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IndiaFirstLife

PROMOTED BY

बैंक ऑफ़ बड़ौदा

Bank of Baroda

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 Radiance Smart Invest Plan- UIN 143L067V01

A Unit Linked Non-Participating Individual Life Insurance Endowment 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 and carries important information about your Policy and its features. Please read it carefully to ensure that this is the right Policy for your financial needs.

You have a free look period of 30 (Thirty) days from the date of receipt of your 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 and conditions, you shall have an option to return the policy to us for cancellation. stating the reasons for your objection, then you shall be entitled to a refund of an amount equal to the non-allocated Premium plus charges levied on cancellation of the Units plus the Fund Value on the date of cancellation of the Policy less pro-rata Mortality Charges, stamp duty charges and expenses incurred on medical examination, if any.

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, subject to applicable deductions

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 – 400063. 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.

Yours truly,

Authorised Signatory

IndiaFirstLife

Insurance Intermediary Details

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

IndiaFirst Life Radiance Smart Invest Plan
(A Unit Linked Non-Participating Individual Life Insurance Endowment Plan)
UIN [143L067V01]

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

Note: In this Policy, the investment risks in the investment portfolio are borne by the Policyholder. The Policyholder can withdraw any amount from this Policy only after the completion of first 5 (Five) Policy Years from the Policy Commencement Date.

I. Policyholder and Life Assured's Details

Policyholder's Name:	
Date of Birth:	DD|MM|YY
Age:	
Gender (Male/ Female/ Transgender):	
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No.:	
Life Assured's Name:	
Date of Birth:	DD|MM|YY
Client ID:	Age:
Gender (Male/ Female/ Transgender):	Age admitted: Yes/ No
Life Assured's Address:	
Telephone No./ Mobile No.:	

II. Policy details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Radiance Smart Invest Plan
UIN:	143L067V01
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD|MM|YY
Risk Commencement Date	DD|MM|YY
Maturity Date:	DD|MM|YY

III. Nominee(s) Details (as per Section 39 of the Insurance Act as amended from time to time)

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

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

IV. Premium and Benefit Details

Sum Assured (in INR):	Premium Payment: Regular Premium/ Limited Premium/ Single Premium
Death Benefit Option: Lumpsum/Instalments	Policy Term (in years):
Plan Option:	Premium Paying Term (in years):
Premium Payment Mode (not applicable for single premium): Annual/ Half Yearly / Quarterly Monthly	Premium Due Dates: DD|MM|YY|
Due Date for Payment of Last Regular Premium/ Limited Premium: DD|MM|YY|	Annualized Premium (in INR):
Installment Premium (in INR):	

V. Fund Details

Fund Name Opted for	Allocation Proportion (in percentage): (Sum total should be 100%)			
Any one strategy is to be selected provided no Fund is opted				
Name of the Strategy Opted for				
Systematic Partial Withdrawal Option	Yes/No	From Policy Term ...... to ...... years	% of Withdrawal:	Frequency: Yearly / Half Yearly/ Quarterly / Monthly

VI. Insurance Agent/ Insurance Broker Details

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

VII. 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.

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

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 or the age of the Nominee, as the case may be.
Age Based Investment Strategy	Age Based Investment Strategy means the investment process specified in Section 15.d and chosen by you in the Proposal Form.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Annualized Premium	Annualized premium means the premium amount payable in a year excluding taxes, rider premiums and underwriting extra premium on riders, if any.
Appointee	The person nominated/ chosen by you to receive the proceeds or the benefits under this Policy, if the Age of the Nominee is less than 18 (Eighteen) years.
Automatic Trigger Based Investment Strategy	Automatic Trigger Based Investment Strategy means the investment process specified in Section 15.b and chosen by you in the Proposal Form.
Business Day	Business Day means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out
Date of payment of premium	Date of payment of premium means the date on which premium payment is received by the insurer in accordance with the provisions of Section 64 VB (2) of the Act.
Death benefit	Death benefit means the benefit which is payable on death of life assured, as stated in the policy document
Defined Allocation Strategy	Defined Allocation Strategy means the investment process specified in Section 15.f and chosen by you in the Proposal Form.
Discontinuance Charge	A charge levied by us on the Discontinuance of Policy i.e. on complete withdrawal from the Policy. The Discontinuance Charge will be appropriated by cancellation of Units from the Unit Account at the time of such complete withdrawal. The Discontinuance Charge levied by us under this Policy is specified in Annexure D.
Discontinuance of Policy	Surrender or termination or cancellation of this Policy before the Maturity Date or on non-payment of the due Regular Premiums or Limited Premiums, as the case maybe.
Discontinued Policy Funds	Discontinued policy fund means the segregated fund of the insurer constituted by the fund value, as applicable, of all the linked insurance policies discontinued during lock-in period
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.
Fund	Each specific and separate investment fund established, offered, operated and managed by us for this Policy.
Fund Management Charge	A charge levied by us a percentage of the Fund Value. It is appropriated by adjusting the NAV and is charged at the time of computation of NAV on the Valuation Date. The Fund Management Charge levied by us under this Policy is specified in Annexure D.
Fund Transfer Strategy	Fund Transfer Strategy means the investment process specified in Section 15.c and chosen by you in the Proposal Form.
Fund Value	The total value of the Units in the Funds where you have invested your Premiums as on the Valuation Date. The value of the Units in each Fund on the Valuation Date is calculated as follows: (The total number of Units held by you in that Fund) * (corresponding NAV of that Fund as on the Valuation Date) The Fund Value is the sum of the value of Units in all the Funds that you have invested in, as on the Valuation Date. Fund value is inclusive of accumulated Loyalty Benefit (LB), Loyalty Advantage (LA) and Profit Booster (PB), if any.

Word	Meaning
Grace Period	An period of 30 (Thirty) days from the due date for payment of Premium (without any penalty or late fee) for yearly, half yearly and quarterly premium payment mode and 15 (Fifteen) days for monthly premium payment mode. All your plan benefits continue during the grace period.
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. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 as amended from time to time
Life Assured	The person on whose life this Policy has been issued by us. In case the Life Assured is a minor, the policy will vest on the Life Assured on attainment of age 18 years. If the Insured is a minor then, on death of Policyholder, the Policy immediately and automatically vest in the surviving parent or legal guardian of the minor life assured.
Limited Premium	The amount which is payable by you during the Premium Paying Term at regular intervals for a limited period. This has been specified in the Policy Schedule.
Lock-in-period	Lock-in period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the policies cannot be paid by the insurer to the policyholder or to the insured, as the case may be, except in the case of death or upon the happening of any other contingency covered under the policy.
Maturity Benefit	The benefit payable on survival of the Life Assured on Maturity Date.
Maturity Date	The date on which the Policy Term expires as mentioned in Policy Schedule.
Mortality Charge	A charge levied by us for proving life insurance cover under this Policy. Mortality Charge and any extra mortality premium, if any, due to non- standard/ sub-standard life in accordance with our board approved underwriting policy will be levied by us by cancellation of the Units at the beginning of each Policy month. The Mortality Charge levied by us under this Policy is specified in Annexure D.
NAV	Net asset value (NAV) means the price per unit of the segregated fund.
Nominee(s)	The person(s) nominated/ chosen by you to receive the proceeds or the benefits, in case of the Life Assured's death during the Policy Term.
Paid-Up Sum Assured	The Paid-Up Sum Assured is calculated as: Sum Assured * (Total No. of Premiums paid/ Total No. of Premiums payable)
Partial Withdrawal	Partial withdrawals means any amount withdrawn partially out of unit fund by the policyholder during the term of the policy
Plan Option	The Plan Option as chosen by You as at the Policy Commencement Date and accepted by Us as specified in the Policy Schedule.
Policy	This IndiaFirst Life Radiance Smart Invest Plan which includes this Policy wording (as may be changed/ modified by us subject to prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which forms 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. Example: If the Policy Commencement Date is December 18, 2018, then, every December 18 will be the Policy Anniversary thereafter.
Policy Commencement Date / Date of Inception of the Policy	The date on which this Policy is issued by us.
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.

