You get married. You have children. You get them married. You retire.

Isn’t life full of certainties?

Your IndiaFirst Life Insurance Plan

IndiaFirstLife

PROMOTED BY

बैंक ऑफ़ बड़ौदा
Bank of Baroda

www.indiafirstlife.com • Call us on 1800 209 8700

Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. Taxes are subject to change from time to time.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/ FRAUDULANT OFFERS

- IRDAI or its officials 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 police complaint.

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063.

To,
XXXX XXXX
Address 1,
Address 2.
Pin code – xxx xxx

DD/MM/YYYY

IndiaFirst Life Guaranteed Annuity Plan – UIN: 143N050V07

(Non-Linked, Non-Participating, Savings, General Annuity Plan)

Dear Customer,

Congratulations!

You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

We have provided you the relevant information about your policy in this policy document. This document is simple to understand. Please read it carefully to ensure that this is the right policy for your financial needs.

You have a free look period of 30 days starting from the date of receipt of the policy document, whether received 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 your objection, then 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.

In case you have purchased this policy out of Transfer proceeds or out of corpus from vesting of your pension policy from IndiaFirst Life where compulsory purchase of annuity is required or from any other company, insurer, or institution (including NPS); we will refund the monies directly to a scheme / plan chosen by you, provided that such a scheme / plan is authorized to receive such amounts and is approved under the prevalent regulations. We will not pay you any interest on the monies held by us during this interim period. If this product is purchased as QROPS through transfer of UK tax relieved assets or NPS, the proceeds from cancellation in the free-look period shall only be transferred back to the fund house / account from where the money was received in respective case.

Please refer to the section Free Look Period in this policy for more details.

In case of any communication in respect of the policy; You may contact Us at 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. You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst Life.

Yours truly,

Authorized Signatory

IndiaFirstLife

Insurance Intermediary Details

Name:	
Intermediary Code:	
Telephone No.:	
Address:	
E-mail ID :	

IndiaFirst Life Guaranteed Annuity Plan
(Non-Linked, Non-Participating, Savings, General Annuity Plan)
UIN [143N050V07]

The Policyholder and the Annuitant named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the Purchase Price specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Annuitant and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due compliance with the terms and conditions contained in this document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable as per the annuity option chosen by the annuitant.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorized Signatory

Annexure A Policy Schedule

I. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Guaranteed Annuity Plan
UIN:	143N050V07
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD|MM|YY

II. Base Premium & Benefit Details

Annuity Option Chosen	
Annuity Installment Amount	
Date of first annuity installment	
Purchase Price	
Total Premium (Purchase Price inclusive of applicable taxes in INR)	
Annuity Frequency	Yearly/Half-Yearly/Quarterly/Monthly (tick only one)
Deferment Period (if applicable)	

III. Rider Premium & Benefit Details

Rider Name: <IndiaFirst Life Accidental Death Benefit Rider>	**Rider UIN:** < >
Rider Policy Term:	Rider Premium Paying Term:
Rider Sum Assured (in INR):	
Installment Rider Premium (in INR): <>	
Annualized Rider Premium (in INR): <>	Extra Rider Premium, if any: (in INR) <>
Applicable Taxes (in INR): <>	Total Rider Premium (including Applicable Taxes) in INR: <>
Rider Policy Commencement date < DD|MM|YY >	Rider Maturity date < DD|MM|YY >
Rider Name: <IndiaFirst Life Total and Permanent Disability Rider>	**Rider UIN:** < >
Rider Policy Term:	Rider Premium Paying Term:
Rider Sum Assured (in INR):	
Installment Rider Premium (in INR): <>	
Annualized Rider Premium: (in INR): <>	Extra Rider Premium, if any: (in INR) <>
Applicable Taxes (in INR): Rs <>	Total Rider Premium (including Applicable Taxes) in INR: <>
Rider Policy Commencement date < DD|MM|YY >	Rider Maturity date < DD|MM|YY >

