

**PART A**

**FORWARDING LETTER (WITH FREE LOOK CLAUSE)**

<Name of the Policyholder>

<Address>

Branch Name:

Policy No.: <\_\_\_\_\_>

Telephone: <\_\_\_\_\_>

Email ID: <\_\_\_\_\_>

Dear Mr/Ms. <Name of the Customer>,

Thank You for opting **Max Life Accidental Death and Dismemberment Rider** (A Non-Linked Non Participating Individual Pure Risk Premium Health Insurance Rider). We request you to go through the enclosed Rider.

The enclosed Rider documents explain all the features, benefits and terms in a simple manner.

On examination of the Rider, if You notice any mistake or error, please contact Our customer helpdesk or Your agent immediately on the address as mentioned below and return the Rider to Us for rectification.

You have a period of 15 (Fifteen) days (30 (Thirty) days (if the Rider has been sourced through distance marketing modes) from the date of receipt of the Rider to review the terms and conditions of the Rider. If You disagree to any of the terms or conditions, You have the option to return the original Rider documents to Us, by stating the objections/reasons for such disagreement. Upon return, this Rider will terminate forthwith and all rights, benefits and interests under the Rider will cease immediately. We will only refund the Rider Premiums received by Us, after deducting the proportionate risk premium for the period of cover, charges of stamp duty paid and the expenses incurred on medical examination of the Life Insured, if any.

We will be delighted to offer You any further assistance or clarification You may require about the Rider. Please feel free to get in touch with Us for any Rider related or claim related services through the below mentioned contact details.

Yours Sincerely,

**Max Life Insurance Company Limited**

<NAME>

<DESIGNATION>

**Agent's name/ Intermediary name:**

**Mobile/Landline Telephone Number:**

**Address:**

Max Life Insurance Company Limited

Plot No. 90A, Sector 18, Gurugram, 122015, Haryana, India

Phone: 4219090 Fax: 4159397 (From Delhi and Other cities: 0124) Customer Helpline: 1860 120 5577

Regd Office: 419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr, Punjab -144533

Visit Us at: [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com) E-mail: [service.helpdesk@maxlifeinsurance.com](mailto:service.helpdesk@maxlifeinsurance.com)

IRDAI Registration No: 104, Corporate Identity Number: U74899PB2000PLC045626

**PREAMBLE TO THE RIDER**

**MAX LIFE INSURANCE COMPANY LIMITED**

Regd. Office: 419, Bhai Mohan Singh Nagar, Railmajra, Tehsil Balachaur, District Nawanshahr, Punjab -144533

**Max Life Accidental Death and Dismemberment Rider**

(A Non-Linked Non Participating Individual Pure Risk Premium Health Insurance Rider)

UIN: 104B027V04

Max Life Insurance Company Limited has entered into this contract of insurance on the basis of the information given in the Proposal Form together with the Premium deposit, statements, reports or other documents and declarations received from or on behalf of the proposer for effecting a life insurance contract on the life of the person named in the Schedule below.

We agree to pay the benefits under the Rider on the happening of the insured event, while the Policy and Rider is in force subject to the terms and conditions stated herein.

