

PROTECTION IN EVERY MOMENT

A PROMISE FOR LIFE

Keep their tomorrows safe with **Accidental Death and Accidental Total & Permanent Disability benefits**

Benefits

3X
Benefits

Up to 3X of
Base Sum Assured¹

3X
Benefits

Return of
Premiums²



Extra Protection
at Nominal Rate



For more information:  1800-103-0003/1800-891-0003

Canara HSBC Life Insurance | Promises Ka Partner

¹If the Rider Sum Assured is more than the Base Sum Assured, then the policy shall be issued as per Board Approved Underwriting Guidelines. ²Return of Premium means an amount equal to the Total Premiums Paid (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly). Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the bank.

BEWARE OF SPURIOUS CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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UIN: 136A016V01

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Canara HSBC Life Accidental Benefit Rider (Linked)
A Non-Linked Non-Participating Individual Savings Life Insurance Plan
UIN – 136A016V01

PART – A

Thank You for opting Canara HSBC Life Insurance Accidental Benefit Rider (Linked). We request You to refer to the base Policy Document for the Welcome Letter, Policy Schedule and First Premium Receipt details.

Rider Preamble

In addition to the Base Policy terms and conditions, the terms of this Rider document shall apply when selected by the Policyholder. It is the evidence of a contract between Canara HSBC Life Insurance Company Limited (We'/'Company'/'Us') and the Policyholder ('You') basis of the information given in the Proposal Form, along with the required documents, declarations, statements, any response given to Medical Questionnaire by the Life Assured, applicable medical evidence and other information received by the Company from You. . This is a non-linked, non-participating, individual, pure risk premium Rider which enables the Beneficiary/Claimant to receive benefits subject to the terms and conditions stated herein read with Base Policy document.

PART B

All terms defined in the Base Policy and used in this Rider will have the same meaning as defined in the Base Policy.

1. **Accident** means a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs after the Rider Risk Commencement Date and before the termination of the Rider.
2. **Accidental Bodily Injury** means Bodily Injury of the Life Assured caused solely and directly from an Accident and independently of any other intervening causes and which occurs within 180 days of the date of Accident.
3. **Accidental Death** means death of the Life Assured caused by Bodily Injury resulting directly and solely from an Accident and independently of any other causes and which occurs within 180 days of the date of the Accident.
4. **Accidental Total and Permanent Disability (ATPD)** shall mean the occurrence of any of the following conditions as a result of Accidental Bodily Injury:
 - Loss of use or loss by severance of two or more limbs at or above wrists or ankles. Limb means the whole hand at or above the wrist or the whole foot at or above the ankle. The diagnosis has to be confirmed by a specialist.
 - Loss of sight shall mean total, permanent and irrecoverable loss of sight of both eyes as a result of an Accident. The blindness must be confirmed by an Ophthalmologist; The blindness is evidenced by:
 - i. corrected visual acuity being 3/60 or less in both eyes or;
 - ii. the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedures.

The above disabilities must have persisted for at least 6 consecutive months and must, in the opinion of a registered Medical Practitioner appointed by the Company, be deemed total and permanent. The above mentioned 180 days period will not be applicable for disabilities due to loss by severance.

5. **Accidental Death Benefit Sum Assured (ADB Sum Assured)** means the amount, as mentioned in the Policy Schedule, that is payable on the Accidental Death of the Life Assured.
6. **ATPD Sum Assured** means the amount, as mentioned in the Policy Schedule, that is payable on the occurrence of the ATPD of the Life Assured.
7. **Base Policy** means the Policy terms and conditions to which this Rider is attached.
8. **Bodily Injury** means Injury which must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