Word	Meaning
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. Example: If the Policy Commencement Date is December 18, 2015, then, the first Policy Year will be December 18, 2018 to December 17, 2019.
Premium	An amount that you pay us either as Single Premium or as Regular Premiums or Limited Premiums for securing the benefits under this Policy. The Premium payable by you is specified in the Policy Schedule.
Premium Paying Term	The time period during which you need to pay your Regular Premiums or Limited Premiums, as the case maybe, to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Premium re-direction	Premium re-direction means an option which allows the policyholder to modify the allocation of amount of renewal premium to various segregated funds under a linked insurance policy
Proceeds of the Discontinued Policy	It is the Fund Value as on the date of Discontinuance of Policy.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
Regular Premium	The amount which is payable by you during the Premium Paying Term at regular intervals as specified in the Policy Schedule. If you have opted to pay the Premiums as Regular Premiums, then, your Premium Paying Term will be equal to the Policy Term.
Regulations	The applicable laws as amended from time to time which are applicable to this Policy, its Funds, the valuation of investments and other assets.
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 the 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 or 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 3 (Three) consecutive years from the date of first unpaid premium of Policy or end of policy term whichever is earlier, during which you can pay the due unpaid Premiums to us and comply with the conditions specified in this document as the case may be, for reviving the Policy.
Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule. Life cover for the minor life starts one day before the end of two years from the date of commencement of the policy or at the first monthly policy anniversary after attainment of majority i.e. age 18 years, whichever is earlier.
Self-Managed Strategy	Self-Managed Strategy means the investment process specified in Section 15.a and chosen by you in the Proposal Form.
Segregated Fund	Segregated fund means funds earmarked under linked insurance business.
Settlement Option	This is the option whereby you can opt to receive your maturity or death benefit in installments over a defined period of time ("Settlement Period") with the terms and conditions stated at the inception as stated in this document
Single Premium	Single Premium is the premium payable at the start of the Policy with no further obligation to pay
Smart Switch Strategy	Smart Switch Strategy means the investment process specified in Section 15.e and chosen by you in the Proposal Form.
Sum Assured on death	Sum assured on death" means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the 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.
Switches	Switches means a facility allowing the policyholder to move from one segregated fund, either wholly or in part, to other segregated fund(s) amongst the segregated funds offered as per the terms and conditions of the policy.

Word	Meaning
Total premiums paid	Total premiums paid means total of all the premiums received under the base product including top-ups premium paid, if any.
Unit Linked Insurance Products (ULIP)	Unit linked insurance products (ULIP) are the products where the benefits are partially or wholly dependent on the performance of the underlying assets under each of the segregated fund offered.
Unit	Unit means a specific portion or part of the underlying segregated linked fund which represents policyholder's entitlement in such funds.
Unit Fund Value	Unit fund value" means the summation of number of units in each segregated fund multiplied by the net asset value (NAV) for respective segregated fund under that policy
Unit Account	It is the notional account that is opened and managed by us for you, in which the Units are allocated and/ or cancelled by us.
Valuation Date	The date on which the NAV of the Fund is determined by us in accordance with the Regulations.
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. You may or may not be the Life Assured under this Policy. In case the Life Assured is a minor, the policy will vest on the Life Assured on attainment of age 18 years. If the Insured is a minor then, on death of Policyholder, the Policy immediately and automatically vest in the surviving parent or legal guardian of the minor life assured.

PART C

1. Benefits Payable under this Policy

The benefits payable are based upon the Plan Option chosen by you. The Plan Option once chosen cannot be changed during the Policy Term.

a. Death Benefit on Regular/Limited/Single Premium

- Life Option

  Upon the Life Assured's death highest of the following benefits are payable by us to the Nominee(s)/ Appointee/ Legal Heir during the policy term provided the life cover is in force:

  i. Sum Assured less partial withdrawals made during two years immediately preceding the death of the life assured, as on the date of receiving intimation of death; or

  ii. Fund Value, as on the date of receipt of intimation of death of the Life Assured by us.

The minimum death benefit payable will be at least 105% of the total Premiums paid excluding applicable tax, if any, less partial withdrawal, if any, made during two-year period immediately preceding the date of death of the life assured.

The Policy will terminate on payment of the Death Benefit.

All the charges other than FMC recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

- Extra Shield Option

  In case of death due to accident, an additional amount equal to sum assured, subject to a maximum of Rs. 1 Cr will be payable, provided the accidental death benefit is not removed in the policy before death, apart from the death benefit as mentioned above.

  In case the event which has caused death due to an Accident has occurred during the Policy Term and Accidental death occurs after the Policy Term is over but within 180 days from the date of Accident, the Accidental Death Benefit shall be payable, i.e. even if the accident occurs on the last day of the policy term also, the cover will be provided for 180 days irrespective of the termination of the risk cover.

- Family Care Option

  Upon the Life Assured's death highest of the following benefits are payable by us to the Nominee(s)/ Appointee/ Legal Heir at the time of death of the Life Assured:

  i. Sum Assured; or

  ii. 105% of total premiums paid

  The remaining future premiums as and when due are funded by the Company and the policy continues till the maturity date and the maturity benefit as defined in this document will be payable at the end of the policy term.

  In case of minor lives, life cover starts immediately on policy issuance, provided age of the minor life is greater than or equal to 91 days. If policy issued under minor life having age less than 91 days, the life cover will start once the life assured reaches to age of 91 days.

  The following conditions are applicable under minor life assured:

  - The policyholder will pay the premium.
  - Either of the natural parent or legal guardian who has insurable interest of the minor life can be a proposer/ policyholder.
  - As and when the life assured attains majority, the policy will vest on the life assured
  - On the death of the policyholder during minority of the life assured, the surviving parent or legal guardian who has insurable interest on the minor life will be the policyholder.