Signed by and on behalf of  
**Max Life Insurance Company Limited**

*Place of Issuance: Gurugram, Haryana*

**POLICY SCHEDULE**

**Policy**

**Type of Policy**

**Policy UIN** .....

**Office**

**Rider Name** – Max Life Accidental Death and Dismemberment Rider

**Type of Rider** – A Non-Linked Non Participating Individual Pure Risk Premium Health Insurance Rider

**Rider UIN** - 104B027V04

<b>Policy No./ Proposal No.:</b>		<b>Client ID:</b>				
<b>Date of Proposal:</b>						
<b>Policyholder/Proposer:</b>					<b>Age Admitted: Yes/No</b>	
<b>PAN:</b>					<b>Gender:</b>	
<b>Identification Source &amp; I.D No.:</b>					<b>Tel No./Mobile No.:</b>	
<b>Relationship with Life Insured:</b>					<b>Email:</b>	
<b>Date of Birth:</b>						
<b>Address (For all communication purposes):</b>						
<b>Life Insured:</b>					<b>Age Admitted: Yes/No</b>	
<b>Identification Source &amp; ID No.:</b>					<b>Gender:</b>	
<b>Date of Birth:</b>						
<b>Age:</b>						
<b>Address:</b>						
<b>Nominee(s):</b>					<b>Guardian (if Nominee is minor):</b>	
<b>Nominee (s)Name</b>	<b>Relationship of Nominee(s) with Policyholder</b>	<b>Date of Birth Of Nominee</b>	<b>Gender</b>	<b>Age</b>	<b>% share</b>	
<b>Date of Commencement of Risk under Rider:</b>					<b>Premium Payment mode:</b>	
<b>Date on which Survival Benefit is payable: N/A</b>						
<b>Premium Payment Method:</b>					<b>Bill Draw Date:</b>	
					<b>Bank Account Number:</b>	
<b>Agent's name/ Intermediary name:</b>					<b>Agent's code/ Intermediary code:</b>	
<b>Email:</b>					<b>Agent's/ Intermediary License No.:</b>	
<b>Address:</b>					<b>Mobile/Landline Telephone Number:</b>	
<b>Details of Sales Personnel (for direct sales only):</b>						

List of coverage	Maturity Date	Insured Event	Rider Sum Assured (INR)	Rider Term	Rider Premium Payment Term	Annualised Premium  A (INR)	Underwriting Extra Premium  B (INR)	GST**and any other taxes, cesses & levies  C (INR)	Modal Factors  D	Total Rider Premium along with applicable taxes, cesses and levies payable as per Premium payment mode selected  E= [(A+B+C)*D] (INR)	Due Date when Rider Premium is payable/Date when the Last Premium is payable
Rider (s)	Dd/mm/yy	As per Section 2 of Part C									

\*\*GST includes IGST, SGST, CGST, UGST (whichever is applicable) and applicable cesses

**PART B**

**DEFINITIONS APPLICABLE TO YOUR RIDER**

The words and phrases listed below will have the meanings attributed to them wherever they appear in this Rider unless the context otherwise requires. The terms used in this Rider but not defined will derive their meaning from the Policy.

1. **“Accident”** or **“Accidental”** means a sudden, unforeseen and involuntary event caused by external, visible and violent means;
2. **“Age”** means the Life Insured’s age on last birthday as on the Date of Commencement of Risk under Rider or on the previous Policy Anniversary, as the case may be;
3. **“Annualised Premium”** is the amount mentioned in the Schedule, and means Rider Premium payable in a Policy Year chosen by you excluding Underwriting Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any;
4. **“Claimant”** means You (if You are not the Life Insured), Nominee(s) (if valid nomination is effected), assignee(s) or their heirs, legal representatives or holders of a succession certificates in case Nominee(s) or assignee(s) is/are not alive at the time of claim;
5. **“Date of Commencement of Risk under Rider”** means the date as specified in the Schedule, on which the coverage under this Rider commences;
6. **“Exit Value”** means an amount payable on surrender of this Rider in accordance with Clause 1 of Part D;
7. **“Force Majeure Event”** means an event by which performance of any of Our obligations are prevented or hindered as a consequence of any act of God, State, strike, lock-out, legislation or restriction by any government or other authority or any circumstance beyond Our control;
8. **“Grace Period”** means a period of 15 (Fifteen) days from the due date of the unpaid Rider Premium for monthly Premium payment mode and 30 (Thirty) days from the due date of unpaid Rider Premium for all other Premium payment modes;
9. **“Injury”** means Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner;
10. **“IRDAI”** means the Insurance Regulatory and Development Authority of India;
11. **“Lapsed Rider”** means a Rider for which the Rider Premium has not been received till the expiry of Grace Period;
12. **“Life Insured”** means the person named in the Schedule, on whose life the Rider is effected;
13. **“Limited Premium Payment Variant”** means a variant under this Rider, wherein the Rider Premium Payment Term is less than the Rider Term;
14. **“Loss of Sight”** means total, permanent and irreversible loss of all vision as a result of illness or Accident (as applicable). The diagnosis must be clinically confirmed by an ophthalmologist. The blindness must not be correctable by aides or surgical procedure and supporting medical records must preserved for an uninterrupted period of at least six months;
15. **“Loss of Use”** means total, permanent and irreversible loss of all functional use of a limb or organ and supporting medical records must preserved for an uninterrupted period of at least six months;
16. **“Maturity Date”** means the date specified in the Schedule, on which the Rider Term expires;
17. **“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 any other such body 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 license, provided such Medical Practitioner is not the Life Insured or You or their spouse or lineal relative or a Medical Practitioner employed by You/Life Insured;
18. **“Modal Factor”** means the applicable factor specified in the Schedule, which is used to determine the Premium, and will be as follows: i) for annual Premium payment mode – (1.00); ii) for semi-annual Premium payment mode - (0.52); iii) for quarterly Premium payment mode - (0.265); iv) for monthly Premium payment mode - (0.09);
19. **“Nominee”** means nominee nominated by You in accordance with Section 39 of Insurance Act, 1938 as amended from time to time, to receive the benefits under the Rider and whose name is mentioned in the Schedule;
20. **“Policy”** means the Policy to which this Rider is attached and forms part of;
21. **“Regular Premium Payment Variant”** means where the Rider Premium Payment Term is same as Rider Term;
22. **“Revival Period”** means a period of 5 (Five) consecutive years from the due date of the first unpaid Rider Premium, during which period You are entitled to revive the Rider which was discontinued due to the non-payment of Rider Premium;
23. **“Rider”** means this rider contract containing these terms and conditions;
24. **“Rider Premium”** means an amount specified in the Schedule, payable by You, by the due dates to secure the benefits under the Rider, excluding applicable taxes, cesses and levies, if any;
25. **“Rider Premium Payment Term”** means the term as specified in the Schedule during which the Rider Premium under the Rider is to be paid by You;