The Rider Premium depicted above is inclusive of first year discounts, if applicable. A discount of 10% will be applicable for eligible policies (only on first year rider premium for IndiaFirst Life Accidental Death Benefit Rider and IndiaFirst Life Total and Permanent Disability rider)

For Employees and their family members of IndiaFirst Life, Bank of Baroda, Union Bank of India and its associated Banks

IV. Personal Details of First Annuitant

Client ID	
Name of Annuitant	
Date of birth of the Annuitant	
Age of Annuitant	
Age verified	
Gender	
Address of the annuitant	
Telephone No./ Mobile No.	
Email	

Personal Details of Second Annuitant (Joint Life); if any

Client ID	
Name of Annuitant	
Date of birth of the Annuitant	
Age of Annuitant	
Age verified	
Gender	
Address of the annuitant	
Telephone No./ Mobile No.	
Email	

V. Nominee(s) details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Nominee Name	Percentage Share	Age of Nominee	Gender of Nominee	Relationship of Nominee	Appointee's Name*

*If any of the Nominee(s) is a minor, then, the Appointee named by the policy holder shall be entitled to receive the death benefit, if any, from us for and on behalf of the minor Nominee(s) under this Policy.

V. Nominee(s) details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Appointee's Name	DOB	Age	Gender	Relationship with Nominee	Appointee's Address

VI. Other Information

Source of Premium	<<Vesting / Surrender / Death proceeds of IndiaFirst Life Pension Policy / Vesting from NPS / Refund proceeds under Family Income Option for NPS / QROPS / Open Market Option / Others / Not Applicable>>
Primary NPS Subscriber	<< Primary NPS Subscriber>>
Other Details	<<Details entered like: 1. Plan name and Company name in case of Open Market Option / vested policies 2. NPS Category – Government Sector Subscribers / Citizens including Corporate Sector Subscribers / NPS Lite and Swavalamban Subscribers etc. 3. UK Pension fund name (for QROPS) 4. Not Applicable >>

<<to be printed only if Family Income annuity option is chosen

NPS Subscriber's Family Member details (in order of eligibility for annuity payment)			
	Name	**Date of Birth / Age**	**Annuity Option**
Mother			
Father			

>>

VII. Insurance Distributor Details

Name:	
License Number:	
Telephone No.:	
Address:	
E-mail ID :	

VIII. Special Conditions

NIL	

The stamp duty of INR______________ (Rupees in words only) paid by pay order, vide receipt no.________ dated ____________. Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004 Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

Below are some words/ expressions used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured as on his/her last birthday on the Policy Commencement Date and on any subsequent Annual Renewal Date.
Annuitant	A person who is entitled to receive Annuity. The First Annuitant will be the primary person entitled to receive the payments, while the Second Annuitant will be entitled in the event of the death of the First Annuitant, if applicable
Annuity Installment	Payments to be made by us at specified intervals; purchased by a single payment known as Purchase Price as mentioned in Policy Schedule, Annexure A
Beneficiary/Claimant	The person entitled to receive the Policy benefits as per the terms and conditions of the policy and applicable laws, and includes the Policyholder, Nominee(s) (if valid nomination is affected), Assignee(s) or their heirs, legal representatives or holders of a succession certificates in case Nominee(s) or Assignee(s) is/are not alive at the time of claim
Customer Information Sheet (CIS)	To ensure that policyholders are well-informed about their coverage, rights, and responsibilities, insurers provide a detailed document known as the "Customer Information Sheet".
Deferment Period	Period from date of inception of the policy till the date on which the first annuity payment is made by us to the Annuitant as per the terms and conditions as specified in the policy. For this policy the deferment period is 5-10 years.
Policy Commencement Date	The date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the risk cover of the Life Assured commences under the Policy.on which the Policy starts for the Master Policyholder as shown in the Policy Schedule in Annexure A
Policy	This IndiaFirst Life Guaranteed Annuity Plan which includes this Policy wording (as may be changed/ modified from time to time), the Application Form, Annexures, the Policy Schedule and any tables which form a part of this Policy. The Policy is the entire contract of insurance between you and us and is governed by the laws of India and is subject to terms and conditions specified in this policy document.
Purchase Price	Means the price at which the annuity plan is purchased as mentioned in the schedule in Annexure A.
Regulations	The applicable laws as amended from time to time which are applicable to this Policy
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Rider	Rider means the insurance cover(s) added to a base product for additional premium or charge.
Rider benefit	An amount of benefit payable on occurrence of a specified event covered under the rider, and is an additional benefit to the benefit under the base product.
Schedule	Policy schedule issued by us for this policy attached as Annexure A.
We,Us, Insurer or Company	IndiaFirst Life Insurance Company Limited.
You, Your or Policyholder	Means the person who is entitled to receive the benefits of the policy (Annuitant).

