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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.

Disclaimer: 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. 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 FICTITIOUS/ 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.

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. IRDAI Regn No.143,
CIN: U66010MH2008PLC183679

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

DD/MM/YYYY

IndiaFirst Life Long Guaranteed Income Plan - UIN: 143N054V06

(A Non-Linked, Non-Participating, Limited Premium, Individual Savings Life Insurance 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 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,

Authorised Signatory



Insurance Intermediary Details

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

IndiaFirst Life Long Guaranteed Income Plan
(A Non Linked, Non Participating, Limited Premium, Individual Savings Life Insurance Plan)
UIN [143N054V06]

The Policyholder and the Life Assured named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Life Assured 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 receipt of subsequent instalments of Premiums and 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 the case may be.

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

Authorised Signatory



Annexure A: Policy Schedule

I. Policyholder and Life Assured Details

Policyholder's Name:	
Age:	
Date of Birth:	DD MM YY
Relationship with Life Assured	
Policyholder's Address:	
Telephone No./ Mobile No:	
Life Assured's Name:	
Age	
Date of Birth:	DD MM YY
Client ID:	
Gender:	
Life Assured's Address:	
Telephone No./ Mobile No:	
Email Address	

II. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Long Guaranteed Income Plan
UIN:	143N054V06
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YY
Risk Commencement Date	DD MM YY
Maturity Date:	DD MM YY

III. Base Premium and Benefit Details

Income Benefit Option: Definite Income / Whole of Life Income	Income Benefit Frequency: Annual / Half Yearly / Quarterly / Monthly
Instalment Income Amount	Income Benefit Period
Sum Assured on Death:	
Death Benefit Option: Lumpsum / Income	Income Term in case of Death (in years):
Policy Term:	Premium Paying Term:
Premium Payment Mode: Annual/ Half Yearly/ Quarterly / Monthly	Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Annualized Premium:
Installment Premium (in INR):	Extra Premium, if any:
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

IV. Rider Premium and Benefit Details

Rider Name: <IndiaFirst Life Waiver of Premium 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 Term 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 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. Following discounts are 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

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 Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Policy.

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

VI. Insurance Intermediary Details

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

VII. Special Conditions

NIL	
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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. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor.

Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Annualized Premium	Annualized Premium shall be the premium amount payable in a year chosen by policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
Appointee	The person appointed by you to receive the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age.
Assignment	Assignment is the process through which Policyholder can assign the rights and benefits under the policy to any other person / entity by virtue of an assignment clause under section 38 of the Insurance Act, 1938 as amended from time to time.
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured subject to your consent. e.g. we may charge an Extra Premium in case of a Life Assured who is a smoker.
Free Look Period	A period of 30 days from the date of receipt of the Policy whether received electronically or otherwise, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
First Unpaid Premium Date	Date from where the premium is due however not paid by the policyholder
Grace Period	A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy will be considered to be in-force.
Guaranteed Surrender Value	The minimum amount payable by us on Surrender of this Policy
Income Tax Act	Income Tax Act, 1961, as amended from time to time
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. The Premium payable under this Policy will be determined by us on the basis of the Premium payment mode chosen by you and the applicable Modal Factor. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 and as amended from time to time
Lapse	Non-payment of premium within the expiry of grace period and provided Policy has not acquired any Paid-Up value.
Life Assured	The person on whose life this Policy has been issued by us.
Maturity Benefit	This is the amount you receive on the Maturity Date, provided the Life Assured is alive
Modal Factor	A factor used by us for calculating the instalment Premium payable by You under this Policy, if you have opted to pay the Premium other than yearly mode.
Nominee(s)	Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Company on settlement of the claim
Paid-Up Mode	Under this Policy, if one full annual premium has been paid, this Policy will not terminate but continue under paid up mode.

Word	Meaning
Income Benefit Period	The duration for which the income is payable post completion of policy term, depending upon the income option chosen at inception
Policy	This IndiaFirst Life Long Guaranteed Income Plan, which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us.
Policy Anniversary	The annual anniversary of the Policy Commencement Date.
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.
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule.
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date.
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term.
Premium	An amount that you pay us for securing the benefits under this Policy. This is specified in the Policy Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
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, and may include waiver of premium benefit on other applicable riders.
Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule.
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.
Revival	Revival of a policy means restoration of a lapsed policy which was discontinued due to the non-payment of premium, by us with all the benefits mentioned in the policy document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges/late fee, if any, during the revival period as per the terms and conditions of the policy, upon being satisfied as to the continued insurability of the insured or policyholder on the basis of the information, documents and reports furnished by the policyholder, in accordance with Board approved underwriting policy.
Revival Period	The period of 5 (Five) consecutive years from the date of first nonpayment of premium during which you can pay the due unpaid Premiums with interest/Late fees to us and comply with the conditions specified in Part D, as the case may be for reviving the Policy
Special Surrender Value	The Special Surrender Value will be used by us for determining the Surrender Value payable under this Policy upon Surrender of this Policy.
Surrender	Surrender means complete withdrawal or termination of the entire policy contract.
Surrender Value	Surrender value means an amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy.
Total Premiums Paid	Total premiums paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited.
You or your or Policyholder or Proposer	The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us.