Settlement Option on Death (Applicable for all plan options)

i. For Life Option & Extra Shield Option the death benefit defined above and for Family Care Option, the lump sum amount payable at the time of death will be paid either as lump sum amount or in monthly instalments over a period of 5 years as opted by the policyholder/nominee at any time during policy period or on death of Life Assured.

ii. In case of death benefit in instalments; the monthly instalment amount will be calculated by multiplying the death benefit by annuity factor, where annuity factor will be arrived on the basis of SBI savings bank interest rate as on the beginning of financial year. Once the instalment payment starts, this payment remains level throughout the instalment period. The prevailing SBI savings bank interest rate is subject to review at the end of every financial year and will be changed in case of change in SBI savings bank interest rate.

iii. No Partial Withdrawals of Funds will be allowed during the Death Settlement Period.

On death of the life assured while the policy is in reduced paid-up status

- Life Option

Higher of Reduced Paid-up Sum Assured less partial withdrawals made during two years immediately preceding the death of the life assured, as on the date of receiving intimation of death or the Fund Value and the policy will terminate.

- Extra Shield Option

Higher of Reduced Paid-up Sum Assured less partial withdrawals made during two years immediately preceding the death of the life assured, as on the date of receiving intimation of death or the Fund Value and the policy will terminate.

In case of accidental death, an additional amount equal to Reduced Paid-up Sum Assured will be payable, if the accidental death benefit is not removed before death.

- Family Care Option

Higher of Reduced Paid-up Sum Assured less partial withdrawals made during two years immediately preceding the death of the life assured, as on the date of receiving intimation of death or the Fund Value and the policy will terminate.

The mortality charges, if any for reduced paid-up policy before death will be calculated based on Reduced Paid-up Sum Assured.

Reduced Paid-up Sum Assured is defined as Sum Assured * (Total numbers of premiums paid)/(Total Number of premiums payable over the policy term)

All the charges other than FMC recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

b. Maturity Benefit

In case the Life Assured survives till the end of policy term or policy anniversary on which the Life Assured turns 99 years (age last birthday) (if the term is so chosen), the Fund value, as on that Maturity Date plus an amount equal to total mortality charges deducted throughout the policy term plus an amount equal to Y% of Annualized Premium is payable and the Policy will terminate.

Y% varies by premium paying term and policy term as per the tables mentioned below:

For regular / limited pay policies

Policy Term (years)	Premium Paying Term (years)		
	5	7	10 & above
10	10%	20%	30%
15	50%	75%	100%
20 & above	100%	150%	200%

For single pay policies

Policy Term	Percentage of Single Premium at Maturity
10	2.50%
15	10.00%
20 and above	40.00%

If the policyholder has done any partial withdrawals during the term of the policy, the said amount shall be reduced by a factor X% subject to maximum of 100%.

Where X is defined as sum total of partial withdrawals expressed as % of fund value prevailing at the time of respective partial withdrawals.

On Maturity of the life assured while the policy is in reduced paid-up status

Fund value as on the date of maturity plus an amount equal to total mortality charges deducted throughout the policy term plus an amount equal to Y% of Annualized Premium * (Total numbers of premiums paid) / (Total Number of premiums payable over the policy term) where Y% vary by premium paying term and policy term as mentioned above.

If the policyholder has done any partial withdrawals during the term of the policy, the said amount shall be reduced by a factor X% subject to maximum of 100%.

Where X is defined as sum total of partial withdrawals expressed as % of fund value prevailing at the time of respective partial withdrawals.

Settlement Option on Maturity

i. You may choose to receive the aforesaid maturity benefit in periodic monthly installments (in terms of units) (K/N, where K is the total number of units at the beginning of the settlement period and N is the settlement period of 5 years, from the date of maturity). You can avail the option sending a written notice to us at least 3 (Three) months before the Maturity Date.

ii. In case of Death of the Life Assured during the settlement period, a death benefit higher of balance Fund Value (as on date of intimation) or 105% of total premiums paid will be payable to the Nominee(s)/ Appointee/ Legal Heir and the Settlement option will terminate immediately.

iii. Mortality charges and Fund Management charges will be deducted, and no other charges shall be levied during this period.

iv. The mortality charges, if any, deducted during the settlement period will not be payable at the end of settlement period.

v. No Partial Withdrawals or switching of Funds will be allowed during the during Maturity Settlement Period

vi. During the Settlement Period, the Fund Value as on the Maturity Date will remain invested in the existing Funds till the end of the Settlement Period and the investment & inherent risks will be borne by the Life Assured.

vii. For payment of maturity benefit installments, we will cancel the Units from the Unit Account from all the Funds. If more than one Fund has been invested in, then, the cancellation of the Units will be affected to the extent possible in the same proportion as the total value of the Units held in each Fund, unless specified otherwise by the Life Assured and accepted by us in writing.

viii. You have an option to request for complete withdrawal of the Fund Value at any time during the Settlement Period and no charges shall be levied by us. On receipt of such a request, we will pay the balance Fund Value as on the date of receipt of request to the Life Assured and the Policy will terminate.

c. Rider Benefit

Under this Policy, no riders are offered by us.

d. Return of Mortality Charges

Under all the plan options the amount equal to total mortality charges deducted throughout the policy term will be payable at the end of the policy term, provided all due premiums have been paid by the policyholder.

This is not applicable in case of a surrendered, discontinued or reduced paid-up policies.

This amount shall exclude extra mortality premiums/ charges, if any, accidental death benefit charges, if any and taxes levied on the charges deducted as per prevailing tax laws.

If the policyholder has done any partial withdrawals during the term of the policy, this amount shall be reduced by the factor X% subject to a maximum of 100% where X is defined as sum total of partial withdrawals expressed as % of fund value prevailing at the time of respective partial withdrawals.

The mortality charges, if any deducted during the settlement period will not be payable at the end of the settlement period.

2. In the Event of the Policyholder's Death For Life Option and Extra Shield Option

a. If the Life Assured is a minor, then, on the Policyholder's death any surviving parent or legal guardian who has an insurable interest may become the policyholder by submitting a written request to us. Under this Policy, there is no benefit payable on the Policyholder's death during the Policy Term.

b. If the Life Assured is a minor, then, on the Policyholder's death if any surviving parent or legal guardian who has an insurable interest may not want to become the policyholder then Policy will terminate and surrender value if any will be paid to the Policyholder's legal heirs

c. If there is no surviving parent or legal guardian and the Life Assured is a minor, then:

   i. In case Policyholder's death occurs after the expiry of the Lock-in-period, the Policy will terminate after paying the Fund Value to the Policyholder's legal heirs

   ii. In case Policyholder's death occurs before the expiry of the Lock-in-period, and we do not receive the due premiums, then the Fund Value will be transferred to the Discontinued Policy Funds after deducting the applicable Discontinuance Charges. Upon the expiry of the Lock-in-period, the Proceeds of the Discontinued Policy will become payable to the Policyholder's legal heirs

3. Missing Your Premium (Grace Period)

a. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss paying your Premium on the due dates. All your Policy benefits continue during the Grace Period.

b. In case of the Life Assured's death during the Grace Period, we will pay the death benefit and the Policy will terminate.