Definitions of Critical Illness (CI) are given below. Details of benefits under CI is provided in Part C	
Cancer of Specified Severity (malignant tumour)	I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma. II. The following are excluded – i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3. ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; iii. Malignant melanoma that has not caused invasion beyond the epidermis; iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0 v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; vi. Chronic lymphocytic leukaemia less than RAI stage 3 vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
First Heart Attack of Specified Severity (Myocardial Infraction)	The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the listed criteria: 1. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain), 2. New characteristic electrocardiogram changes and 3. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers Exclusion – • Other acute Coronary Syndromes • Any type of angina pectoris • A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure
Open Chest CABG	The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary/ artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist Exclusion – • Angioplasty and/or any other intra-arterial procedures
Open Heart Replacement or Repair of Heart Valves	The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Exclusion – • Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty
Coma of specified Severity	A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of - No response to external stimuli continuously for at least 96 hours; Life support measures are necessary to sustain life; and Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. The condition has to be confirmed by a specialist medical practitioner. Exclusion – • Coma resulting from alcohol or drug abuse

Kidney Failure requiring regular dialysis	End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
Stroke resulting in Permanent Symptoms	Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. Exclusion – • Transient ischemic attacks (TIA) • Traumatic injury of the brain • Vascular disease affecting only the eye or optic nerve or vestibular functions.
Major Organ or Bone Marrow Transplant (as recipient)	The actual undergoing of a transplant of: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. Exclusion – • Other stem-cell transplants • Where only Islets of Langerhans are transplanted
Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months
Motor Neurone Disease with Permanent Symptoms	Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.
Loss of Limbs	The physical separation of two or more limbs, at or above the wrist or ankle level limbs 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. Exclusion – • Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse
Blindness	Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The Blindness is evidenced by: corrected visual acuity being 3/60 or less in both eyes, 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.
Alzheimer's Disease	Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured for a minimum period of 6 months from date of diagnosis. This diagnosis must be supported by the clinical confirmation by an appropriate Registered Medical practitioner who is also a Neurologist and supported by the Company's appointed doctor. Exclusions: i. Non-organic disease such as neurosis and psychiatric illnesses; and ii. Alcohol-related brain damage.

Primary (Idiopathic) Pulmonary Hypertension	I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Cauterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment. II. The NYHA Classification of Cardiac Impairment are as follows: i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms. ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest. III. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded.
Multiple Sclerosis with Persisting Symptoms	I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following: i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months. II. Neurological damage due to SLE is excluded
Open Aortic Surgery or Aorta Graft Surgery	Open Aortic Surgery ("OAS") or Aortic graft surgery (also known as Open aortic repair, "OAR") involves an abdominal or retroperitoneal surgical incision to visualize and control the aorta for purposes of treatment. It involves exposure of the dilated portion of the aorta and insertion of a synthetic (Dacron or Gore-Tex) graft (tube) for treatment. OAS is used to treat aneurysms of the abdominal and thoracic aorta, aortic dissection, acute aortic syndrome, and aortic ruptures. Exclusion - Aortic valve repair and Aortic valve replacement

PART C

1. Benefits under the policy

We will pay the benefits as per the attached policy schedule to the Annuitant/ Policyholder.