9. **Injury** means accidental physical bodily harm excluding illness or disease, solely and directly caused by an external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
10. **Lapsed State** means the state of the Rider where You fail to pay due Premium within the Grace Period and as set out under Part D of this Rider.
11. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his/her license; but excluding a Medical Practitioner who is:
 - Life Assured / spouse himself / herself or an agent of the Life Assured / spouse or insurance agent, business partner(s) or employer/ employee of the Life Assured / spouse or
 - A member of the Life Assured's / spouse's immediate family.
12. **Paid-up Status** means the state of the Policy where You fail to pay due Premiums within the Grace Period after payment of Premiums for at least first Rider Year and benefits are reduced as per the Rider terms and conditions.
13. **Paid-up Rider Maturity Benefit** means the ratio of ("Number of Premiums paid" to "Total number of Premiums payable during the Policy Term") multiplied by the Rider Maturity Benefit.
14. **Return of Premium (ROP)** means an option available and offered under this Rider and if opted on or before the Rider Commencement Date and as specified in the Policy Schedule, the Total Premiums Paid for Rider shall be payable at the Rider Maturity Date, subject to You surviving the entire Rider Policy Term and the Rider is not terminated.
15. **Revival** means restoration of a Rider in Lapsed State or in Paid-up State to in-force status subject to terms and conditions of the Rider.
16. **Revival Period** means a period as applicable under the base plan, during which period You will be entitled to revive the Rider Policy in Lapsed State or in Paid-up State
17. **Rider** means this Accident Benefit Rider added to the Base Policy with additional premium or charge.
18. **Rider Anniversary** means the date corresponding to the Rider Commencement Date occurring after the completion of every Rider Policy Year.
19. **Rider Benefits** means the amount of benefit payable on occurrence of a specified event covered under the Rider and is an additional benefit to the benefit under the Base Policy.

- 20. Rider Commencement Date** means the date as specified in the Policy Schedule from which this Rider is effective
- 21. Rider Document** means the contract of insurance entered between You and Us and includes the terms and conditions of the Rider, the Policy Schedule and the endorsements issued by Us.
- 22. Rider Maturity Date** means the date on which the Rider Policy Term expires unless the Rider has been terminated earlier.
- 23. Rider Policy Year** means the 12 consecutive months' period commencing from the Rider Commencement Date and ending on the day immediately preceding the first Rider Anniversary and each subsequent period of 12 consecutive months thereafter during the Rider Policy Term, which may be different from the calendar year.
- 24. Rider Premium** means the amount payable by You to Us as specified in the Policy Schedule in return for Our obligation to pay the benefits as per the terms and condition of the Rider and Base Policy as per the chosen Rider Sum Assured, Rider Policy Term and Rider Premium Payment Term.
- 25. Rider Premium Payment Frequency** means the frequency chosen by You and as specified in the Policy Schedule for the payment of Rider Premium from yearly, half-yearly, quarterly or monthly frequency options available.
- 26. Rider Premium Payment Term (Rider PPT)** means the term mentioned in the Policy Schedule during which the Rider Premiums are to be paid, to avail the Rider Benefit.
- 27. Rider Risk Commencement Date** means the date as specified in the Policy Schedule of Base Policy on which the coverage under this Rider commences.
- 28. Rider Sum Assured** refers to ADB Sum Assured or the ATPD Sum Assured, or both, as applicable and as specified in the Policy Schedule of Base Policy.
- 29. Rider Policy Term** means the period between the Rider Commencement Date and the Rider Maturity Date.
- 30. Surrender** means complete withdrawal or termination of the entire Rider.
- 31. Total Premiums Paid** means total of all the Rider Premiums, excluding loadings for modal premium, any underwriting extra premium and taxes, if collected explicitly.
- 32. Total Premiums Payable** means total of all the Rider Premiums to be paid during Rider Premium Payment Term, excluding loadings for modal premium, any underwriting extra premium and taxes, if collected explicitly.