PART C

1. Benefits under the policy

1.1 Death Benefit

On Death of the Life Assured during the policy term when the policy is in force or fully paid-up, death benefit which is higher of Sum Assured on Death or 105% of total premiums* paid as on date of death will be paid, and the policy will terminate.

Where Sum Assured on Death is death benefit multiple (DBM) times of annualized premium

Death Benefit Multiple is as follows:-

Death Benefit Multiple	
Age At Entry/Plan Type	Death Benefit Multipliers
8	15.00
9	14.88
10	14.76
11	14.65
12	14.54
13	14.43
14	14.32
15	14.21
16	14.10
17	13.99
18	13.88
19	13.77
20	13.66
21	13.55
22	13.44
23	13.34
24	13.24
25	13.14
26	13.04
27	12.94
28	12.84
29	12.74
30	12.64
31	12.54
32	12.44
33	12.34
34	12.24
35	12.14
36	12.05
37	11.96
38	11.87
39	11.78

40	11.69
41	11.60
42	11.51
43	11.42
44	11.33
45	11.24
46	11.15
47	11.06
48	10.97
49	10.88
50	10.80
51	10.72
52	10.64
53	10.56
54	10.48
55	10.40
56	10.32
57	10.24
58	10.16
59	10.08
60	10.00

Death benefit will be paid either as lump sum amount or in monthly instalments over the period of 5 years as opted by the policyholder/nominee(s) at any time during policy period or on death of Life Assured.

In case of death benefit payout in instalments; the monthly instalment amount will be calculated by dividing lump sum amount (say, S) by annuity factor (i.e. $a(n)(12)$) i.e. $S/a(n)(12)$, where n is the instalment period of 5 years. The interest rate used to determine annuity factor is {5-year G-Sec rate less 2.00%, rounded down to the nearest 25 bps}, where the 5-year G-Sec is at the beginning of the financial year. The applicable interest rate for FY 24-25 is 5% p.a. (i.e. ~7.18% (5-year G-Sec rate) less 2.00%).

On death of the life assured during the income benefit period, the nominee shall continue receiving income benefit till the end of income benefit period along with Y% of return of premium at the end of the income benefit period as defined in section 1.2. The nominee shall have an option to receive the future income as a lump sum, which shall be the present value of future income payments along with Y% of return of premium, discounted at a rate of 9% p.a.

This interest rate is not guaranteed. However, any change in the interest rate will be subject to prior approval of IRDAI and will be applicable to the policies sold after date of change.

Where Return of Premium is defined as sum total of annualized premium paid.

For minor life assured:

- Risk cover starts immediately
- As and when the life assured attains majority (i.e. age of 18 years), the policy will vest on the life assured

On death of the policyholder during minority of the life assured, the surviving parent or legal guardian who has insurable interest of the minor life will be the policyholder.

1.2 Maturity benefit

Definite Income Option

On survival till the end of the policy term, Maturity Benefit is paid in the form of Guaranteed Income which is defined as X% of Annualized Premium, for a income benefit period of 20 or 30 years along with Y% of return of premium at the end of the income benefit period payable upon payment of all due premiums.

Where, X% of annualised premium is as follows:

PPT	PT	Income Benefit Period – 30 Years			Income Benefit Period – 20 Years		
		8 to 29	30 to 45	46 & above	8 to 29	30 to 45	46 & above
5	10	40%	39%	36%	41%	40%	37%
6	10	47%	46%	43%	48%	47%	44%
7	10	54%	53%	50%	55%	54%	51%
7	12	61%	60%	57%	64%	62%	59%
8	12	69%	68%	65%	71%	70%	67%
10	12	84%	83%	81%	87%	86%	83%
8	15	86%	84%	81%	91%	90%	86%
10	15	104%	103%	100%	110%	109%	106%
12	15	120%	119%	116%	126%	125%	122%

Y% of annualised premium is as follows:

For annualized premium less than or equal to 5 lakhs	100%
For annualized premium more than 5 lakhs	115%

Where Return of Premium is defined as sum total of annualized premium paid.