4. Premium Payment

a. Under this Policy, you have an option to pay the due Premiums to us as Regular Premium or Limited Premium or as Single Premium.

b. Regular Premiums and Limited 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 Discontinuance of your Policy. 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.

c. You may change premium payment mode during the premium payment term.

d. We will offer 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.

PART D

5. Discontinuance of the Policy during the Lock-in-period

a. If you have not paid the due premiums (Regular/ Limited) by the end of the grace period, the policy shall be discontinued due to non-payment of premium and the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover shall cease.

b. On such discontinuance, we will communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to revive the Policy within the Revival Period of three years; from the date of first unpaid premium

c. We will levy Fund management charges of discontinued fund during this period and no other charges will be applied.

   i. During the Lock-in- period, if you exercise the option of reviving this policy but does not revive the policy, then we will pay the proceeds of discontinued policy fund to you at the end of the revival period or lock in period, whichever is later. The current minimum return on the discontinued policy fund shall be 4% p.a. compounded or as prescribed by IRDAI from time to time. In respect of revival period ending after lock-in period, the policy will remain in discontinuance fund till the end of revival period.

   ii. During the Lock-in- period, if you do not exercise the option as set out in (I.) above, the policy shall continue without any risk cover if any, and the policy fund shall remain invested in the discontinuance policy fund. At the end of the lock-in period, we will pay the proceeds of the discontinuance fund to you and terminate the policy.

   iii. You also have the option to surrender the policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later.

d. In case of Single premium policies, the policyholder has an option to surrender anytime during the lock in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the discontinuance policy fund. The policy shall continue to be invested in the discontinuance policy fund and the proceeds from the discontinuance fund shall be paid at the end of the lock in period. Only fund management charge can be deducted from this fund during this period. Further, no risk cover shall be available on such policy during the discontinuance period.

Revival of the Discontinued Policy during lock-in period

a. We will revive your policy at our discretion in accordance with our board approved underwriting policy, if you have sent us a written request within the revival period and have:

   i. paid all the due unpaid Regular Premium/ Limited Premium, as the case maybe without any interest/late fees;

   ii. submitted a declaration of good health;

   iii. undergo (Life Assured) a medical examination, if required and bears the costs, if any.

Upon revival of the policy, the risk cover will be restored along with the investments made in the Funds as chosen by you out of the Discontinued Plan Fund, less the applicable charges. All the due and unpaid premiums without charging any interest/late fees only will be collected, and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival. The Discontinuance Charge, if any, already deducted will be added back to the fund value and the amount will be used to purchase the Units at the NAV as on the date of revival.

6. Discontinuance of the Policy after the Lock-in-period

a. If you do not pay the due Regular Premiums or Limited Premiums, as the case may be, by the end of grace period, then the policy will be converted in to a paid-up policy with reduced paid-up sum assured (original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy). We will deduct all charges as per terms and conditions of the policy during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.

b. On such discontinuance, we will communicate the status of the policy, within three months of the first unpaid premium, to you and provide the option to:

   i. revive the Policy within the Revival Period of three years; or

   ii. Completely withdraw from the policy

c. In case you exercise the option of reviving this policy but does not revive the policy during the revival period, we will pay the fund value at the end of the revival period.

d. In case you do not exercise any option as set out above in (b.i or b.ii), the policy shall continue to be in reduced paid up status. At the end of the revival period, we will pay the proceeds of the policy fund to you and terminate the policy.

e. You also have the option to surrender the policy anytime and we will pay the proceeds of the policy to you.

f. In case of Single Premium Policies, the policyholder has an option to surrender the policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.

Revival of the Discontinued Policy after lock-in period

a. If you send us a written request to revive this Policy, then, this Policy can be revived within the Revival Period of three years at our discretion in accordance with our board approved underwriting policy if you have:

   i. paid all the due unpaid Regular Premium or Limited Premium, as the case maybe; without any interest/late fees and

   ii. submitted a declaration of good health; and

   iii. undergo (Life Assured) a medical examination, if required and bear the cost of medical examinations, if any.

b. Upon revival of the Policy, the full risk cover will be restored as per terms and conditions of the policy. All the due and unpaid premiums without charging any interest/late fees only will be collected, and the balance amount will be invested in the chosen Fund to purchase the Units at the NAV as on the date of revival.

c. If you exercise the option of complete withdrawal from the Policy, then, this Policy will be terminated after paying the Fund Value and the Policy cannot be revived thereafter.

7. Partial Withdrawals

a. You can make Partial Withdrawals under this Policy only after the completion of the first 5 (Five) Policy Years, subject to the Life Assured having attained the Age of 18 (Eighteen) years.

b. If you have chosen Regular Premium or Limited Premiums, then, you can make Partial Withdrawals only after payment of Regular Premiums or Limited Premiums, as the case maybe, for the first 5 (Five) Policy Years and after the completion of 5 (Five) Policy Years.

c. The minimum Partial Withdrawal amount shall be INR 10,000 (Ten Thousand), whereas the maximum Partial Withdrawal amount shall not exceed 20% (Twenty) percent of the Fund Value at a time of partial withdrawal.

d. If you have opted to pay Regular Premium or Limited Premium, then, the Fund Value after Partial Withdrawal should not be less than 5 times of one full year's premium.

e. If you have opted to pay Single Premium, then, the Fund Value after Partial Withdrawal should not be less than 125% of the premium.
f. Under this Policy, no Partial Withdrawal charges will be deducted by us.
g. Partial withdrawals shall be made as long as such fund value supports the partial withdrawal.
h. The partial withdrawals with respect to the fund value from the base premiums shall only be counted for the purpose of adjusting the sum assured to be payable on death.
i. The partial withdrawals shall not be allowed which would result in termination of a contract.
j. Partial withdrawal is not allowed as long as Systematic Partial Withdrawal is in effect.

8. Systematic Partial Withdrawal Option

You can choose the option of Systematic Partial Withdrawal after completion of first 5 policy years provided life assured is 18 years and above. You can choose this option either at the proposal stage or place a subsequent request after policy issuance. In either scenario, you need to choose the percentage of pay out and to meet viability conditions as follows:

- The amount should not be less than Rs.1000 and not more than 20% p.a. of the fund value at a monthly, quarterly, half-yearly or yearly frequency after completion of first 5 policy years.
- The fund value should not fall below 110% of annualized premium for regular/limited premium paying policies and should not fall below Rs. 100,000 for single premium at any time during the tenure of Systematic Partial Withdrawal if fund grows @ 4%, provided premiums are paid as and when due.

What happens if the above-mentioned criteria are not met?

At Issuance,

- If the viability condition is not met at the time of issuance, you will be advised to alter the terms and conditions such as tenure and percentage of Systematic Partial Withdrawal or premium amount or frequency, policy term or premium paying term of the policy such that it supports the condition that fund value is not less than 110% of annual premium for regular/limited premium paying policies and is not less than Rs. 100,000 for single premium at any time during the tenure of Systematic Partial Withdrawal if fund grows @ 4%, provided premiums are paid as and when due. The system will check the viability as mentioned above and will proceed only once these conditions are met.
- If Systematic Partial Withdrawal is accepted at proposal stage there cannot be partial withdrawal as long as the request for Systematic Partial Withdrawal is valid.