Canara HSBC Life Insurance Accidental Benefit Rider (Linked)
A Non-Linked Non-Participating Individual Pure Risk Premium Rider

PART-C

Benefits

This Rider has the following two options available:

- i. Accident Death Benefit,
- ii. Accidental Total & Permanent Disability (ATPD) Benefit

You can choose any one or both the Rider Options on or before the Rider Commencement Date along with the Base Policy and the Rider Benefits shall be payable depending on the Rider Option chosen by You and as specified in the Policy Schedule.

i. Accidental Death Benefit (ADB)

Benefits payable by the event are defined below:

Events	How and when Benefits are payable	Size of such benefits/policy monies
Accidental Death	On Death of the Life Assured due to an Accident during the Rider Policy Term (within 180 days of the occurrence of an Accident), provided the Rider is in-force at the time of Accident.	We shall pay 100% of ADB Sum Assured to the Claimant. The Rider will terminate on earlier of Life Assured's Death or end of the Rider Policy Term
	On Death of the Life Assured due to an Accident during the Rider Policy Term (within 180 days of the occurrence of an Accident), provided the Rider is in Paid-up status at the time of Accident.	We shall pay Paid up ADB Sum Assured to the Claimant. The Rider will terminate on Life Assured's Death or end of the Rider Policy Term, whichever is earlier.
Survival/ Maturity	In case the Rider is in-force at the time of Maturity	Without Return of Premium Option: No Maturity Benefit will be payable to the Policyholder. With Return of Premium Option: Rider Maturity Benefit will be payable to the Policyholder On payment of this benefit, Rider will terminate, and no further benefit will be payable
	In case the Rider is in Paid-up status at the time of Maturity.	Without Return of Premium Option: Not Applicable With Return of Premium Option: Paid-up Rider Maturity Benefit will be payable to the Policyholder.

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		On payment of this benefit, Rider will terminate, and no further benefit will be payable
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ii. Accidental Total and Permanent Disability Benefit (ATPD Benefit)

Benefits payable by the event are defined below:

Events	How and when Benefits are payable	Size of such benefits/policy monies
Accidental Total & Permanent Disability	In the event of Total and Permanent Disability of the Life Assured due to an Accident (Disability occurs within 180 days from that Accident), provided the Rider is in-force at the time of Accident.	<p>We shall pay 100% of ATPD Sum Assured to the Claimant.</p> <p>The Rider will terminate on the Life Assured's Death or occurrence of ATPD or End of the Rider Policy Term, whichever is earlier.</p> <p>However, in case You have opted for both the ADB and ATPD Benefit, then the Rider will continue after the payment of ATPD Sum Assured till Life Assured's death or End of Rider Policy Term, whichever is earlier.</p>
	On the Event of Total and Permanent Disability of the Life Assured due to an accident (Disability occurs within 180 days from that accident), provided the Rider is in Paid-up status* at the time of accident.	<p>We shall pay Paid up ADB Sum Assured to the Claimant.</p> <p>The Rider will terminate on the Life Assured's Death or occurrence of ATPD or End of the Rider Policy Term, whichever is earlier.</p>
Survival/Maturity	In case the Rider is in-force at the time of Maturity	<p>Without Return of Premium Option: No Maturity Benefit will be payable to the Policyholder.</p> <p>With Return of Premium Option: Rider Maturity Benefit will be payable to the Policyholder</p>

**Canara HSBC Life Insurance Accidental Benefit Rider (Linked)
A Non-Linked Non-Participating Individual Pure Risk Premium Rider**

		On payment of this benefit, Rider will terminate, and no further benefit will be payable
	In case the Rider is in Paid-up status at the time of Maturity.	<p>Without Return of Premium Option: Not Applicable</p> <p>With Return of Premium Option: Paid-up Rider Maturity Benefit will be payable to the Policyholder.</p> <p>On payment of this benefit, Rider will terminate, and no further benefit will be payable</p>

Rider Premium

- i. You must pay the Rider Premium along with the Premium under the Base Policy, as per the Rider Premium Payment Frequency for the Rider Premium Payment Term. We will not accept Rider Premium on a standalone basis. Please refer to the Policy Schedule under the Base Policy for the Rider Premium, the Rider Premium Payment Frequency and the Rider Premium Payment Term, amongst other details.
- ii. Please refer to the Base Policy for other terms and conditions in relation to payment of Rider Premium and the consequences for non-payment of Rider Premium by the due dates.
- iii. Change in Rider Premium Payment Mode: If the Premium Payment Mode under the Base Policy is changed, then the Rider Premium Payment Mode will also automatically change.
- iv. Rider Premium would be collected over and above the Base Policy's Premium and it would be based on Rider Sum Assured, Rider Policy Term and Rider Premium Payment Term and Rider Maturity Benefit option (Return of Premium option) chosen.