Whole of Life Income Option

On survival till the end of the Policy Term, Maturity Benefit in the form of Guaranteed Income which is defined as X% of Annualized Premium, up to Age 99 years along with Y% of return of premium at the end of the income benefit period are payable upon payment of all due premiums.

PPT	PT	Age at Entry	
		30 to 45	46 & above
5	10	34%	30%
6	10	39%	34%
7	10	47%	43%
7	12	53%	48%
8	12	60%	56%
10	12	74%	71%
8	15	72%	68%
10	15	92%	89%
12	15	107%	104%

Where Y% is defined as follows:

For annualized premium less than or equal to 5 lakhs	100%
For annualized premium more than 5 lakhs	115%

Where Return of Premium is defined as sum total of annualized premiums paid.

On maturity date for both the above income options, the policyholder will have an option to receive a lumpsum amount which shall be the present value of future guaranteed income as well as Y% of return of premium, discounted at the rate of 9% p.a. This benefit shall not be less than the total premiums paid under the policy.

At any time during the income benefit period, the policyholder shall have an option to receive the future income as lump sum, which shall be the present value of remaining future income benefits along with Y% return of premium, discounted at a rate of 9% p.a.

Where Return of Premium is defined as sum total of annualized premium paid.

2. Income Frequencies

For non-Annual Income Benefit frequencies:

- Income benefit payouts shall be determined by multiplying the yearly income benefit with the factors as per income benefit frequency chosen by you, as per the below table:

Income Benefit Frequency	Factor to be multiplied with yearly Income benefit
Yearly	1
Half-yearly	0.49
Quarterly	0.24
Monthly	0.08

3. Rider benefits

You can avail 4 riders under this plan for more comprehensive coverage –

- IndiaFirst Life Waiver of Premium Rider (UIN: 143B017V01).
- IndiaFirst Life Term Rider (UIN: 143B001V02)
- IndiaFirst Life Accidental Death Benefit Rider (UIN: 143B019V01)
- IndiaFirst Life Total and Permanent Disability Rider (UIN: 143B021V01)

For more details on rider benefits please refer the rider brochure.

4. Reduced Paid-Up benefits

Policy will acquire paid-up value after expiry of grace period from the date of first unpaid premium if all premiums have been paid in full for at least one full policy year, and subsequent due premiums not being paid.

The reduced paid-up benefits are as follows:

4.1 Death Benefit under Reduced Paid up policy:

If two full Annual Premium has been paid, this policy becomes eligible for Life Cover Continuance Benefit. If Death happens within One Year from the date of first unpaid premium under Life Cover Continuance Benefit, full death benefit as defined under death benefit section is payable

If Death happens after One Year from the date of first unpaid premium, the death benefit would be the Reduced paid-up Sum Assured on death.

Reduced paid-up Sum Assured on death is defined as Sum Assured on Death as on the date of policy being made paid-up * (Total numbers of premiums paid)/(Total Number of premiums payable over the policy term).

4.2 Maturity Benefit under the Reduced Paid-up policy:

The maturity benefit would be the Reduced paid-up Sum Assured on Maturity.

Reduced paid-up Sum Assured on maturity is defined as (Present value of Income benefits and Y% of all premiums payable discounted at 9% p.a.) * (Total numbers of premiums paid)/(Total Number of premiums payable over the policy term)

4.3. A Reduced Paid-Up policy can be revived and reinstated (to the original benefits) within five years from the date of first unpaid Premium subject to the conditions as per revival section

4.4 If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in the reduced paid up mode until maturity or death or surrender of the policy, whichever is earlier

4.5 In any case the Reduced Paid-up Sum Assured on death or Reduced Paid-up Sum Assured on Maturity as mentioned above shall not be less than the total premiums paid under this policy.

4.6 A Policy becomes fully paid-up provided all due premiums are paid during the term of the policy and the benefits payable will be as per the terms and conditions of the policy.

5. Surrender Benefit

You may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. Please remember, you cannot revive your Policy once it is surrendered.

Guaranteed Surrender Value (GSV) is acquired, if you have paid your Premiums for at least two full policy years.

$GSV = GSV \text{ factor for premium} * \text{total premium paid excluding applicable taxes, extra premium and rider premium, if any}$

The GSV factors are dependent upon policy year of surrender and policy term. The GSV factors will be applicable on total premium paid till date of surrender.

The Special Surrender Value (SSV) is acquired, if you have paid your Premiums for at least one full policy year and will be equal to Paid-up Sum assured on maturity * SSV Factor¹.