You need to -

- Produce satisfactory proof that the Annuitant is alive on an annual basis
- Submit a identity proof issued by Government of India.

Please Note:

- The annuity amount in these options (except for Deferred Annuity options i.e. Option 6 & 7), will be payable in arrears, immediately after the commencement of the policy as per annuity payment frequency chosen by the annuitant. For Option 6 & 7, annuity is payable in arrears immediately after the completion of deferment period Minimum Annuity Installment per month is Rs 1,000 and Annuity per annum is Rs. 12,500
- Amount lower than the above minimum annuity instalment will only be offered where the proceeds are from the contract issued or administered by IndiaFirst Life where compulsory purchase of annuity is required and to the subscribers of the National Pension System regulated by the Pension Fund Regulatory and Development Authority (PFRDA).
- The minimum annuity payouts shall be in accordance with with Insurance Regulatory and Development Authority of India (Insurance Products) Regulations, 2024
- In case of Annuity option of return of purchase price as a default option by government sector NPS subscriber through funds accumulated in his/her NPS scheme, the utilization of benefit in case of death shall be as per Pension Fund Regulatory and Development Authority (Exits and Withdrawals under the National Pension System) Regulations, 2015 amended from time to time.

Sr. No.	Annuity Option	Benefits
1.	Life Annuity	• The annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant the annuity payments will cease and no further amount will be payable.
2.	Life Annuity with return of 100% of purchase price	• The annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant the annuity payments will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.
3.	Joint Life Last Survivor Annuity for Life	• The annuity will be payable in arrears for the life of the last surviving annuitant. • On the death of either of the annuitant, the annuity payment continues for the other annuitant. • On the death of both the annuitants, the annuity payments will cease and no further amount will be payable.
4.	Joint Life Last Survivor Annuity for Life with return of 100% of purchase price	• The annuity will be payable in arrears for the life of the last surviving annuitant. • On the death of either of the annuitant, the annuity payment continues for the other annuitant. • On the death of both the annuitants, the annuity payments will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.
5.	Annuity Certain for a period of 5,10,15 years and Life thereafter	• The annuity will be payable in arrears for the life of the annuitant or until the end of certain period whichever is later. • On the death of the annuitant or at the end of the certain period whichever is later the annuity payments will cease and no further amount will be payable. • The annuitant has the option to choose a certain period of 5 or 10 or 15 years

6.	Deferred Life Annuity	• The deferment period is 5 – 10 years • The annuity rate shall be guaranteed at the inception of the policy • After the end of the deferment period; the annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant during deferment period; 110% of purchase price will be payable to the nominee / legal heir of the annuitant. • On the death of the annuitant after deferment period; the annuity payments will cease and no further amount will be payable.
7.	Deferred Life Annuity with Return of Purchase Price	• The deferment period is 5 – 10 years • The annuity rate shall be guaranteed at the inception of the policy • After the end of the deferment period; the annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant during deferment period; 110% of purchase price will be payable to the nominee / legal heir of the annuitant. • On the death of the annuitant after deferment period; the annuity payments will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.
8.	Life Annuity with Return of Purchase Price on diagnosis of Critical Illness	• The annuity will be payable in arrears for the life of the annuitant. • Upon the annuitant being diagnosed with any of the covered critical illnesses, the annuity payments will cease and 100% of the purchase price will be payable to the annuitant or to the nominee in case of annuitant's death.
9.	Life Annuity with Return of Purchase Price in parts	• The annuity will be payable in arrears for the life of the annuitant. At the end of 10th year, 30% of the purchase price will be paid to the annuitant on survival. • On death of the annuitant beyond 10 years, the annuity payments will cease and 70% of the purchase price will be paid to the nominee / legal heir of the annuitant. • On death of the annuitant within 10 years, the annuity payment will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.
10.	Escalating Life Annuity	• The annuity will be payable in arrears for the life of the annuitant. • The annuity amount will increase at a simple rate of 5% of the annuity amount at inception of the policy every 3rd policy years. • On the death of the annuitant the annuity payments will cease and no further amount will be payable.
11.	Escalating Life Annuity with Return of Purchase price	• The annuity will be payable in arrears for the life of the annuitant. • The annuity amount will increase at a simple rate of 5% of the annuity amount at inception of the policy every 3rd policy years. • On the death of the annuitant the annuity payments will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.