26. **“Rider Sum Assured”** means an amount as specified in the Schedule, which is payable on the death or accidental dismemberment of the Life Insured in terms of the provision of the Rider;
27. **“Rider Term”** means the term of this Rider as specified in the Schedule;
28. **“Schedule”** means the policy schedule and any endorsements attached to and forming part of the Policy and Rider and if any updated Schedule is issued, then, the Schedule latest in time;
29. **“Total Premiums Paid”** means the total of all Rider Premium received under the Rider, excluding Underwriting Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any;
30. **“Underwriting Extra Premium”** means an additional amount mentioned in the Schedule and charged by Us, as per Underwriting Policy, which is determined on the basis of disclosures made by You in the Proposal Form or any other information received by Us including medical examination report of the Life Insured;
31. **“Underwriting Policy”** means an underwriting policy approved by Our board of directors;
32. **“We”, “Us” or “Our”** means Max Life Insurance Company Limited; and
33. **“You”, “Your” or “Policyholder”** means the policyholder as named in the Schedule, who is the policyholder under the base Policy.

**PART C**

**RIDER FEATURES, BENEFITS & RIDER PREMIUM PAYMENT**

**1. ELIGIBILITY FOR RIDER BENEFITS**

- 1.1. This Rider has been written on a single life basis.
- 1.2. The minimum Age of the Life Insured on the Date of Commencement of Risk under Rider should be 18 (Eighteen) years.
- 1.3. The maximum Age of the Life Insured on the Date of Commencement of Risk under Rider cannot exceed 65 (Sixty-Five) years.
- 1.4. The maximum Age of the Life Insured on the Maturity Date cannot exceed 75 (Seventy Five) years.
- 1.5. This Rider can be attached with the Policy at any time subject to minimum Rider Term of 5 (five) years from the Date of Commencement of Risk under Rider which will not be more than 57 (Fifty-Seven) years.

**2. RIDER BENEFITS**

This Rider offers the benefits set out below. These are payable in addition to the benefits of the base Policy.

**2.1. Accidental Death Benefit**

We will pay the Rider Sum Assured if the Life Insured dies due to an Accident (and independent from any other physical or mental illness) within 180 days of the Accident and before expiry of Rider Term provided that the Accident occurred when this Rider and the base Policy were in force.

**2.2. Accidental Dismemberment Benefit**

We will pay the Rider Sum Assured if the Life Insured suffers one or more of the following impairments due to an Injury and independent from all other causes) within 180 days of the Accident and before expiry of Rider Term provided that the Accident occurred when this Rider and the base Policy were in force:

- 2.2.1. Irrecoverable Loss of Sight in both eyes;
- 2.2.2. Amputation or Loss of Use of both hands at or above the wrists;
- 2.2.3. Amputation or Loss of Use of both feet at or above the ankles; or
- 2.2.4. Amputation or Loss of Use of one hand at or above the wrist and one foot at or above the ankle.

