><tr><td>1</td><td>IndiaFirst Life Wealth Maximizer Plan</td><td>143L029V04</td></tr><tr><td>2</td><td>IndiaFirst Life Radiance Smart Invest Plan</td><td>143L067V01</td></tr><tr><td>3</td><td>IndiaFirst Life Money Balance Plan</td><td>143L017V06</td></tr></table> <div>If any of the above products undergo modification for any reason, the rider policy will be available for attachment to the modified version of the product The Rider will be available for attachment to the previous versions of the above-mentioned products as well</div>	Sr. No	Name of the Base Product	UIN	1	IndiaFirst Life Wealth Maximizer Plan	143L029V04	2	IndiaFirst Life Radiance Smart Invest Plan	143L067V01	3	IndiaFirst Life Money Balance Plan	143L017V06
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# How Does This Rider Policy work?

Mr Sharma, aged 35 years, purchases a IndiaFirst Life Insurance Term with unit linked policy with 6 year premium payment term and 15 year policy term (Rs. 20 Lakhs as base policy sum assured), with himself as life assured. Further, he gets an additional protection, with our IndiaFirst Life Accidental Death Benefit Rider (Rs 60 Lakhs rider SA with 6 year rider PPT and 15 year policy term)

Scenario's	Events	Rider Benefit
1	Mr. Sharma met with an accident in 3rd policy year and dies within 180 days of that accident	100% Rider SA i.e. Rs 60 Lakhs will be payable on accidental death
2	Mr. Sharma met with an accident in 14th year and 11th month of the policy term and death occurs 5 months of such accident (after expiry of Policy Term)	
3	Mr. Sharma met with an accident in 4 <sup>th</sup> policy year and dies after 10 months of such accident	No Rider Benefit shall be payable

### Disclaimer:

“IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Accidental Death Rider UIN 143A020V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the rider brochure carefully before concluding the sale. Trade logo displayed belongs to IndiaFirst Life Insurance Co. Ltd under License.

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