Plus

Paid-up Sum assured on death * SSV Factor²

Surrender value will be higher of SSV and GSV, where GSV and SSV will be calculated as mentioned above.

For more details on guaranteed surrender value factors, please refer to Annexure I or visit our website, www.indiafirstlife.com or get in touch with your financial advisor.

In case of non-payment of premium within the expiry of grace period and provided policy has not acquired any Surrender Value; the policy will lapse. All the benefits will cease, and no benefit will be payable under the policy.

6. Premium Payment

Premiums can be paid to us either by monthly/ quarterly/ half yearly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before the

due dates to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

We will offer a discount on renewal premium amount if you pay the premium at least one month prior to premium due date till 12 months prior to premium due date, provided this period falls within the same financial year as the premium due date. The premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium to be eligible for discount. No discount will be offered if premium is paid within one month prior to premium due date.

7. Premium Payment

Premiums can be paid to us by monthly/ quarterly/ half yearly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before the due dates to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

We will offer a discount on renewal premium amount if you pay the premium at least one month prior to premium due date till 12 months prior to premium due date, provided this period falls within the same financial year as the premium due date. The premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium to be eligible for discount. No discount will be offered if premium is paid within one month prior to premium due date.

The discount rate applicable for the quarter will be calculated on 5-year G-Sec bond yield (rounded to nearest 5 bps) as at beginning of the quarter. The same discount rate will be applicable to all the advance premiums being paid by the policyholder during that quarter. Any change in the said methodology for the calculation of discount on advance premium is subject to IRDAI approval.

PART D

8. Life Cover Continuance Benefit

Your policy will have life cover continuance benefit if Two full Annual Premiums have been paid

- Under this benefit, if you miss to pay premium within premium due date/ Grace Period; full death benefit under the policy will continue as per the in-force policy for one year from the date of "First Unpaid Premium (FUP)" and no due premium at FUP date will be deducted from death benefit amount.
- Policyholder will have an option to further extend the benefit of "Life Cover Continuance Benefit" if he pays the full unpaid annual premium with interest @9% p.a. within one year from date of "First Unpaid Premium." On such payment, Life cover continuance benefit will be applicable, for one year from the revised "Unpaid Premium" date.
- If you do not pay premium within 12 months from the date of "First Unpaid Premium" then the policy will get converted to reduced paid up policy.

At the end of life cover continuance period, you will have the following options to exercise:

- Pay all the due premiums with interest/late fees as applicable and revive the policy
- Pay one due annual premium with interest/late fees and extend the life cover continuance benefit for one year from first unpaid premium date
- Not pay due premium and hence continue the policy with reduced paid up benefits

9. Reviving your Lapsed Policy

The revival period is 5 years from the date of first unpaid premium. The policyholder may revive the policy by paying all the arrears of premium along with interest within five years from the due date of first unpaid premium or before expiry of policy term whichever is earlier and subject to production of satisfactory evidence of health, if required. Revival shall be as per the Board Approved Underwriting Policy.. The insurer will always have right to refuse such request for revival as per the Board Approved Underwriting Policy.

The basis used for the calculation of interest rate on revival is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 300 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable during the next financial year. Currently, the interest rate on revival for financial year 2024-25 is 10.50% p.a. (simple). It is arrived at by adding a margin of 300 basis points on the effective annual 10-year G-Sec rate and rounding up to the nearest 50 basis points (10.50% ~ 7.18% + 3.00%).

Any change in basis of calculation of revival interest rate is subject to prior approval from IRDAI.

10. 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 your objection.

On cancellation, the Company will refund an amount equal to the: Premium paid

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

Less ii. Any stamp duty charges

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

11. Loan

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

- The loan amount will be subject to 90% of the surrender value.
- The minimum loan amount should be Rs.1,000.
- For in-force and fully paid-up policies, 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.
- For other than in-force and fully paid-up policies, as and when the outstanding loan along with interest exceeds the surrender value for paid-up cases, company will send a notice to the policyholder to repay the loan partially or completely. If loan is not repaid within a stipulated period, the policy will be compulsorily surrendered and the outstanding loan along with interest will be recovered from the surrender proceeds or paid-up value.
- 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 2024-25 is 10.00% p.a. (simple). It is arrived 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 (10.00% ~ 7.18% + 2.50%).
- Any change in the methodology of calculating the loan interest rate shall be subject to prior approval from IRDAI.

PART E

12. Charges

This is a non linked, non participating, limited premium, Individual Savings life insurance plan. There are no charges applicable under this plan.