Post Issuance,

- If the above viability condition is met then request for Systematic Partial Withdrawal is processed and communication will be sent to you for the acceptance of your request.
- If the above viability condition is not met, then you will be advised to alter the combination of tenure and/or percentage of Systematic Partial Withdrawal. The system will check the viability as mentioned above and will proceed only once these conditions are met.
- Once the Systematic Partial Withdrawal is accepted, there cannot be any partial withdrawal as long as the Systematic Partial Withdrawal request is valid.

As and when systematic partial withdrawal comes in to effect then any death benefit sum assured will be reduced as per partial withdrawal methodology mentioned in death benefit section.

9. Switching

You have the option of switching the Fund Value from one Fund to another Fund by giving a written notice to us.
You are allowed to make unlimited number of switches subject to the condition that the minimum switch amount should be INR 5,000 (Five Thousand) and currently we do not levy any charges for switching of Funds.

10. Premium Redirection

You have the option of redirecting the premium from one Fund to another Fund by giving a written notice to us.
Under premium redirection, you can redirect the future premiums towards a different fund or set of funds. However, under the premium redirection option your past allocation of premium does not change.
Premium redirections are free of charge currently.

11. Alterations

The policyholder is allowed to make the following alterations in the policy –

- You have the option to change the premium frequency during the premium paying term without any charges /fees.
- You have an option to increase the premium paying term or policy term during the term of the premium paying term or policy term respectively in accordance with the Board approved underwriting policy. Once the premium paying term or policy term is increased, it cannot be subsequently decreased. Policyholder is required to submit the request for increase in premium paying term and/or policy term at least one month prior to the annual policy anniversary.
- You have an option to decrease the annualized premium up to 50% of the original annualized premium after the completion of first ten completed policy years. The annualized premium after reduction should not fall below INR 2,50,000. Once reduced, you will not be able to increase the premium subsequently. Policyholder is required to submit the request for decrease in annualized premium at least one month prior to the annual policy anniversary. If the policyholder has chosen to decrease the premium then the benefit provided at maturity as % of premium, will be calculated based on average annualized premium across the premium paying term.
- You have the option to decrease the Sum Assured during the policy term provided all due premiums have been paid. Decrease in Sum Assured will not change the premium payable under the policy. Decrease in Sum Assured is allowed up to the minimum allowed under the policy. Decrease in Sum Assured would be subject to minimum Sum Assured multiple limits.
- The policyholder has the flexibility to remove ADB feature once at any time during the policy tenure provided the policy is in-force.

12. Free Look Period

You have a free look period of 30 days from receipt of your policy document whether received electronically or otherwise, to review terms and conditions, you shall have an option to return the policy to us. cancellation, stating the reasons for your objection, then you shall be entitled to refund of an amount equal to the non-allocated Premium plus charges levied on cancellation of Units plus Fund Value on the date of cancellation of the Policy less pro-rata Mortality Charges, stamp duty charges and expenses incurred on medical examination, if any. Such a request received by us for free look cancellation of the policy shall be processed and the premium shall be refunded within 7 days of receipt of the request, subject to applicable deductions.

13. Loan

Under this policy, you are not entitled to receive any loans.

14. Units, Unit Account and Net Asset Value

a. We will open a Unit Account on the Policy Commencement Date. We will apply the Premiums received for allocation of the Units at the prevailing NAV to the Unit Account in the Funds chosen by you and in the allocation proportion as opted by you and specified in the Policy Schedule after deducting the applicable charges under this Policy.

b. The NAV of the Funds will be calculated on each Valuation Date as follows -

(Market value of investment held by the Fund + value of current assets –
value of current liabilities and provisions, if any)
NAV = ---
Number of Units existing on the Valuation Date (before creation/ redemption of the Units)

c. We reserve the right to value the NAV less frequently than every day in the following circumstances:
   i. When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the Fund are closed otherwise than for ordinary holidays.
   ii. When, as a result of political, economic, monetary or any circumstances out of the control of the Company, the disposal of the assets of the Fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining policyholders.
   iii. In the case of natural calamities, strikes, war, civil unrest, riots and bandhs.
   iv. In the event of any natural disaster or any situation beyond our control that affects our normal functioning.
   v. If so directed by the Regulatory Authority.

d. In respect of the Premiums received by us through a local cheque or a demand draft payable at par at the place where the Premium is received before 3:00 pm on a Business Day, the closing NAV of the day on which the Premium is received will be applicable. In respect of the Premiums received by us through a local cheque or demand draft payable at par at the place where the Premium is payable, after 3:00 pm on a Business Day, then, the closing NAV of the next Business Day will be applicable.

e. In respect of Premiums received by us through outstation cheques, demand drafts at the place where the Premium is received, standing instructions on credit card/ debit card, then, the closing NAV of the day on which such cheques or demand drafts or instruments is realized shall be applicable.

f. In respect of valid applications received by the Company for surrender/ Discontinuance of the Policy, Partial Withdrawal, Fund switch, maturity, death claims payable under the Policy etc. by 3:00 pm on a day, then the closing NAV of the same day shall be applicable. In respect of valid applications received by the Company for surrender/ Discontinuance of the Policy, Partial Withdrawal, maturity, death claims payable under the Policy etc. after 3:00 pm on a day, then the closing NAV of the next Business Day will be applicable.

g. If the date of receipt of a valid application/ instrument is not a Business Day, then, the closing NAV of the next Business Day will be applicable.

h. We may change the cut-off time subject to prior approval of the Regulatory Authority. In such case, we will intimate you the changed cut-off time.

The payment of the benefits under the Policy will be made by cancellation of the required number of Units from the respective Funds. If more than one Fund has been invested in, the cancellation of Units will be effected to the extent possible in the same proportion as the total value of the Units held in each Fund, unless specified otherwise by you and accepted by us in writing.

IndiaFirstLife

PART E

15.Charges

Under this Policy, we will levy the following charges:

1. Mortality Charge

1.1. We will levy Mortality Charges for providing insurance coverage on the life of the Life Assured by cancellation of Units at the beginning of each Policy month. The Mortality Charge is guaranteed throughout the Policy Term.

1.2. Mortality charges for in force policies are levied on the sum at risk as mentioned in 1.3. Mortality charges for reduced paid-up policies are levied on the sum at risk which is the reduced paid-up sum assured less partial withdrawal made during two years preceding the death of the life assured, if any, less fund value subject to this become positive

1.3. Sum at risk

1.3.1. For Life Option & Extra Shield Option: the sum assured or 105% of the total premiums paid any time whichever is higher less fund value less partial withdrawal, if any, made during two years preceding the death of the life assured

1.3.2. For Family Care Option: Higher of Sum Assured or 105% of the total premiums paid plus the present value of all future premiums discounted at the interest rate of 5.5% p.a.