**3. PREMIUM**

- 3.1. You may pay the Rider Premiums in annual, semi-annual, quarterly or monthly payment modes, as specified in the Schedule provided that the Rider Premium payment mode under this Rider shall always be same as the Premium payment mode of the Policy and can only be changed with the change of Premium payment mode of the Policy. The Rider Premium will change, if the Rider Premium payment mode is changed by You.
- 3.2. This Rider will be renewed in accordance with the terms of the base Policy. Subject to Section 1.5 of Part C, the Rider can be added or removed from the Policy at any time during the Policy Year. If this Rider is added in between 2 (Two) Policy Anniversaries, then for the first applicable Policy Year when the Rider is added, You will be required to pay the proportionate Rider Premium for the remaining period of that Policy Year. The addition of the Rider shall take effect only after We have approved the same in accordance with Our Underwriting Policy and communicated Our decision to You in writing.
- 3.3. You shall have a choice between the Limited Premium Payment Variant and Regular Premium Payment Variant for Premium payments. The Premium payment variant can only be chosen at the Date of Commencement of Risk under Rider and cannot be changed subsequently.
- 3.4. You can pay Rider Premiums at any of Our offices or through Our website [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com) or by any other means, as informed by Us. Any Rider Premium paid by You will be deemed to have been received by Us only after the same has been realized and credited to Our bank account.
- 3.5. The receipt will be issued in Your name, which will be subject to realization of cheque or any other instrument/medium.

**4. LAPSATION OF RIDER**

- 4.1. If the Rider Premium is not received by the end of the Grace Period, the Rider will lapse and no benefits under the Rider will be payable.
- 4.2. If the base Policy lapses or goes into non-forfeiture mode the Rider will lapse and no benefits under the Rider will be payable.

**5. SURVIVAL BENEFIT**

No survival benefits are payable under this Rider.

**PART D**

**SERVICING CONDITIONS APPLICABLE TO THE RIDER**

**1. EXIT VALUE**

- 1.1 The Rider can be surrendered even without surrendering the Base Policy.
- 1.2 Rider shall automatically terminate if the base Policy is surrendered. In such cases only Exit Value, if any, under the Rider, shall be payable.
- 1.3 The Policy shall acquire Exit Value, subject to the following criteria:
  - a. For Limited Premium Payment Variant: Upon completion of Premium Payment Term on receipt of all due Premiums.
  - b. Regular Premium Payment Variant: No surrender benefit is applicable or payable.
- 1.4 The Exit Value shall be determined basis the formula given below:

$$70\% \times (\text{Sum of Total Premium Paid, Underwriting Extra Premium and loadings for modal premiums, if any}) \times (\text{unexpired Rider Term/ Rider Term}).$$

**2. LOANS**

- 2.1 You are not entitled to any loans under this Rider

**3. REVIVAL OF THE RIDER**

- 3.1 A Lapsed Rider can be revived at Our discretion, within the Revival Period:
  - 3.1.1. on receipt of Your written request to revive the Rider by Us;
  - 3.1.2. if You produce an evidence of insurability (in form of declaration of health condition and/or relevant medical reports) of Life Insured at Your own cost which is acceptable to Us; and
  - 3.1.3. on payment of all overdue Rider Premiums to Us with late fee and/or interest at such rate as may be determined by Us from time to time. Currently the applicable late payment fee is as below:

No. of days between date of Revival and date of lapse of Policy	Revival Late Fee Basis	Currently Applicable Revival Late Fee*
0-60	Nil	0.00%
61-180	RBI Bank Rate + 1% p.a. (compounded annually on due Premiums)	8.00%
>180	RBI Bank Rate + 3% p.a. (compounded annually on due Premiums)	9.90%

\*Note: The current applicable revival late fee is effective 1<sup>st</sup> July 2019 and is based on RBI Bank rate of 7.0% p.a. prevailing as at 5<sup>th</sup> April 2016. The 'RBI Bank Rate' for the financial year ending 31<sup>st</sup> March (every year) will be considered for determining the revival late fee and the same shall be made effective w.e.f. 01<sup>st</sup> July every year. The revival late fee is revised only if the 'RBI Bank Rate' changes by 1% or more from the 'RBI Bank Rate' used to determine the prevailing revival late fee (reviewed on every 31<sup>st</sup> March). For further details and the revival late fee applicable as on date, please refer to our website [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com).