PART F

13. 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 Life Assured during the Policy Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

You may submit the claims documents at any of our branches or at Claims Department, 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: claims.support@indiafirstlife.com

Death Claim:

In case of natural death

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. Original Policy document.
- v. A self attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- vi. Self-attested copy of photo-identity proof and address of the Nominee/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- vii. Self-attested copy of bank pass book of Nominee/Claimant along with cancelled cheque.
- viii. Any other document or information that we may need for validating and processing the claim.

In case of unnatural death

In case of unnatural death, apart from above mentioned documents, we will need the following document

- i. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and postmortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
- ii. All Hospitalization documents including discharge summary Admission Notes and all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).

Any other document or information that we may need for validating and processing the claim

Maturity Claim:

- i. Maturity Claim Intimation form duly filled and signed by claimant/ Policy Holder.
- ii. Original Policy Document (s)
- iii. Self-Attested Copy of Pan Card of Policy Holder
- iv. Self-Attested Copy of Address Proof (if change in Address).
- v. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder
- vi. Duly filled and signed NRI Declaration form applicable only for NRIs.
- vii. Any other document or information that we may need for validating and processing the claim.

14. Suicide Exclusion

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 of the policyholder shall be entitled to 80% of the total premiums paid till the date of death 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 dated 23.03.2015. The extant provisions in this regard are as follows:

- 1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- 2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- 3) Nomination can be made at any time before the maturity of the policy.
- 4) 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.
- 5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- 6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- 7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- 8) On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
- 9) 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.
- 10) 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.
- 11) 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.
- 12) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).

- 13) 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.
- 14) 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).
- 15) 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).
- 16) 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.
- 17) 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 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 dated 23.03.2015. 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 thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the insurer.
- 6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.

- 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 for complete and accurate details.]

17. Policy Ceases/ Ends/ Terminates

This Policy will cease immediately and automatically on the happening of the earliest of any of the following:

- i. on the date of payment of the claim benefit; or
- ii. on the date of intimation of rejection of claim by us; or
- iii. on the payment of 'total premiums paid under the policy' (excluding modal loading factor, applicable tax and underwriting extra premium) at the end of the Income Benefit period; or
- iv. on the date of payment of Surrender Value; or
- v. on the date of payment of free look cancellation amount; or
- vi. on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period and policy is not acquire any paid-up value

18. 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 update your current address in our records or registering an address with us which is incorrect.

19. 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.

20. 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, with prior approval of IRDAI.

21. 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.

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

Policy Servicing TAT's	
Full Surrender	15 Days
Freelook Cancellation	7 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	15 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	30 Days
Death claim decision with Investigation requirement	120 Days

23. 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

24. Grievance Redressal

You may contact us in case of any grievance or complaint 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. 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 then, We will treat the complaint as closed.
- b. 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.
An acknowledgment to all such grievances received will be sent immediately on receipt of the grievance.
- c. If you are not satisfied with the response or do not receive a response from us within 2 (two) 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

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 heir(s), nominee(s) 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.

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. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

Annexure I:
Guaranteed Surrender Value Factors applicable for Total Premiums Paid

GSV as % of Total Premium Paid*			
Year of Surrender / Plan Term	10	12	15
1	0%	0%	0%
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	70%	60%	60%
9	90%	70%	65%
10	90%	80%	70%
11	0%	90%	75%
12	0%	90%	80%
13	0%	0%	85%
14	0%	0%	90%
15	0%	0%	90%
* Total Premium is exclusive of extra premium and Rider Premium, if any and applicable taxes			

Annexure of 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@cioins.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 Email: bimalokpal.bhopal@cioins.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh
Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.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 Email: bimalokpal.chandigarh@cioins.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 Email: bimalokpal.chennai@cioins.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 Email: bimalokpal.delhi@cioins.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 Email: bimalokpal.guwahati@cioins.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 Email: bimalokpal.hyderabad@cioins.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 Email: bimalokpal.ernakulam@cioins.co.in Area of Jurisdiction - 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 Email: bimalokpal.kolkata@cioins.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 Email: bimalokpal.lucknow@cioins.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, 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@cioins.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@cioins.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@cioins.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, 1st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in Area of Jurisdiction - Karnataka	Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Email: bimalokpal.mumbai@cioins.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Office of the Insurance Ombudsman - Patna 2nd Floor, Lalit Bhawan, Bailey Road, PATNA - 800001 Tel No: 0612-2547068 Email id : bimalokpal.patna@cioins.co.in. Area of Jurisdiction - Bihar, Jharkhand	



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