12.	NPS - Family Income	• Under this option, the annuity benefit would be payable in accordance with the regulations as prescribed by Pension Fund Regulatory and Development Authority (PFRDA). • As per current regulations, the annuity benefit will be payable for life of the annuitant and his/her spouse as per the annuity option "Joint Life Last Survivor with Return of Purchase Price". In case, the annuitant does not have a spouse, the annuity benefit will be payable for life of the annuitant as per the annuity option "Life Annuity with Return of 100% of Purchase Price". • In case of demise of the annuitant before the vesting of the annuity, the annuity benefits will be payable for life of the spouse as per the annuity option "Life Annuity with Return of 100% of Purchase Price". • On death of the annuitant (s), the annuity payment would cease and refund of the purchase price shall be utilized to purchase an annuity contract afresh for living dependent parents (if any) as per the order specified below. (a) Living dependent mother of the deceased annuitant (b) Living dependent father of the deceased annuitant However, the annuity amount would be revised and determined as per the annuity option "Life Annuity with Return of 100% of Purchase Price" using the annuity rate prevalent at the time of purchase of such annuity by utilizing the Purchase Price required to be refunded to the nominee under the annuity contract. • The annuity would continue until all such family members in the order specified above are covered. After the coverage of all such family members, the Purchase Price shall be returned to the surviving children of the annuitant and in the absence of the children, the legal heirs of the annuitant, as may be applicable. • In case no such family members exists upon the death of the last survivor, there would be a refund of the Purchase Price to the nominee.

Note

- Definitions of Critical Illness (CI) are provided in Part B above.
- The benefit on death or critical illness shall be payable as described above. However, this benefit shall not be less than the applicable surrender value at any time.

2. Paid-Up benefits

There is no Paid-Up benefit payable under this policy.

3. Surrender Benefit

There is no surrender value available under this policy except for the options mentioned below.
Guaranteed Surrender Value (GSV) for following annuity options:

Annuity Option	Guaranteed Surrender Value (GSV)
Life Annuity with return of 100% of purchase price	10% of the purchase price
Joint Life Last Survivor Annuity for Life with return of 100% of purchase price	10% of the purchase price
Deferred Life Annuity where deferment period is 5 to 10 years	During Deferment Period: Years 1 to 3: 75% of Purchase Price Years 4 till end of deferment period: 90% of Purchase Price After Deferment Period: No Surrender Value payable
Deferred Life Annuity with Return of Purchase Price where deferment period is 5 to 10 years	During Deferment Period: 75% of Purchase Price during first three (3) policy years and 90% of Purchase Price thereafter, for the remaining Deferment Period After Deferment Period: 10% of Purchase Price
Life Annuity with Return of Purchase Price on diagnosis of Critical Illness or death	10% of the purchase price
Life Annuity with Return of Purchase Price in parts	10% of the purchase price
Escalating Life Annuity with Return of Purchase price	10% of the purchase price

Special Surrender Value (SSV)

SSV shall become payable immediately after receipt of single premium. Special Surrender Value (SSV) calculation is based on the notional asset share, which it reflects, subject to a minimum floor derived from the Expected Present Value (EPV) of benefits. The SSV will be calculated as follows:

SSV Factor1 * (Death Benefit or Critical Illness Benefit)

plus

SSV Factor2 * (Annual Annuity Amount) less (Total Annuity paid in the year of surrender, for non-annual annuity frequency)

plus

SSV Factor3 * (Survival Benefit*)

*Where Survival Benefit is 30% of the purchase price payable at the end of year 10, applicable only for annuity option "Life Annuity with Return of Purchase Price in parts"

The amount payable on surrender will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

The applicable SSV shall be reviewed annually based on the prevailing yield on 10 Year G-Sec and the underlying experience.

