Key Features

- ICICI Pru Non-Linked Accidental Death and Disability Rider provides your family an extra layer of protection by paying them a lump-sum in case of an accidental death[1] or total and permanent disability[2] due to an accident.
- You can opt for one or both of the rider benefit options i.e. Accidental Death cover or Accidental Total and Permanent Disability cover.
- You have an option to add the rider benefit to your base policy at its inception or at a later stage any time during the premium payment term of the base policy.
- The cover can be up to 3X the sum assured[3] of the base policy for accidental death cover and up to sum assured[3] for accidental disability cover
- The premium payment and policy term of the rider will be as per the base policy subject to maximum available rider coverage term.
- Tax benefits[4] may be available on premiums paid and benefits received as per prevailing tax laws.

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For complete details of the rider, please refer to the Policy Documents

Boundary conditions

Premium Payment Option	Premium Payment Term (PPT) (in years)	Min/Max Coverage Term (in years)	Min/Max Age at Entry (in years)	Min/Max Age at Maturity (in years)
Single Pay	1	5 to 67	18/65	23/85
Limited Pay	5 to 66	PPT+1 to 67		
Regular Pay	5 to 67	Equal to PPT		

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For complete details of the rider, please refer to the Policy Documents

Disclaimers

[1]Accidental death benefit option available through the rider: Under this option, if the person whose life is covered by this benefit option (known as the Life Assured) passes away, due to an accidental death which happens within the Coverage term such that death happens 180 days from the date of accident, the sum assured for ADB will be paid out as a lump sum to the person specified (known as the Claimant) in the policy, provided the benefit option is in-force at the time of the accident. Maximum Sum Assured available under Accidental Death Benefit option will be up to three times the Sum Assured on Death at inception for the base policy (capped at Rs. 3 Crore).

[2]Accidental total and permanent disability benefit option available through the rider: If the life assured covered by this benefit option become totally, continuously and permanently disabled as a result of accident i.e., Accidental Total Permanent Disability and meets any of 3 clauses as defined in the policy document, the Accidental Total and Permanent Disability Sum Assured will be paid out as a lump sum to the nominee. On payment of the Accidental total and permanent disability Sum Assured to the Claimant, the benefit option will terminate and all rights, benefits and interests under the option will stand extinguished. Maximum Sum Assured available under Accidental Total and Permanent Disability Benefit option will be up to the Sum Assured on Death at inception for the base policy (capped at Rs. 3 Crore). For more details, kindly refer to the Rider policy document.

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Disclaimers

[3]Sum assured is the benefit payable on death of the Life Assured during the policy term.

[4]Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 2025. Taxes, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details

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For complete details of the rider, please refer to the Policy Documents



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ICICIPruNon-Linked Accidental Death and Disability Rider. UIN - 105B042V02. ADVT: W/II/0857/2024-25

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