



# IndiaFirst Life Total & Permanent Disability (TPD) Rider

(Non - linked, Health Individual Pure Risk Rider)

UIN: 143B021V01



## Before You Start Reading

### **Important Note**

IndiaFirst Life Total & Permanent disability (TPD) Rider Plan is referred to as the Rider Policy throughout the brochure.

### **How Will This Brochure Help You?**

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

### **To Help Your Understanding**

We've done our best to explain everything as simply as possible; however, you're likely to come across some terms you're unfamiliar with, where possible, we've explained these. We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance policy.

## About IndiaFirst Life Insurance Private Ltd

Headquartered in Mumbai, IndiaFirst Life Insurance Company Limited (IndiaFirst Life), with a paid-up share capital of INR 754 crores, is one of the country's youngest life insurance companies. Its current shareholders include Bank of Baroda, Union Bank of India, and Carmel Point Investments India Private Limited, which hold 65%, 09%, and 26% stakes in the company. Carmel Point Investments India Pvt Ltd. is incorporated by Carmel Point Investment Ltd, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC, New York, United States. The company's key differentiator is its simple, easy-to-understand products that are fairly priced and efficiently serviced. For details, please visit <https://www.indiafirstlife.com/>

## Why you need this Rider?

We live our lives in the pursuit of happiness where our happiness is a derivative of the wellbeing of our family members.

In today's scenarios, with the increase in the number of instances of untoward happenings, it is imperative to shield the family's future. An unexpected incident may affect the entire household budget and upset one's planning.

Providing that additional care, we present IndiaFirst Life Total and Permanent Disability Rider- a supplementary layer of coverage that provides extra financial fortification to your loved ones when you are not being able to do so. Making sure you remain your family's hero today and always!

## Key Features

- Protect your loved ones financially from adverse effects of unforeseen events like Total Permanent disability due to accident or sickness.
- Enhanced Protection at an affordable price

## Plan at a Glance

### 1. What is the IndiaFirst Life Total and permanent disability Rider?

IndiaFirst Life Total & Permanent Disability Rider Plan is a Non - linked, Non-Participating/ Participating, Single, Limited, Regular Health Individual Pure Risk Rider. This rider will help you further guard your loved ones from any upcoming unfortunate events like permanent disability due to accident or sickness. You can attach this to your base policy in order to further enhance the benefits of the policy you had bought.

### 2. What are the eligibility criteria in the policy?

Criteria	Minimum	Maximum
Entry Age	18 years last birthday	60 years last birthday
Maturity Age	23 years last birthday	65 years last birthday
Premium Payment Term	Limited Premium: 2 Years Regular Premium: 5 years Single premium	Limited Premium: 10 years Regular Premium: 47 years
Policy Term	Regular premium: 5 year Single Premium: 5 years Limited Premium: For PPT (2 to 4 years): 5 years 5 PPT onwards: PPT+ 1 years	Regular/Limited/Single: 47 years
Sum assured*	As per the base product	Rs. 1,00,00,000

The premium pertaining to the rider policy shall not exceed 100% of premium under the base product.

\*The rider policy sum assured should be less than or equal to the Sum assured under the base policy.

A Policy holder can choose to avail the rider policy from the policy commencement date or any policy anniversary, subject to the Rider policy term, Rider PPT being aligned to the remaining base Policy Term and PPT, and subject to underwriting as per the prevailing Board Approved Underwriting Policy (BAUP) of the Company.

### 3. What are the premium paying modes available in the policy?

Single Pay/Yearly/Half-yearly/Quarterly/Monthly. Premium payment mode of rider policy will be same as base policy.

### 4. What are the benefits of this rider Policy?

The benefit details are given in the table below:

Events	How and when benefits are payable	Size of such benefits
Total and permanent Disability due to Sickness or an Accident	Benefit Payable on total and permanent disability due to sickness/accident caused solely by external, violent, unforeseeable, and visible means occurring independently of any other causes should be established between within 180 days of such trauma, proved to the satisfaction of the insurer, subject to conditions for Total and Permanent Disability, being met and acceptance of the claim by us.	100% of TPD Sum Assured will be paid as lump sum.

- a. **TPD Sum Assured** means an absolute amount of benefit which is guaranteed to become payable on Total and Permanent Disability due to sickness or an accident in accordance with the terms and conditions of the policy.
- b. **Total Premiums Paid** means total of all premiums received, excluding any extra premium and applicable taxes.
- c. **Accident** is a sudden, unforeseen, and involuntary event caused by external, visible and violent means.
- d. **Injury** is an accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible, and evident means which is verified and certified by a Medical Practitioner.
- e. Illness is a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment.
- f. **'Total and Permanent Disability' or 'TPD'** means disablement, of the Life Assured, which meets one of the two definitions mentioned below:
 

**Definition 1: Loss of use of limbs or visual loss**

As a result of accidental bodily injury or sickness the Life Assured has suffered

  - i. Loss of or loss of the use of both limbs; or
  - ii. Loss of the sight in both eyes (Blindness); or
  - iii. Loss of or loss of the the use of one limb and the sight of one eye
- i. The loss of a limb means the physical separation of a limb, at or above the wrist or ankle level as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of a limb resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded. The loss of use of the particular limb must be certified by a relevant Medical Practitioner and documented for an uninterrupted period of at least six months.
 