1.4. We will levy the Mortality Charges on the sum at risk as per 1.3 above, subject to the sum at risk being non-negative, i.e. it should not be negative or zero, in accordance with the following table:

Mortality Charge per Rs 1,000 of Sum at Risk (Sum at Risk is Sum Assured Less Fund Value):

Standard Annual Mortality Charge Rates							
Age last birthday	Mortality Charge	Age last birthday	Mortality Charge	Age last birthday	Mortality Charge	Age last birthday	Mortality Charge
0	5.78	26	1.21	52	7.22	78	66.33
1	5.07	27	1.21	53	8.03	79	73.10
2	1.19	28	1.22	54	8.88	80	80.58
3	0.61	29	1.24	55	9.77	81	88.84
4	0.35	30	1.27	56	10.68	82	97.96
5	0.24	31	1.31	57	11.60	83	108.01
6	0.20	32	1.35	58	12.55	84	119.08
7	0.19	33	1.41	59	13.51	85	131.27
8	0.22	34	1.48	60	14.51	86	144.68
9	0.27	35	1.56	61	15.56	87	159.40
10	0.34	36	1.66	62	16.68	88	175.55
11	0.44	37	1.77	63	17.89	89	193.23
12	0.56	38	1.89	64	19.23	90	212.56
13	0.68	39	2.03	65	20.71	91	233.64
14	0.80	40	2.18	66	22.37	92	256.59
15	0.91	41	2.36	67	24.23	93	281.51
16	1.00	42	2.56	68	26.31	94	308.49
17	1.08	43	2.79	69	28.65	95	337.62
18	1.14	44	3.05	70	31.28	96	368.96
19	1.18	45	3.35	71	34.21	97	402.56
20	1.20	46	3.71	72	37.48	98	438.44
21	1.21	47	4.12	73	41.13	99	476.62
22	1.22	48	4.60	74	45.18		
23	1.22	49	5.15	75	49.69		
24	1.21	50	5.77	76	54.68		
25	1.21	51	6.46	77	60.21		

1.5. If the Life Assured is Transgender then Male rate is applicable.

1.6. The Mortality Charges may be different for substandard lives and any extra mortality premium, if any, due to non- standard/ sub-standard life in accordance with our board approved underwriting policy will be levied by us by cancellation of the Units at the beginning of each Policy month.

2. **Fund Management Charge**

We will levy a Fund Management Charge of 1.35% (One and Thirty Five Hundredths percent) per annum on each of the Funds on each Valuation Date at the time of computation of NAV as a percentage of the Fund Value and shall be appropriated by adjusting the NAV. The Fund Management Charge shall not exceed 1.35% (One and Thirty Five Hundredths percent) per annum throughout the Policy Term.

3. **Premium Allocation Charge**

There are no Premium Allocation Charges in this policy

4. **Policy Administration Charge**

There are no Policy Administration Charges in this policy

5. **Switching Charge**

Currently, we will not levy any switching charges during the Policy Term. However, we reserve the right to introduce charges for switching of Funds, subject to receipt of the prior approval of the Regulatory Authority, which shall not exceed INR 500 (Five Hundred) per switch.

6. **Discontinuance Charge**

We will levy the following Discontinuance Charges:

For Regular Premium or Limited Premium, then, we will levy the following Discontinuance Charges:

Where the Policy is discontinued during the Policy year	Charges for the policies having annualized premium up to Rs. 50,000/-	Charges for the policies having annualized premium above Rs. 50,000/-
1	Lower of 20% * (AP or FV) subject to maximum of Rs. 3,000	Lower of 6% * (AP or FV) subject to maximum of Rs. 6,000
2	Lower of 15% * (AP or FV) subject to maximum of Rs. 2,000	Lower of 4% * (AP or FV) subject to maximum of Rs. 5,000
3	Lower of 10% * (AP or FV) subject to maximum of Rs. 1,500	Lower of 3% * (AP or FV) subject to maximum of Rs. 4,000
4	Lower of 5% * (AP or FV) subject to maximum of Rs. 1,000	Lower of 2% * (AP or FV) subject to maximum of Rs. 2,000
5 and onwards	Nil	Nil

For Single Premium, then, we will levy the following Discontinuance Charges:

Where the Policy is discontinued during the Policy year	Charges for the policies having single premium up to Rs. 3,00,000/-	Charges for the policies having single premium above Rs. 3,00,000/-
1	Lower of 2.0%*(SP or FV) subject to maximum of Rs.3000	Lower of 1.0%*(SP or FV) subject to maximum of Rs.6000
2	Lower of 1.5%*(SP or FV) subject to maximum of Rs.2000	Lower of 0.7%*(SP or FV) subject to maximum of Rs.5000
3	Lower of 1.0%*(SP or FV) subject to maximum of Rs.1500	Lower of 0.5%*(SP or FV) subject to maximum of Rs.4000
4	Lower of 0.5%*(SP or FV) subject to maximum of Rs.1000	Lower of 0.35%*(SP or FV) subject to maximum of Rs.2000
5 and onwards	Nil	Nil

7. **Accidental Death Benefit Charge (applicable only for Extra Shield Option):**

Accidental Death benefit charge for in force policies are levied by monthly cancellation of units from the policy unit account. The accidental death benefit charges are as given below:

Annual Accidental Death Benefit Charge Per 1000 Sum At Risk

Annual Accidental Death Benefit Charge	0.2981

8. **Partial Withdrawal Charge**

We will not levy any partial withdrawal charges under this Policy for any Partial Withdrawals made by you.

9. **Premium redirection Charge**

Premium redirection is allowed for future investments towards a different fund or set of funds from 2nd year onwards. Premium redirection is free of charge.

10. **Miscellaneous Charge**

We will not levy any miscellaneous charges under this Policy.

11. **Tax**

We will deduct the applicable taxes, if any, in accordance with the applicable provisions of Indian tax laws on all the applicable charges levied by us under this Policy. The applicable taxes deducted by us is in addition to the charges as specified in Annexure D. These tax rates are subject to change basis any change in the directives issued by the Government.

16. Funds

Under this Policy, you have the option to save in the following Funds:

Existing Funds

Fund	Investment Objectives	Asset Category	Allocation	Returns and risk
Equity1 **(SFIN: ULIF009010910EQUTY 1FUND143)**	The Equity1 Fund aims to generate high real rates of return in the long term through diversified equity investment with moderately reduced probability of negative returns in the short term by some exposure to debt and money market instruments.	Equity Debt Money market	80% - 100% 0% 0% - 20%	The potential returns from this Fund are the highest but the risk is high.
Debt1 **(SFIN: ULIF010010910DEBT0 1FUND143)**	The Debt1 fund aims to provide returns which exceed inflation in the long term with low probability of negative returns in the short term through diversified exposure to debt and money market instruments.	Equity Debt Money market	0% 70% - 100% 0% - 30%	The potential returns are lower than the tailor made fund but the risk is moderate.
Balanced 1 **(SFIN: ULIF011010910BALAN 1FUND143)**	The Balanced1 Fund aims to provide returns in excess of inflation in the long term through diversified equity investment with reduced probability of negative returns in the short term by a balanced exposure to debt and money market instruments.	Equity Debt Money market	50% - 70% 30% - 50% 0% - 20%	The potential returns are lower than the Equity Fund but the risk is moderate to high
Value **(SFIN: ULIF013010910VALUE FUND0143)**	The Value Fund aims to provide a long term capital appreciation through investment in equity that are relatively undervalued to their expected long-term high earnings and growth potential	Equity Debt Money market	70% - 100% 0% 0% - 30%	The potential returns from this Fund are the highest but the risk is high.

