

# DOUBLE\* SURAKSHA, A 360° rider that protects the whole fam!

WITH



This rider provides your loved ones with extra financial protection in case of an unexpected eventuality, as their financial protection **begins with YOU!**



Lumpsum benefit to the family in case of accidental death



Additional protection against dismemberment due to accident



Pay for limited period for protection throughout base policy term

Be protected and be happy,  
because when it comes to your loved one's joys in life

**YOU ARE THE DIFFERENCE™**

# RIDER FEATURES

Features	Max Life Accidental Death and Dismemberment Rider											
Type of Rider	A Non - Linked Non - Participating Individual Pure Risk Health Insurance Rider											
Coverage	All individuals in accordance with the Board approved underwriting policy of the Company											
Age at Entry (Age as on Last Birthday)	Minimum: 18 years; Maximum: 65 years											
Maximum Maturity Age (Age as on Last Birthday)	On Policy Anniversary coinciding with or immediately following the Policyholder attaining age of 75 years											
Rider Benefits	<b>Maturity / Survival Benefit:</b> No Maturity or Survival Benefit is payable under this Rider <b>Death / Dismemberment Benefit:</b> Rider Sum Assured											
Accidental Death and Dismemberment Benefit	<b>A. Accidental Death Benefit:</b> While the base plan and Rider is in force, if the Life Insured dies due to an accident, the Rider Sum Assured will be payable. Death by accident means death is caused by a sudden, unforeseen and involuntary event caused by external, visible and violent means provided such death was caused directly by such accident and independently of any physical or mental illness within 180 days of the date of accident (and before the expiry of Rider Term) <b>B. Accidental Dismemberment Benefit:</b> While the base policy and rider is in force, the Rider Sum Assured will be payable if the Life Insured meets with an accident which, within 180 days from the happening of such accident (and before the expiry of Rider Term) and independently of all other causes, results in Life Insured being subject to one (or more) of the following impairments due to injury: <ul style="list-style-type: none"> <li>· Irrecoverable loss of entire sight in both eyes</li> <li>· Amputation or loss of use of both hands at or above the wrists</li> <li>· Amputation or loss of use of both feet at or above the ankles</li> <li>· Amputation or loss of use of one hand at or above the wrist and one foot at or above the ankle</li> </ul> The loss of use of the particular limb / loss of sight must be documented for an uninterrupted period of at least 6 months.											
Rider Term	5 years to 57 years The rider policy term cannot be higher than base policy term.											
Premium Payment Term	Same as Rider Policy Term											
Premium Payment Mode	<table border="1"> <thead> <tr> <th>Premium Payment Term</th> <th>Available Rider Premium Payment Term</th> <th>Available Rider Coverage Term</th> </tr> </thead> <tbody> <tr> <td>Limited Pay (PPT &lt; PT)</td> <td>5 to 56 years</td> <td>(PPT + 1) to 57 Years</td> </tr> <tr> <td>Regular Pay (PPT = PT)</td> <td>5 to 57 years</td> <td>5 to 57 Years</td> </tr> </tbody> </table>			Premium Payment Term	Available Rider Premium Payment Term	Available Rider Coverage Term	Limited Pay (PPT < PT)	5 to 56 years	(PPT + 1) to 57 Years	Regular Pay (PPT = PT)	5 to 57 years	5 to 57 Years
Premium Payment Term	Available Rider Premium Payment Term	Available Rider Coverage Term										
Limited Pay (PPT < PT)	5 to 56 years	(PPT + 1) to 57 Years										
Regular Pay (PPT = PT)	5 to 57 years	5 to 57 Years										
Minimum and Maximum Annualized Premium	<b>Minimum:</b> ₹50 per annum (excluding loading for modal extra and extra underwriting premium, if any and excluding all applicable taxes, cesses and levies as imposed by the Government) <b>Maximum:</b> ₹10,000 per annum (excluding loading for modal extra and extra underwriting premium, if any and excluding all applicable taxes, cesses and levies as imposed by the Government) However, the premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the base plan, and any benefit arising under the captioned rider shall not exceed the Sum Assured under the base plan.											
Minimum And Maximum Sum Assured	<b>Minimum:</b> ₹50,000 <b>Maximum:</b> Lower of Guaranteed Death Benefit at inception of the base policy or ₹ 1 Crore per life (subject to the Maximum Guaranteed Death Benefit at inception under the base plan)											
Suicide Clause	Not withstanding anything stated herein, if the Life Insured, whether minor / major and whether sane or insane, dies by suicide within 12 months of the effective date of risk commencement or the date of revival of the rider, the rider shall terminate immediately. In such cases, the Company shall pay total premiums paid plus Underwriting Extra Premium paid, plus loading for modal premium, Rider Premiums, and applicable taxes, cesses and levies, if any.											
Premium Rate (per annum) (₹ / Lakh)	₹100 per Lac of rider sum assured. The premium rate does not vary with the age or gender of the Life Insured (excluding all applicable taxes, cesses and levies as imposed by the Government)											

For other details and exclusions, please refer to the Rider Prospectus available at [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)

"Annualized Premium" means Premium amount payable during a Policy Year chosen by Policyholder, excluding Underwriting Extra Premium, loading for modal premium, Rider Premiums and applicable taxes, cesses or levies if any;

"Total Premiums Paid" means total of all the premiums paid under the rider, excluding any extra premium and taxes, if collected explicitly.