In case of physical severance of the hand at or above the wrist or foot at or above the ankle joint the 180 days deferment period shall not be applicable
- ii. The total loss of vision in one eye means total, permanent and irreversible loss of all vision. Loss of vision means.
  - corrected visual acuity being 3/60 or less in an eye or.
  - the field of vision being less than 10 degrees in an eye.
- iii. Loss of sight in both eyes – (Total Blindness)
  - Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.
  - The Blindness is evidenced by:
    - a) corrected visual acuity being 3/60 or less in both eyes or.
    - b) 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 aids or surgical procedure.

#### Definition 2: Loss of independent living

For the purpose of this benefit, the word “permanent” shall mean beyond the scope of recovery with current medical knowledge and technology. The Life Assured must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. Loss of independent living must be medically documented for an uninterrupted period of at least 180 days. The Life Assured is permanently unable to perform independently three or more of the following six activities of daily living

The tasks are:

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
- Dressing: the ability to put on, take off, secure, and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa.
- Mobility: the ability to move indoors from room to room on level surfaces.
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
- Feeding: the ability to feed oneself once food has been prepared and made available.

### 5. What do you receive at the end of the rider policy term?

There is no death benefit payable under this policy.

### 6. Is there any death benefit?

There is no death benefit payable under this policy.

### 7. What are the tax benefits in this rider policy?

Tax benefits may be available on premiums paid and benefit receivable as per prevailing Income Tax Laws. Tax benefits are subject to change from time to time as per the Income Tax Act, 1961. Please consult your tax consultant before investing.

### 8. Is there a grace period for missed premiums?

The Premiums should be paid on or before the due dates to avoid any lapsation. You are provided a Grace period of 30 days for all policies with yearly, half-yearly, quarterly, and 15 days for monthly.

In case of TPD during grace period, only due premium before date of occurrence of TPD will be deducted from the TPD benefit.

### 9. Can I Surrender this rider policy?

Yes, the Rider policy can be surrendered even without surrendering the base policy; on surrender, the rider policy will cease, and no other rider premium will be collected, and any exit value shall be payable.

Rider policy shall automatically be surrendered if the Base Policy is surrendered and Exit Value under the rider policy, if any shall be payable. Exit Value is acquired after payment of 1 full year's premium

#### For Single Pay

Exit Value - 50% \* ((Unexpired Coverage Term (in years) ) / Original Coverage Term (in years) ) \* Total Premiums Paid

#### For Limited Pay

Exit Value - 30% \* ((Unexpired Coverage Term (in years) ) / Original Coverage Term (in years) ) \* Total Premiums Paid

#### For Regular Pay

There is no Exit value payable under regular premium option

### 10. What are your options to revive the policy?

The Rider cover can be revived within the revival period and subject to conditions as allowed under the base policy. If the rider policy is not revived within the allowed revival period, the rider policy will be terminated immediately, and any applicable exit value mentioned above in surrender section will be paid.

Revival is only applicable for Regular and Limited Pay Policies

### 11. Is any tax applicable?

If yes, who bears it? Yes. The applicable taxes will have to be borne by you, the policyholder. These are subject to change from time to time as per Income-Tax laws. 1961

## 12. What is the Free Look Period available in your policy?

Yes, you can return your policy within the Free Look period.

In case you disagree to the any policy terms and conditions, you shall have the option of returning the policy to us stating the reasons for cancellation, within 30 days from the date of receipt of the policy whether received electronically or otherwise.

### Do you get any refund when you return your policy?

Yes. We will refund (within 7 days of receipt of free look cancellation request) an amount equal to the –

Premium paid

Less: i. proportionate risk premium for the period of cover

Less ii. Any stamp duty charges, if any

Less iii. Expenses incurred on medical examination of the proposer if any.

## 13. What are the rider termination conditions?

The rider policy benefit will terminate upon the happening of the first of the following events:

- On the date of receipt of free-look cancellation requests by Policyholder
- On payment of rider policy Sum Assured against a valid claim
- On payment of the exit value under limited/single premium
- On expiry of revival period under limited and regular premium
- On the date of intimation of repudiation of claim
- On the expiry of rider policy term for Policyholder
- On the maturity of the base policy or the date on which the base policy is surrendered/ terminated or cancelled for any reason by Policyholder
- On receipt of request for termination of this rider policy as policy holder will have an option to terminate the rider policy at any policy anniversary
- On death of Life Assured