Grace Period

You are required to pay Rider Premium on or before its Premium payment due date. However, You are provided with a Grace Period, of 15 days for monthly mode and 30 days for all other modes, i.e. annual, half yearly and quarterly modes from Rider Premium due date to pay the due Premium.

During the Grace Period, the Rider is considered to be in-force with the risk cover. If death / ATPD occurs during the Grace Period, the corresponding benefits will be payable as mentioned under Clause 1 of Part C for an in-force Rider after deducting the due unpaid Premium, subject to the Suicide exclusion.

If the premium for this Rider is not paid before the end of the Grace Period, the Rider cover lapses, and no Rider Benefit will be payable except the benefits mentioned under Part D below as per the Rider terms and conditions.

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Part-D

Surrender

The Rider may be Surrendered anytime during the Rider Policy Term with or without the Surrender of the Base Policy. On Surrender of the Rider, all rights and benefits under the Rider will be automatically extinguished and the Rider cannot be attached again to the Base Policy.

If the Base Policy is Surrendered, then the Rider will be automatically Surrendered.

However, due to some unfavorable circumstances if the Rider cannot be continued with and needs to be Surrendered, the surrender benefit as applicable under the following scenarios will be payable:

A. Rider without Return of Premium

In case of Single and Limited Premium Payment Term riders, the surrender benefit will be available after payment of all Premiums due under the Rider as per the chosen Rider Premium Payment Term. No surrender value is payable in case of Regular Premium Payment Term riders.

The surrender value payable for the Life Assured, in respect of each benefit (where the same is in-force), shall be calculated separately as detailed below:

PPT Option	Surrender Value Payable
Single Premium	50% x Single Premium x [(Unexpired Rider Policy Term/Rider Policy Term)]
Limited Premium	50% x Premiums Paid for Rider till Surrender x [(Unexpired Rider Policy Term/Rider Policy Term)]
Regular Premium	Not Applicable

Where,

- The Premiums Paid for Rider, Unexpired Rider Policy Term and Rider Policy Term shall be as applicable for a given benefit for the Life Assured.
- Unexpired Rider Policy Term shall be calculated as the complete number of outstanding Rider years, as applicable for a given benefit (in respect of the Life Assured).

Upon payment of Surrender Value in respect of a life, all benefits attached to that life under this Policy will cease.

B. Rider with Return of Premium

On Surrender of the Rider, We will pay the higher of the Guaranteed Surrender Value and Special Surrender Value, subject to the maximum of 100% of Total Premium Paid for Rider.

Guaranteed Surrender Value

The Regular/ Limited Premium Payment Rider, the Rider acquires a Guaranteed Surrender Value (GSV) after payment of at least first 2 consecutive Rider Years' Premiums.

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The GSV is equal to, subject to minimum being zero:

A * Total Premiums Paid for Rider

For Single Premium riders, the Rider acquires a Guaranteed Surrender Value (GSV) from the first Year.

The GSV is equal to, subject to minimum being zero:

B * Single Premium

Where Factor A and B is as provided in *Annexure A* of the Rider Document and is guaranteed for the entire Rider Policy Term.

Special Surrender Value (SSV)

The Regular/ Limited Premium Payment Term riders, the Special Surrender Value shall become payable after completion of first Year provided one full Year's Premium has been received by Us.

SSV will be determined by Us and will vary from time to time with appropriate approvals.