For the purpose of computing the surrender benefits, the purchase price excludes taxes and levies as applicable.

If an annuity policy is taken from NPS corpus, then surrender or cancellation of such policy shall be subject to specific guidelines issued by PFRDA from time to time.

4. Grace Period

Not applicable

5. Rider Benefits

You can avail 2 riders under this plan for more comprehensive coverage –

1. IndiaFirst Life Accidental Death Benefit Rider (UIN: 143B019V01)
2. IndiaFirst Life Total and Permanent Disability Rider (UIN: 143B021V01)

The terms and conditions of the riders will be applicable as approved.

There is no overlap in benefit offered under different riders & base product.

Riders will only be offered for annuity options 6 and 7 during the deferment period. Rider will not be offered if the term of the rider exceeds outstanding deferment period.

For more details on riders, please refer the rider brochure.

PART D

6. Premium Payment

The premium is required to be paid only once i.e. by paying a lump sum amount at inception. The single premium paid is called as the Purchase Price.

7. Top-up Option

You have option to increase your annuity amount through top-up option.

- The annuity option will be same as opted at the time of purchase
- The additional annuity amount will be based on the top-up amount.
- The annuity rate will be based on the age at the time of availing top-up option.
- The annuity rate prevailing at the time of top-up will be applicable.

8. Reviving your Lapsed Policy

Not applicable

9. Free Look Period

- You can return this Policy if you disagree with any of the terms and conditions of this Policy within the first 30 days from receipt of your policy document, whether received electronically or otherwise.
- You are required to send us the original Policy document and a written request stating the reasons for cancellation, post which we will refund the monies directly to the respective account from where purchase price was received within 7 days of receipt of the request.
- On cancellation, the Company will refund an amount equal to the:

Premium paid
Less: i. proportionate risk premium for the period of cover
Less ii. Any stamp duty charges
Less iii. Expenses incurred on medical examination of the proposer, if any

- In case you have purchased this policy out of Transfer proceeds or out of corpus from vesting of your pension policy from IndiaFirst Life where compulsory purchase of annuity is required or from any other company, insurer, or institution (including NPS); we will refund the monies directly to a scheme / plan chosen by you, provided that such a scheme / plan is authorized to receive such amounts and is approved under the prevalent regulations. We will not pay you any interest on the monies held by us during this interim period.

Access to benefits/payout if this product is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme), through transfer of UK tax relieved assets

- Cancellation in the Free-Look Period - If this product is purchased as QROPS through transfer of UK tax relieved assets, the proceeds from cancellation in the free-look period shall only be transferred back to the fund house from where the money was received.
- No-Forfeiture Benefit: If the policy is purchased as QROPS through transfer of UK tax relieved assets, access to benefits/annuity payout from this policy starts at least when policyholder attains 55 years of age.
- Overseas transfer charge - In the event of applicable tax charge arising as a result of an overseas transfer (Her Majesty Revenue & Customs (HMRC) - policy paper – The overseas transfer charge – guidance, published 8th March 2017) for which IndiaFirst Life Insurance Company may become liable, we shall deduct an amount only to the extent of the applicable tax charge and remit the same to HMRC.
- If this policy is purchased as QROPS through transfer of UK tax relieved assets, the minimum age for payment of annuity will be governed by the rules defined by HMRC from time to time.