"Underwriting Extra Premium" means an additional amount charged by Us, as per Underwriting Policy, which is determined on the basis of disclosures made by Policyholder in the Proposal Form or any other information received by Us including medical examination report of the Life Insured.


"Sum assured under health cover" means an absolute amount of benefit which is guaranteed to become payable on happening of insured health related contingency in accordance with the terms and conditions of the policy under health cover.

The term 'Rider SA (or Rider Sum Assured)' has been used to refer to the Sum assured under health cover for this rider as defined above.

## HOW THIS RIDER WORKS

Rajiv Sharma is 35 years old and is married to Rita who is 32 years old. In order to plan for his financial security, Rajiv buys Max Life Smart Wealth Advantage Growth Par Plan (Non-Linked Participating Individual Life Insurance Savings Plan | UIN: 104N135V01) (Base Product), chooses Future Income variant with a Policy Term of 35 years and Premium Payment Term of 10 years, and an Annual Premium of Rs. 1,00,000. Further, in order to ensure comprehensive protection, he purchases Max Life Accidental Death and Dismemberment Rider with a Sum Assured of `5,00,000 with a Policy Term of 35 years and Premium Payment Term of 10 years

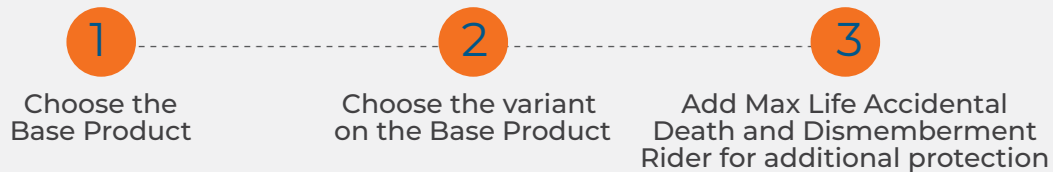
**If Rajiv dies in an accident after paying 6 premiums, his wife receives the guaranteed Death Benefit and accrued bonuses from Max Life Smart Wealth Advantage Growth Par Plan. Additionally, she also receives the Rider Sum Assured of Rs. 5,00,000**

*Annualized Premium: Smart Wealth Advantage Growth Par Plan – Rs. 1,00,000 p.a. Max Life Accidental Death and Dismemberment Rider – Rs. 1,103 p.a. Total Premium – Rs. 1,01,03 p.a	Rajiv loses his life after payment of 6 premiums 	Death Benefit payable to beneficiary: Max Life Smart Wealth Advantage Growth Par Plan – Rs. 12,00,000 (@ 4% illustrated rate)# Rs. 12,00,000 (@ 8% illustrated rate)# Max Life Accidental Death and Dismemberment Rider – Rs. 5,00,000 Total Death Benefit – Rs. 5,00,000 + Rs. 12,00,000 (@4% and @ 8% illustrated rate)# = Rs. 12,00,000 + Rs. 5,00,000 = Rs. 17,00,000
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For more details, please refer to the Rider Prospectus available at [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com). \*All applicable taxes, cesses and levies as imposed by the Government will be charged over and above the premiums.

\*Kindly note that the above are only illustrations and do not create any rights and / or obligations. The assumed non - guaranteed rates of return chosen in the above illustration are 4% and 8%. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. The actual experience on the contract may be different from the illustrated. The guaranteed and non - guaranteed benefits are applicable only if all due premiums are paid. The premiums mentioned above are exclusive of all applicable taxes, cesses and levies as imposed by the Government. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Payment Frequency for Guaranteed Income & Cash Bonus is chosen as Annual in example

### ATTACH YOUR RIDER IN THREE SIMPLE STEPS



<sup>1</sup>Individual Death Claims Paid Ratio as per audited financials for FY 2023-2024 | <sup>2</sup>As per Public Disclosure for FY 2023-24

Please refer to your base Max Life insurance plan product prospectus for further details of riders applicable. Customer can add Max Life insurance riders to base life insurance plans while buying or renewing as per policy terms and conditions by paying an additional premium.

Max Life Insurance Company Limited is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana)- 122002. For more details on risk factors, terms and conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Insurance is the Subject matter of solicitation. Trade logo displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Max Life Insurance Co. Ltd. You can call us on our Customer Helpline No. 1860 120 5577. Website: [www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)

ARN: Max Life/Brand Marketing/FCB/ADD Rider/Leaflet/V05/October 2024

IRDAI Regn. No. - 104

#### BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums
- Public receiving such phone calls are requested to lodge a police complaint