

	b. This Rider shall automatically terminate if the Base Policy expired or lapsed or has been paid-up, surrendered, cancelled or terminated for whatever reason; or on the death of the insured under this Rider, for whatever cause; or on the anniversary of the Base Policy at which the insured under this Rider attains the age of sixty (60).
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MY OPTIONS – EXCLUSIONS

Notwithstanding anything to the contrary stated herein, the Company shall not be liable on the death of the Life Insured if death of the Life Insured occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, any of the following:

1. Suicide or attempted suicide or intentional self-inflicted injury, by the Life Insured, whether sane or not at the time.
2. The Life Insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner.
3. War (declared or undeclared), invasion, civil disturbance or civil commotion, rebellion, riots, revolution or any warlike operations.
4. Participation by the Life Insured in a criminal or unlawful act and/ or the Life Insured committing any breach of law.
5. Service by the Life Insured in the military/ paramilitary, naval, air forces or Police organizations of any country in a state of war (declared or undeclared) or of armed conflict.
6. Participation by the Life Insured in any flying activity other than as a *bona fide* passenger (whether paying or not), in a licensed aircraft provided that the Life Insured does not, at that time, have any duty on board such aircraft.
7. The Life Insured engaging in or taking part in professional sport(s) 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; or bungee-jumping.
8. Any radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
9. Pregnancy or miscarriage or any complications arising there from.
10. Resulting from infection with Human Immunodeficiency Virus (HIV)/ Acquired Immune Deficiency Syndrome (AIDS) within 5 years from the later of Effective Date of this Rider or the date of issue of this Rider.

In addition to the above, this Rider is further subject to the exclusions as provided in the Base Policy.

Expert Advice at Your Doorstep: Our Agent Advisors have been professionally trained to understand and evaluate your unique financial requirements, and recommend a policy which best meets your needs. With experienced agents, supported by a team of specialists, we are fully resourced to help you achieve your life's financial objectives. Please call us today. We would be delighted to meet you.

Section 41: no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives, or property, in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of insurer.

Full details of terms and conditions are given in the Policy Documents.

"Insurance is the subject matter of the solicitation"