Index Tracker Fund **(SFIN: ULIF012010910INDTRAFUND143)**	To provide high growth opportunities with an objective of long term capital appreciation through participation primarily in equity and equity related instruments.	Equity Debt Money market	90% - 100% 0% 0% - 10%	The potential returns from this Fund are the highest but the risk is high.
Equity Elite Opportunities Fund **(SFIN:ULIF020280716EQUELITEOP143)**	To provide capital appreciation by participating primarily in equity with combination of money market instruments. The investment strategy will involve flexibility of investing in large cap and mid cap stocks so as to benefit out of the opportunities arising in various sectors/ themes from time to time.	Equity Money Market Debt	60% - 100% 0% - 40% 0%	The potential returns from this Fund are high but the risk is high.
Dynamic Asset Allocation Fund **(SFIN: ULIF015080811DYAALLFUND143)**	To provide high growth opportunities with an increased/ decreased allocation to equity with our in-house investment team's equity market's valuation (as measured by P/E)	Equity Debt Money Market	0% - 80% 0% - 80% 0% - 40%	The potential returns from this fund are the highest however the risk is high.
Liquid1 **(SFIN: ULIF014010910LIQUID1FND143)**	To provide protection of the capital value and investment returns (net of charges) at all times.	Equity Debt Money Market	0% 0% - 20% 80% - 100%	The returns are lower than debt but the risk is low.

New unit linked funds

Fund	**Investment Objectives**	**Asset Category**	**Allocation**	**Returns and risk Fund**
Flexi Cap Equity Fund **(SFIN: ULIF02121/02/22FLEXCAPFND143)**	The primary objective of the fund is to generate long term capital appreciation by investing predominantly in mid cap equity and equity linked securities, with opportunistic exposure to quality small cap companies.	Equity Debt Money market	65% to 100% 0% 0% to 35%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis.
Sustainable Equity Fund **(SFIN: ULIF02221/02/22SUSTEQUFND143)**	This Fund is positioned to generate long-term capital appreciation by predominantly investing in a diversified basket of companies that are compliant with Environmental, Social and Governance (ESG) criteria.	Equity Debt Money market	80% to 100% 0% 0% to 20%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis.

Where the above mentioned fund(s) namely Flexi Cap Equity Fund (SFIN: ULIF0212121/02/22FLEXCAPFND143), Sustainable Equity Fund (SFIN: ULIF02221/02/22SUSTEQUFND143),) attached to 'IndiaFirst Life Radiance Smart Invest Plan' (UIN: 143LXXXV01) approved by the Board of the insurer, which do not comply with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016 read with the Master Circular – Investment issued thereunder, the policyholder will be given a free switch to the following funds:

1. **SFIN No** ULIF009010910EQUTY1FUND143; **Fund Name:** Equity1; **Risk Profile:** High
2. **SFIN No** ULIF015080811DYAALLFUND143; **Fund Name:** Dynamic Asset Allocation Fund; **Risk Profile:** High
3. **SFIN No** ULIF011010910BALAN1FUND143; **Fund Name:** Balanced1; **Risk Profile:** Moderate to High

which have similar fund objective / risk profile with same or lower fund management charge (FMC) in compliance with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016.

We confirm that the above fund(s) is filed with the prior approval of the Board of the Insurer.

1. Under this Policy, you have the option of switching the Fund Value from one fund to another fund, subject to receipt of a written request from you.
2. We have the right to introduce new funds to this Policy and offer the same to you, subject to receipt of prior approval of the Regulatory Authority.
3. We have the right to discontinue any of the existing Funds by giving you 3 (Three) months prior written notice, subject to the prior approval of the Regulatory Authority.
4. The discontinued policy fund (SFIN: DPFF016140511DPFND00000143) shall have the following asset categories

   i) Money Market Instruments:0% to 40%

   ii) Government securities: 60% to 100%

   The excess income earned in the discontinuance fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholder. The current minimum return on the fund shall be 4% p.a. compounded or as prescribed by IRDA from time to time. Fund management charge of 50 bps per annum on discontinuance policy fund value shall be levied.

   It is mandatory for you to either choose one of the investment strategies or fund options in this policy. Only one strategy can be effective at any given point in time. In case, you do not opt for any of the Investment Strategies in the policy, you can always optimize your premiums by choosing to invest it in our various fund options under the Self-Managed Option.

a. Self-Managed Option

We have a variety of fund options provided in the product. By choosing this strategy option you get access to our well-established suite of 11 segregated funds, complete control in how to invest your premiums and full freedom to switch from one fund to another. You can choose to invest your premiums in one, multiple or all of these options based on your risk appetite and needs. This option lets you utilize your market acumen and make the most of your money through market linked investments.

You have the option to invest in the following Funds, i.e. Equity1 Fund, Balanced1 Fund, Debt1 Fund, Value Fund, Dynamic Asset Allocation Fund, Index Tracker Fund, Liquid1 Fund, Equity Elite Opportunities Fund, Flexi Cap Equity Fund, Sustainable Equity Fund,. The details of the Funds offered under this Policy are provided in Annexure C.

b. Automatic Trigger Based Investment Strategy (ATBIS)

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose the Automatic Trigger Based Investment strategy. If you have opted for the Automatic Trigger Based Investment Strategy then 100% of your premium after deduction of applicable charges will be invested in any one Equity Fund from the available Equity Fund Options (Equity 1 Fund, Value Fund, Index Tracker Fund, Equity Elite Opportunities Fund, Flexi Cap Equity Fund and Sustainable Equity Fund). We will review your Unit Account at the end of each Business Day to see if the return on your investments in the Equity1 Fund (after allowing for Mortality Charge) is 10% (Ten percent) or more at the end of that Business Day.

If the return is 10% (Ten percent) or more on such Business Day, then, an amount equal to the appreciation will be transferred to the Debt1 Fund (i.e. if the value of the Units in the chosen Equity Fund is 10% (Ten percent) or more of the net amount invested in Equity Fund, then, an amount equivalent to the appreciation will be transferred to the Debt1 Fund.)