- 3.2. The revival of the lapsed Rider shall take effect only after We have approved the same in accordance with Our Underwriting Policy and communicated Our decision in writing. The benefits under the lapsed Rider shall be revived upon such revival without interest. If a Lapsed Rider is not revived within the Revival Period, this Rider shall terminate and no benefits shall be payable on the expiry of the Revival Period.
- 3.3. The Rider cannot be revived beyond the Rider Term.

**4. PAYMENT OF RIDER BENEFITS**

- 4.1. The benefits under this Rider will be payable only on submission of satisfactory proof of the Life Insured's death/ Dismemberment to Us. The benefits under this Rider will be payable to the Claimant.
- 4.2. Once the benefits under this Rider are paid to the Claimant, the same will constitute a valid discharge of Our liability under this Rider.

**5. EXCLUSIONS APPLICABLE TO THIS RIDER**

The following exclusions are applicable to the benefits payable under this Rider:

- 5.1. **Suicide Exclusion:** We will return the Total Premium Paid, Underwriting Extra Premiums and loadings for modal premiums paid, if any received by Us under this Rider if the death of the Life Insured is directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by suicide or attempted suicide by the Life Insured, whether sane or insane within 12 (Twelve) months from the Date of Commencement of Risk under Rider or the date of revival of the Rider.
- 5.2. **Other Exclusions:** We will not be liable to make any payment under this Rider if the Injury/death of the Life Insured is directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by any of the following:



- 5.2.1. The Life Insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Medical Practitioner;
- 5.2.2. Injuries resulting from war (declared or un-declared), invasion, civil war, riots, revolution or any warlike operations;
- 5.2.3. Participation by the Life Insured in a criminal or unlawful act with criminal intent;
- 5.2.4. Service in military / para military, naval, air forces or police organizations of any country in a state of war (declared or undeclared) or of armed conflict;
- 5.2.5. Participation by the Life Insured in any flying activity other than as a bona fide passenger (whether paying or not), pilots or cabin crew in a licensed scheduled aircraft;
- 5.2.6. Engaging in or taking part in professional sports or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping; or
- 5.2.7. The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

## **6. TERMINATION OF THE RIDER**

- 6.1. This Rider shall terminate upon the happening of the first of the following events:
  - 6.1.1. on the date on which We receive free look cancellation request;
  - 6.1.2. the Life Insured's death;
  - 6.1.3. on payment of a claim under Rider or the date of intimation of repudiation of the claim by Us (in case of death of the Life Insured);
  - 6.1.4. on the expiry of the Revival Period, if the Lapsed Rider has not been revived;
  - 6.1.5. on the expiry of the Rider Term;
  - 6.1.6. on the Maturity Date or the date on which the base Policy has matured, expired, surrendered, terminated or cancelled for any reason;
  - 6.1.7. on the Policy Anniversary following or coinciding with Life Insured attaining Age of 75 years;
  - 6.1.8. on receipt of Your written request for cancellation of this Rider after the completion of the free look period; or
  - 6.1.9. On cancellation/ termination of this Rider by Us on grounds of misrepresentation, fraud, non-disclosure or non-cooperation by You and/or the Life Insured. Upon such termination of the Rider, the Rider Premium received by Us will be refunded.



**PART E**

**RIDER CHARGES**

**APPLICABLE FEES/ CHARGES UNDER THIS RIDER**

This Rider is a non-linked non-participating individual pure risk premium health insurance Rider therefore, Part E is not applicable to this Rider.

**GENERAL TERMS & CONDITIONS OF THE RIDER**

**1. TAXES**

- 1.1. All Rider Premiums are subject to applicable taxes, cesses, and levies which will entirely be borne by You and will always be paid by You along with the payment of Rider Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Rider, We reserve the right to claim the same from You. Alternatively, We have the right to deduct the amount from the benefits payable by Us under the Rider.
- 1.2. Tax benefits and liabilities under the Rider are subject to prevailing tax laws. Tax laws and the benefits arising thereunder are subject to change. You are advised to seek an opinion of Your tax advisor in relation to applicable tax benefits and liabilities.