10. Loan

Policy Loan will be available during the deferment period subject to the following term and conditions.

i. The loan amount will be subject to 80% of the surrender value.

ii. The minimum loan amount should be Rs. 80,000.

iii. The loan term will be limited to the remaining deferment period. If, for any reason, the loan is not fully repaid within this deferment period, the specific conditions outlined in the below points will become applicable.

iv. If the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.

v. The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable in the succeeding financial year. Currently, the interest rate on loan for FY 2025 -26 is 9.5% p.a. (simple). It is arrived at by adding a margin of 250 basis points on the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (9.5% ~ 6.69% + 2.50%).

vi. Any change in the methodology of calculating the loan interest rate shall be subject to prior approval from the authority.

PART E

11. Charges

This is a non-linked non-participating savings, general annuity plan. There are no charges applicable under this policy.

PART F

12. Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Annuitant, wherever applicable. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below

i. Claimant's statement and claim intimation Form completely filled and signed by Claimant/Nominee.
ii. Valid QR code Scannable Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
iii. Original Policy document.
iv. Self-attested copy of photo-identity proof and address proof of the Nominee/Claimant and documents establishing the rights of Nominee/ Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
v. Self-attested copy of bank pass book of Nominee/ Claimant along with cancelled cheque with Printed Nominee name, Ac no and IFSC code available on the same.
vi. Any other document or information that we may need for validating and processing the claim.

Claims can be intimated through:

Courier - Intimation with supporting documents can be sent to claims department at head office by courier to the below address.

Claims Department, IndiaFirst Life Insurance Company Ltd, 12th Floor, North {C} wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

Email - Intimation with supporting documents can be sent to claims.support@indiafirstlife.com

Website - Visit IndiaFirst website for online claim intimation at https://www.indiafirstlife.com/claims/register-claim-online and follow few simple steps to complete the claim intimation.

WhatsApp - Say Hi on +91 22 6274 9898 and follow few simple steps to complete the claim intimation

13. Survival Certificate

a. Every year you are required to submit a Survival Certificate before the next annuity payment anniversary in the format provided by us.
b. In case the survival certificate is not received, the annuity payments shall cease. The annuity payment shall however resume on the receipt of the survival certificate and all the arrears will be settled without any interest.

14. Suicide Exclusion

Not applicable except deferred annuity option.

Under "Deferred Life Annuity with Return of Purchase Price" and "Deferred Life Annuity" option, In case of death due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to 100% of the purchase price or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

15. Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time

A simplified version of the provisions of S. 39 is provided below.

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 or any other Regulation as specified by the Authority. The extant provisions in this regard are as follows:

1) The policyholder of a life insurance on his own life shall nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. Nomination is mandatory to facilitate payment of claim amount in case of death of life assured.
2) Where the nominee is a minor, the policyholder shall appoint any person in the manner laid down by the insurer to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee.
3) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
4) Nomination can be changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
5) A notice in writing of Change of nomination must be delivered to the insurer Otherwise, insurer will not be liable for any payment under the policy made bonafide by the insured to the nominee unless it is mentioned in the text of the policy or in the registered records of the insurer.
6) Fee for registering change in the nomination may require to be paid to the insurer which shall not exceed Rs. 100 (Rs. One hundred only) or as may be specified by the Authority
7) On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or change thereof.
8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
9) The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
10) In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
11) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
12) Where the policyholder whose life is insured nominates his (a) parents or (b) spouse or (c) children or (d) spouse and children (e) or any of them;

the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

13) If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
14) The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015 (i.e. 23.03.2015).
15) If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
16) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[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 and any other applicable Regulation/Circulars issued by the Authority for complete and accurate details.]

16. Assignment shall be governed as per section 38 of the Insurance Act, 1938 as amended from time to time

A simplified version of the provisions of S.38 is provided below.