Rider automatically gets surrendered on the surrender of the Base Policy and applicable Surrender Value will be payable.

Paid-up benefits

A. Rider without Return of Premium

This option does not offer any Paid-Up benefit as this is a pure protection option. In case of Paid-up of Base Policy, early exit value will be payable for the Rider with Single/Limited PPT upon the expiry of the Revival Period.

B. Rider with Return of Premium

For Regular/Limited Premium Payment Term riders, after payment of at least first Rider Year's Premium, if any subsequent due Premium is not paid within the Grace Period, the Rider shall acquire a Paid-up status. Once the Rider is in Paid-up status and provided the Rider is not surrendered, You will receive the benefit as applicable in the contingent event covered, survival or maturity corresponding to the Paid-up status as stated under Part C above:

Lapse

A. Rider without Return of Premium

The Rider shall acquire Lapse status at the expiry of Grace Period if You fail to pay due Rider Premiums within the Grace Period.

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In case of Regular Premium Payment Term Riders, once the Rider is in Lapse status, no coverage will be provided. Further, no benefit shall be payable upon request for termination of the Rider or on the expiry of the Revival Period. If a Rider in Lapse status is not revived within the Revival Period, it shall terminate upon expiry of the Revival Period.

However, in case of Limited Premium Payment Term Rider, once the Rider is in Lapse status (after having paid all the premiums due for the first 2 consecutive Policy Years), an Early Exit Value shall be payable on the earliest of the following terminations:

- Request for termination of the lapsed Rider; or
- End of Revival Period for the lapsed Rider

Early exit values shall also be payable upon receiving a request for termination of an in-force Rider before all due Premiums have been paid as per the chosen PPT (however, after having paid all the premiums due for the first 2 consecutive Policy Years).

The Early Exit Value in respect of each Benefit (where the Rider is in-force) shall be calculated separately as detailed below:

PPT Option	Early Exit Value Payable
Limited Premium	50% x Total Premiums Paid for Rider x [(Unexpired Rider Policy Term/Rider Policy Term) x (Total Premiums Paid for Rider/Total Premiums Payable for Rider)]
Regular Premium	Not Applicable

Where,

- The Total Premiums Paid for Rider, Unexpired Rider Policy Term, Rider Policy Term, and Total Premiums payable for Rider shall be as applicable for a given benefit for the Life Assured.
- .
- Unexpired Rider Policy Term shall be calculated as Rider Policy Term *less* complete number of Rider Years for which Premiums have been paid, as applicable for a given benefit (in respect of the Life Assured).

Note that Early Exit Values are not applicable for Regular Premium Payment Term Riders.

Upon payment of Early Exit Value in respect of Life Assured, all benefits attached under this Rider will cease.

B. Rider with Return of Premium

For Riders with Regular/Limited Premium Payment Term, the Rider shall acquire Lapse status at the expiry of Grace Period if You fail to pay due Premiums within the Grace Period in the first Rider Policy Year.

Once the Rider is in Lapse status, no benefit shall be payable upon Accidental Death as well as Accidental Total and Permanent Disability or upon request for termination of the Rider or on the expiry of the Revival Period. If Rider in Lapse status is not revived within the Revival Period, it shall terminate upon expiry of

**Canara HSBC Life Insurance Accidental Benefit Rider (Linked)
A Non-Linked Non-Participating Individual Pure Risk Premium Rider**

the Revival period.

Revival

Revival will be based on Company's Board Approved Underwriting Policy.

If a Premium is in default beyond the Grace Period and subject to the Rider and Plan Option not having been surrendered, the Rider may be revived, within the Revival Period applicable to the Base Policy after the due date of first unpaid Rider Premium and before the date of maturity of the Rider, subject to:

- Policyholder's written application for Revival;
- Production of insured current health certificate and other evidence of insurability, satisfactory to the Company; and
- Payment of all overdue Rider Premiums with interest

The interest rate applicable on revival should be the same as that applicable in the Base Policy.

