IndiaFirstLife
PROMOTED BY
बैंक ऑफ़ बड़ौदा
Bank of Baroda

KEY FEATURE DOCUMENT (KFD)

Type of Plan	Non-Linked, Non-Participating Life, Individual Pure Risk Plan
Policy Term	5 / 6 / 7 / 8 / 9 / 10
Premium Payment Term	Regular Pay
Death Benefit	On Death during the policy term when the policy is in force, the death benefit is paid, and the policy terminates. Death Benefit will be Higher of ▪ Sum Assured on Death or ▪ 10 times of Annualized Premium or ▪ 105% of Total premiums paid (TPP) For POSP-LI channel, there is a waiting period of 90 days from the date of acceptance of risk except for death due to accident. In case of death of life assured due to accident during the said waiting period, entire death benefit will be payable. In case of death of life assured other than due to accident during the waiting period, an amount equal to 100% of Total premiums paid will be paid and death benefit will not be payable.
Survival Benefit	There is no Survival Benefit under this plan
Maturity Benefit	There is no Maturity Benefit under this plan
Lapse	In case of non-payment of premium within the grace period, the policy will lapse. All the benefits will cease, and no benefit will be payable under the policy
Revival	You may revive the Lapsed Policy within 5 years from the due date of First Unpaid Premium but before the Maturity Date. For
Paid-Up	There is no Paid-Up benefit payable under this Policy.
Surrender	There is no Surrender benefit payable under this Policy.
Exclusions	In case of death due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the date of revival of the Policy, as applicable, the Nominee or Beneficiary shall be entitled to 80% of the total Premiums paid till the date of death, provided the Policy is in force as on the date of death.
Policy Loan	There is no Loan available under this Policy.
Free Look Period	You have a free look period of 30 days from the date of receipt of the Policy document, whether electronically or otherwise, to review the terms and conditions of the Policy and in case you disagree to any of those terms or conditions, you shall have the option to return the Policy to us for cancellation, stating the reasons for cancellation, provided that no claim has been made under the Policy. In such an event, irrespective of the reasons for cancellation you shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk Premium for the period of cover and the expenses incurred by us on medical examination of the life to be assured and stamp duty charges. Such a request received by us for Free Look Cancellation of the Policy shall be processed and Premium refunded within 7 days of receipt of the request.

Disclaimer: Please read your Policy Document to understand benefits and other details of the product.