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 and any other applicable Regulation/Circulars issued by the Authority. The extant provisions in this regard are as follows:

1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5) The transfer or assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the insurer.
6) Fee for granting a written acknowledgement of the receipt of notice of assignment or transfer assignment may require to be paid to the insurer which shall not exceed Rs. 100 (Rs. One hundred only) or as may be specified by the Authority
7) On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
8) If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
9) The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
10) Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12) The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13) Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except

a. where assignment or transfer is subject to terms and conditions of transfer or assignment

OR

b. where the transfer or assignment is made upon condition that

i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR

ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14) In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
b. may institute any proceedings in relation to the policy
c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15) Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[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 and any other applicable Regulation/ Circulars issued by the Authority for complete and accurate detail]

17. Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

18. Disclosures

Section 45 of Insurance Act, 1938 as amended from time to time:

A Policy may be called into question as per the provisions of S.45 of Insurance Act, 1938. A simplified version of the provisions of S. 45 is provided below.

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 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.

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 mis-statement of 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 mis-statement 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.
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.

19. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of IRDAI.

20. Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

21. Turn Around Time for various servicing request and claims processing are as mentioned below

Policy Servicing TAT's	
Full Surrender	7 Days
Freelook Cancellation	7 Days
Request for Refund of Proposal Deposit	7 days
Refund of outstanding proposal deposit	7 days
Maturity/Survival/Death Claims	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	15 Days
Death claim decision with Investigation requirement	45 Days

22. Issue of duplicate Policy Document

If the Policy Document is lost or destroyed, then, the Policyholder can submit to us the filled in 'Indemnity Bond for Loss of Policy Document' form, which is available on our website.

We will issue a duplicate Policy Document duly endorsed to show that it is being issued following the loss or destruction of the original Policy Document.

The Company will not charge any additional fee for the issuance of duplicate Policy Document. Currently, only Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.

Upon the issue duplicate Policy Document, the original Policy Document will cease to have any legal effect.

PART G
(Policy Servicing and Grievance Handling Mechanism)

23. Grievance Redressal

You may contact us in case of any grievance or complaints 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. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

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

b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days 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 then We will treat the complaint as closed.

c. However, if you are not satisfied with our resolution provided or have not received any response within 14 days, 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.

d. If you are not satisfied with the resolution or have not received any response within 14 days, then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B

e. Further, 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

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure of List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

All grievances arising out of or in relation to claims/issues arising out this agreement shall only be raised via the grievance redressal mechanism available on the website of the Company and / or agreed in this Agreement. It is clarified that no grievances shall be entertained in case the same are addressed to the personal email ids of the CEO/board of directors of the company. Rather any such unwarranted emails would be classified as spam and the Company may take appropriate legal actions against such acts of spamming

Disclaimers

Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. Taxes are subject to change from time to time.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. www.indiafirstlife.com, SMS <LIFE> to 5667735 SMS Charges apply. Toll free No – 1800 209 8700. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co. Ltd

IndiaFirstLife

Annexure B - List of Ombudsmen

Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD- 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh
Office of the Insurance Ombudsman - Bhubaneshwar 62, Forest Park, BHUBNESHWAR – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 – 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in Area of Jurisdiction - Odisha	Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 – 2708274 Email: bimalokpal.chandigarh@ecoi.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in Area of Jurisdiction - Tamil Nadu, –Pondicherry Town and Karaikal (which are part of Pondicherry)	Office of the Insurance Ombudsman – New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 – 23230858 Email: bimalokpal.delhi@ecoi.co.in Area of Jurisdiction – Delhi
Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 – 2732937 Email: bimalokpal.guwahati@ecoi.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,Nagaland and Tripura	Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 – 23376599 Email: bimalokpal.hyderabad@ecoi.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 – 2359336 Email: bimalokpal.ernakulam@ecoi.co.in Area of Jurisdiciton - Kerala, Lakshadweep, Mahe – a part of Pondicherry	Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 – 22124341 Email: bimalokpal.kolkata@ecoi.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands

Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 – 2231310 Email: bimalokpal.lucknow@ecoi.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi,Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli,Sravasti, Gonda, Faizabad, Amethi,Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur,Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj,Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in Area of Jurisdiction – Rajasthan	Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction – Karnataka	Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Area of Jurisdiction – Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Office of the Insurance Ombudsman – Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA – 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand	

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