## 14. Which products can this rider be offered with?

Sr.No	Name of the base product	UIN
1.	IndiaFirst Life Plan	143N007V03
2.	IndiaFirst Life Guaranteed Protection Plus Plan	143N058V01
3.	IndiaFirst Anytime Plan	143N009V02
4.	IndiaFirst Life Elite Term Plan	143N070V01
5.	IndiaFirst Life Guarantee of life dreams	143N080V01
6.	IndiaFirst Life Guaranteed Benefit plan	143N056V06
7.	IndiaFirst Life Long Guaranteed Income plan	143N054V05
8.	IndiaFirst Life Cash back plan	143N024V04
9.	IndiaFirst Life Insurance Khata Plan	143N057V02
10.	IndiaFirst Life Guaranteed Monthly Income Plan	143N047V01
11.	IndiaFirst Life Fortune Plus Plan	143N065V02
12.	IndiaFirst Life Mahajeevan Plus Plan	143N059V02
13.	IndiaFirst Life Smart Pay Plan	143N051V03
14.	IndiaFirst Life Micro Bachat Plan	143N052V02
15.	IndiaFirst Life Little Champ Plan	143N035V01
16.	IndiaFirst life Guaranteed Retirement Plan	143N026V01

If any of the above products undergo modification for any reason, the rider policy will be available for attachment to the modified version of the product.

The rider will be available for attachment to the previous versions of the above-mentioned products as well.

## 15. Is there any waiting period applicable under this policy?

Yes. We will refund (within 7 days of receipt of free look cancellation request) an amount equal to the - Premium paid

Less: i. proportionate risk premium for the period of cover

Less ii. Any stamp duty charges, if any

Less iii. Expenses incurred on medical examination of the proposer if any.

## 16. Is there any survival period applicable under this policy?

Conditions would be applicable for establishing Total and permanent disability as detailed in benefit section above.

## 17. What are the conditions in which the benefits of this policy will not be paid?

Exclusions for Total and Permanent disability (Accident or illness):

The life assured will not be entitled to any benefits directly or indirectly due to or caused, occasioned, accelerated, or aggravated by any of the following:

1. Pre-Existing disease: Pre-Existing disease is defined as any condition, ailment or injury -
  - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or
  - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.

After completion of 48 months from date of issuance or reinstatement, as the case may be, pre-existing exclusion clause will not be applicable.

2. Suicide or attempted suicide or self-inflicted injury
3. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
4. War, invasion, act of foreign enemy, hostilities, terrorism, civil war, mutiny, rebellion, revolution, insurrection, military, or usurped power or taking part in any riot, strikes, industrial disputes or civil commotion. War means any war whether declared or not.
5. Taking part in any naval, military or air force operation during peace time.
6. Participation by the Life assured in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.

7. Taking part in any act of a criminal or illegal nature with criminal intent or committing any breach of law.
8. Participation in any hazardous sport or activity including, but not limited to, underwater activities involving the aid of breathing apparatus, flying sports of any kind, any activity involving explosives, driving or riding in any kind of race, bungee jumping, mountain climbing or climbing requiring the use of ropes or guides, rock climbing any activity performed at dangerous heights like sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting, potholing, hunting.
9. Any external congenital anomaly.
  - i. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure, or position.
  - ii. External Congenital Anomaly which is in the visible and accessible parts of the body
10. Nuclear Contamination, Accident or treatment taken due to direct or indirect contamination caused by chemicals, radioactivity, or nuclear material
11. Poison, gas, or fumes (voluntary or involuntarily, accidentally, or otherwise taken, administered, absorbed, or inhaled).  
Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.

## 18. Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com).

## 19. Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 20. You are prohibited from accepting rebate in any form.

**Prohibition of Rebate: Section 41 of the Insurance Act, 1938, as amended from time to time, states**

- 1) 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 the 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 the insurer.

- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

## 21. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

### Section 45 of the Insurance Act 1938, as amended from time-to-time states

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 are as follows:

- 1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later
- 2) On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

- 3) Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
- 4) Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the

insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

- 5) No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
  - 6) Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
  - 7) In case repudiation is on ground of misstatement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
  - 8) Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
  - 9) The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.
- [Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.]



## 22. Policy Servicing & Grievance Handling Mechanism

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

1. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 2 (two) weeks from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, We will treat the complaint as closed.
2. However, if you are not satisfied with our resolution provided or have not received any response within 2 (two) weeks, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.

a. An acknowledgment to all such grievances received will be sent immediately on receipt of the grievance.

3. If you are not satisfied with the response or do not receive a response from us within 2 weeks, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irdai.gov.in

You can also register your complaint online at

<https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department,  
Insurance Regulatory and Development Authority  
of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad-500032, Telangana

IRDAI TOLL FREE NO: 18004254732

**Disclaimer:**

\*\*Tax exemptions are as per applicable tax laws from time to time.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Total and Permanent disability Rider UIN 143B021V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoter M/S Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/ FRAUDULENT OFFERS**

- IRDAI or its official 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 policy complaint.