**2. GRACE PERIOD**

- 2.1. The Rider Premium is due and payable by the due date specified in the Schedule. If the Rider Premium is not paid by the due date, You may pay the same during the Grace Period without any penalty or late fee.
- 2.2. The insurance coverage continues during the Grace Period. However, if the overdue Rider Premium is not paid even in the Grace Period and the Life Insured dies or suffers Accidental dismemberment as per Section 2.2 of Part C, then, We will pay the benefit after deducting the said overdue Rider Premium.

**3. CLAIM PROCEDURE**

- 3.1. A Claimant claiming benefits under this Rider must notify Us in writing within 90 (Ninety) days from the date of the death by an Accident or dismemberment of the Life Insured. Failure to do so may invalidate a claim under this Rider. We may at Our discretion condone the delay in notifying a claim, if it is proved by the Claimant under this Rider that the delay was due to a reason beyond control, subject to such conditions as We may prescribe at that time.
- 3.2. We will require the following documents in case of death by an Accident or dismemberment of the Life Insured:
  - 3.2.1. Claimant's statement in the prescribed form;
  - 3.2.2. original Rider document;
  - 3.2.3. a copy of police complaint/ first information report (wherever applicable);
  - 3.2.4. a copy of duly certified post mortem report along with viscera/ histopathology report (wherever applicable) (only in the case of death by accident of the Life Insured);
  - 3.2.5. death certificate issued by the local/municipal authority
  - 3.2.6. attending physician's statement;
  - 3.2.7. employer's certificate;
  - 3.2.8. certificate by a Medical Practitioner confirming dismemberment of the Life Insured;
  - 3.2.9. identity proof of the Claimant including nominee(s) bearing their photographs and signatures (only in the case of the death of the Life Insured); and
  - 3.2.10. any other documents/information required by Us for assessing and approving the claim request.
- 3.3. A Claimant can download the claim request documents from Our website [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com) or can obtain the same from any of Our branches.
- 3.4. We reserve the right to scrutinize the documents submitted by the Claimant and/or investigate the cause of death of the Life Insured and deny the claim partially or completely on the basis of Our scrutiny of the documents or investigation, as the case may be. We shall pay the benefits under this Rider subject to Our satisfaction:
  - 3.4.1. that the benefits have become payable as per the terms and conditions of this Rider; and
  - 3.4.2. of the bonafides and credentials of the Claimant.
- 3.5. Subject to Our sole discretion and satisfaction, in exceptional circumstances such as on happening of a Force Majeure Event, We may decide to waive all or any of the requirements set out in Section 3.1 of Part F.

**4. DECLARATION OF THE CORRECT AGE**

- 4.1. Declaration of the correct Age and/ or gender of the Life Insured is important for Our underwriting process and calculation of Premiums payable under the Rider. If the Age and/ or gender declared in the Proposal Form is found to be incorrect at any time during the Rider Term or at the time of claim, We may revise the Premium with interest and/ or applicable benefits payable under the Rider in accordance with the premium and benefits that would have been payable, if the correct Age and/ or gender would have made the Life Insured eligible to be covered under the Rider on the Date of Commencement of Risk under the Rider.

**5. FRAUD, MIS-STATEMENT AND FORFEITURE**

- 5.1. Fraud, mis-statement and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act,

1938 as amended from time to time. *[A leaflet containing the simplified version of the provisions of the above section is enclosed in Annexure – (1) for reference]*

**6. NOMINATION**

6.1. Nomination is allowed as per Section 39 of the Insurance Act, 1938 as amended from time to time. *[A leaflet containing the simplified version of the provisions of the above section is enclosed in Annexure – (2) for reference]*

**7. ASSIGNMENT**

7.1. Assignment is allowed as per Section 38 of the Insurance Act, 1938 as amended from time to time. *[A leaflet containing the simplified version of the provisions of the above section is enclosed in Annexure – (3) for reference]*