If the Base Policy had lapsed and is subsequently being revived, then on repayment of all due Premiums for the Rider within the Revival Period, the Rider will also get revived along with the Base Policy. In case both the Base Policy and Rider are to be revived, then the Rider cannot be revived independently and can only be revived along with the revival of the Base Policy.

Any revival shall only cover an Insured event which occurs after the date of Revival. Upon revival, all opted Benefits shall be restored and be applicable with effect from the date of Revival.

If the Rider is not revived along with the Base Policy, the Rider shall be terminated by paying any Surrender Value or Early Exit Value, as applicable on the date of Revival of the Base Policy and revival of such terminated Rider will not be allowed at a later stage.

Free Look Period

In case You do not agree with the terms and conditions of the Rider or otherwise, You have an option to cancel the Rider by sending a written request to Us, stating the reasons for Your objection, within the Free Look Period of 30 days from the date of receipt of Rider Document (whether received electronically or otherwise, whichever is earlier).

Upon Your request and if no claim has been made under the Rider, We will refund the Rider Premiums paid after deducting proportionate risk Premium for the period of insurance cover, medical expenses incurred by Us on the medical examination of the Life Assured, if any and applicable stamp duty.

The Rider can be terminated during the Free Look Period either on its own or along with its Base Policy. In case the Base Policy is cancelled within the Free Look Period, Rider will also be automatically cancelled.

Termination

The Rider shall automatically terminate on the earlier occurrence of either of the following:

- If Premiums are discontinued for the Rider and/or under the Base Policy and not revived within the Revival Period.

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- On payment of the Rider Sum Assured as per the Plan option chosen under the Rider, if no further coverage is available under the Rider.
- On Death of the Life Assured
- On Maturity, Surrender or Termination of the Base Policy per its terms and conditions.
- On payment of amount on cancellation of Rider during Free Look Period;
- On the Surrender of the Rider and Rider Maturity Date;
-
- On the expiry of Revival Period of the Base Policy or Rider;

Part-E

Charges

There are no charges under this Rider.

Part-F

General Conditions - Assignment | Nomination | Amendment | Policy Currency | Misstatement of Age | Compliance with Law | Policy Issuance & Communications | Electronic Transactions | Governing Law and Jurisdiction | Fraud, Misstatement and Forfeiture | Travel and Occupation | Claim Procedure

Please refer to the Base Policy for details pertaining to the above mentioned clauses (General Conditions) which apply to both the Base Policy and this Rider document.

Exclusions

Accidental Death Benefit (ADB)

Accidental Death Benefit shall not be paid in respect of Accidental Death arising directly or indirectly from any of the following:

- The Life Assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot).
- The Life Assured flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
- Self-inflicted injury, suicide or attempted suicide-whether sane or insane
- Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered Medical Practitioner.
- Service in any military, air force, naval or paramilitary organization.
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
- The Life Assured taking part in any strike, industrial dispute and riot.
- The Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.

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- Exposure to Nuclear reaction, biological, radiation or nuclear or chemical contamination.

Accidental Total & Permanent Disability (ATPD) Benefit

No ATPD Benefit will be payable in respect of any of the conditions covered under the ATPD cover, arising directly or indirectly from, through or in consequence of the following:

- The Life Assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot).
- The Life Assured flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
- Self-inflicted injury, suicide or attempted suicide-whether sane or insane.
- Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered Medical Practitioner.
- Service in any military, air force, naval or paramilitary organization.
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
- The Life Assured taking part in any strike, industrial dispute, riot.
- The Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.
- Exposure to Nuclear reaction, biological radiation or nuclear, biological or chemical contamination.

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A Non-Linked Non-Participating Individual Pure Risk Premium Rider**

PART G

Grievance Redressal Procedure

Please refer to the Base Policy for details pertaining to grievance redressal procedure which also applies to this Rider document.

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Annexure A

Factor A

Canara HSBC Life Insurance Accidental Benefit Rider (Linked)
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Factor B