**8. TRAVEL RESTRICTION**

8.1. There are no restrictions on travel under this Rider.

**9. RIDER CURRENCY**

9.1. As per base Policy.

**10. ELECTRONIC TRANSACTIONS**

10.1. As per base Policy.

**11. AMENDMENT**

11.1. As per base Policy.

**12. REGULATORY AND JUDICIAL INTERVENTION**

12.1. As per base Policy.

**13. FORCE MAJEURE**

13.1. As per base Policy.

**14. COMMUNICATION AND NOTICES**

14.1. As per base Policy.

**15. GOVERNING LAW AND JURISDICTION**

15.1. As per base Policy.

**PART G**

**GRIEVANCE REDRESSAL MECHANISM AND OMBUDSMAN DETAILS**

**1. DISPUTE REDRESSAL PROCESS UNDER THE RIDER**

1.1. All consumer grievances and/or queries may be first addressed to Your agent or Our customer helpdesk as mentioned below:

- a. Max Life Insurance Company Limited, Plot 90A, Sector 18, Gurugram, 122015, Haryana, India, Helpline No. – 1860 120 5577, Email: [service.helpdesk@maxlifeinsurance.com](mailto:service.helpdesk@maxlifeinsurance.com), or
- b. To any office of Max Life Insurance Company Limited.

1.2. If Our response is not satisfactory or there is no response within 15 (Fifteen) days:

1.2.1. the complainant or his legal heirs may file a written complaint with full details of the complaint and the complainant's contact information to the following official for resolution:

Grievance Rederessal Officer,  
Max Life Insurance Company Limited  
Plot No. 90A, Sector 18, Gurugram, 122015, Haryana, India  
Helpline No. – 1860 120 5577 or (0124) 4219090  
Email: [manager.services@maxlifeinsurance.com](mailto:manager.services@maxlifeinsurance.com);

1.2.2. the complainant or his legal heirs may approach the Grievance Cell of the IRDAI on the following contact details:

IRDAI Grievance Call Centre (IGCC) Toll Free No:155255 or 1800 4254 732  
Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)

1.2.3. You can also register Your complaint online at <http://www.igms.irdai.gov.in/>

1.2.4. You can also register Your complaint through fax/paper by submitting Your complaint to:

Consumer Affairs Department  
Insurance Regulatory and Development Authority of India  
Sy No. 115/1, Financial District,  
Nanakramguda,Gachibowli, Hyderabad – 500032  
Ph: (040) 20204000

1.3. If You are not satisfied with the redressal or there is no response within a period of 1 (One) month or rejection of complaint by Us, the complainant or his legal heirs or nominee, or assignee may approach Insurance Ombudsman at the address mentioned in Annexure A or on the IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in), or on Council of Insurance Ombudsmen website at [www.cioins.co.in](http://www.cioins.co.in), if the grievance pertains to:

- 1.3.1. delay in settlement of a claim beyond the time specified in the regulations framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- 1.3.2. any partial or total repudiation of a claim by Us;
- 1.3.3. dispute over Premium paid or payable in terms of the Policy; or
- 1.3.4. misrepresentation of Policy terms and conditions at any time in the Policy document or Policy contract;
- 1.3.5. dispute on the legal construction of the Policy in so far as such dispute relate to a claim;
- 1.3.6. policy servicing by Us, our agents or intermediaries;
- 1.3.7. issuance of insurance policy, which is not in conformity with the proposal form submitted by You;
- 1.3.8. non issuance of Policy document after receipt of the Premium.
- 1.3.9. any other matter resulting from non-observance of or non-adherence to the provisions of any regulations made by the IRDAI with regard to protection of policyholders' interests or otherwise, or of any circulars, Guidelines or instructions issued by the IRDAI or of the terms and conditions of the policy contract, in so far as they relate to issues mentioned in this para 1.3 above.

1.4. As per Rule 14 of the Insurance Ombudsman Rules, 2017, a complaint to the Insurance Ombudsman can be made only within a period of 1 (One) year after receipt of Our rejection of the representation or after receipt of Our decision which is not to Your satisfaction or if We fail to furnish reply after expiry of a period of one month from the date of receipt of the written representation of the complainant, provided the complaint is not on the same matter, for which any proceedings before any court, or consumer forum or arbitrator is pending.