You have an option to cancel the Automatic Trigger Based Investment strategy for future transactions by submitting a written request to us during the Policy Term.

c. Fund Transfer Strategy (FTS)

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose the Fund Transfer Strategy. Fund Transfer Strategy allows you to enter equity market in a systematic manner. You need to choose two funds, a debt-oriented fund and an equity-oriented fund. You have the choice to select amongst Debt1 Fund and Balanced 1 Fund which are debt-oriented funds. You have the choice to select amongst Equity1 Fund, Value Fund, Index Tracker Fund, Equity Elite Opportunities Fund, Flexi Cap Equity Fund and Sustainable Equity Fund which are equity-oriented funds. This strategy is applicable to the Annual and Single premium payment only. Your Premium after deduction of applicable charges will be allocated to chosen debt-oriented fund along with any existing units in that fund, if any. The units in the chosen debt-oriented fund is then transferred systematically on a monthly basis to the chosen equity-oriented fund in the following way:

Policy Month 1 – 1/12 of the units available at the beginning of the policy month 1

Policy Month 2 – 1/11 of the units available at the beginning of the policy month 2

Policy Month 3 – 1/10 of the units available at the beginning of the policy month 3

....

....

Policy Month 11 – 1/2of the units available at the beginning of the policy month 11

Policy Month 12 – Balance units available at the beginning of the policy month 12

All the future premiums after deduction of applicable charges will also follow the same pattern as long as Fund Transfer Strategy is active.

You have an option to cancel the Fund Transfer strategy for future transactions by submitting a written request to us during the Policy Term.

In case of revival when the annual premium is not paid in the commencement month of the policy year, then this strategy will be applicable as follows:

e.g. If the policy is revived in the 9th month from due date of first unpaid premium; then strategy will be applicable from policy month 9 onwards i.e. with 1/4 of the units available at the beginning of the policy month 9, 1/3 of the units available at the beginning of the policy month 10, 1/2 of the units available at the beginning of the policy month 11 and balance units available at the beginning of policy month 12

d. Age Based Investment Strategy (ABIS)

Before the Policy Commencement Date or at any policy anniversary, you have the option to choose Age Based Investment Strategy. At policy inception your premium after deduction of applicable charges will be distributed between Equity 1 Fund, Debt1 Fund and Value Fund based on your age. As you move from one age band to another, your funds are redistributed based on your age. The age wise fund distribution is shown in the below table.

Age as on last birthday (Years)	Equity 1	Debt1	Value
5 - 25	40%	30%	30%
26 - 35	35%	40%	25%
36 - 45	30%	50%	20%
46 - 55	25%	60%	15%
56 - 65	20%	70%	10%
66 - 70	15%	80%	5%
71 - 90	5%	90%	5%

On every calendar month units shall be rebalanced as necessary to achieve the proportions as mentioned in the above table.

You have an option to cancel the Age Based Investment strategy for future transactions by submitting a written request to us during the Policy Term.

e. Smart Switch Strategy (SSS)

Before the Policy Commencement Date or at any policy anniversary, you can opt for this strategy. This investment strategy is designed to systematically move your savings into low risk fund options near maturity to safeguard your returns. In this strategy you may choose to invest in any or all of the 11 available fund options. When you choose this strategy we move your funds systematically to Liquid 1 Fund in the last 5 policy years to ensure your hard earned money is secure from any sudden market dips. The movement to the Liquid 1 Fund will happen in the manner specified as per below table –

Start of Policy Year	Fund allocation in Chosen Funds	Liquid1 Fund Allocation
T - 4	80%	20%
T - 3	70%	30%
T - 2	40%	60%
T - 1	10%	90%
T	0%	100%

f. Defined Allocation Strategy (DAS)

Before the Policy Commencement Date, you can opt for this strategy. You can choose any 4 fund options to invest in from the 11 fund options available. You need to specify the allocation for each of these selected funds. We will re-distribute your funds on a half yearly basis to ensure that your funds remain in the same allocation as specified by you, at the beginning of the policy.

Please note: Only one strategy can be effective at any given point in time. In case, you do not opt for any of the Investment Strategies in the policy, you can always optimize your premiums by choosing to park it in various fund options via the Self-Managed Strategy. It is mandatory for you to either choose one of the investment strategies or fund options in this policy.

If at any time you wish to switch your funds or re-direct your premiums while your funds are being managed under an investment strategy, you will first have to exit from the investment strategy and then switch or re-direct your premiums.

17. Risks associated with unit linked insurance plans

a. This Policy has been issued by us on the basis of your acknowledgement and agreement that:
   i. IndiaFirst Life Insurance Company Limited is only the name of the insurance company and "IndiaFirst Life Wealth Maximizer Plan" is only the name of this unit linked fund based insurance plan and does not in any way indicate the quality of this Policy, its future prospects or returns.
   ii. Unit linked insurance products are different from the traditional insurance products and are subject to investment risks which are borne by you.
   iii. The premiums paid in the unit linked insurance policies are subject to investment risks associated with the capital markets and the NAVs of the Units may go up or down based on the performance of the Funds and factors influencing the capital market and the insured is responsible for his/ her decision.
   iv. Investments in the Funds are subject to market risks and the investment risks in investment portfolio are borne by you.
   v. The Funds or the names of the Funds as shown in this Policy do not in any manner indicate or guarantee the quality of the Funds, future prospects or returns. The past performance of any of our Funds is not indicative of the future performance of any of these Funds.
   vi. We do not guarantee the Fund Value or the NAV. Please note that depending on the market risk and the performance of the Funds to which the Units are referenced, the Fund Value or the NAV may fall, rise or remain unchanged. We have not given any assurance that the objectives of any of the Funds will be achieved.
   vii. The Funds do not offer a guaranteed or assured return except to the extent as guaranteed or assured by us, if any under this Policy.

18. Making a Death Claim

Steps involved in making a death 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:

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(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)

vii. Self-attested copy of bank pass book of Nominee(s)/ Claimant along with cancelled cheque.

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

In case of un natural death

Following additional documents will be required apart from ones mentioned above:

i. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and post mortem 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 the Policy Holder.

iv. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder.

v. Self-Attested Copy of Address Proof (if change in Address).

vi. Duly filled and signed NRI Declaration form applicable only for NRIs.

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

PART F

19. Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.

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

A Leaflet containing the provisions of Section 39 is enclosed as an Annexure for reference.

(1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

(2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.

(3) The insurer shall furnish to the policyholder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

(5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.

(6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.

(7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.

(8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.

(9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.

(10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

(11) Where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

(12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied: Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

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

1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

(2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.

(3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policyholder giving notice of such transfer or assignment.

(4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.

(5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation- Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

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

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that—

(a) the proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or

(b) the insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

22. Policy Ceases/ Ends/ Terminates

a. 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 death benefit under this Policy upon the death of the Life Assured; or

ii. on the date of intimation of rejection of claim by us; or

iii. if the due unpaid Regular Premiums or Limited Premiums, as the case maybe, have not been paid by you to us till the expiry of the Lock-in-period or the Revival Period, whichever is later ; or

iv. on the date of payment of surrender value ; or

v. on the payment of Maturity benefit ; or

vi. on the date of receipt of free look request; or

vii. on the date, the Fund Value falls below 110% (One Hundred Ten percent) of Annualized Premium

23. 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.

24. Ask and Expert facility

This unique facility allows you to ask us your investment queries and get responses from our market experts.

You will be allowed to ask 2 queries every year regarding your investments to our Chief Investment Officer or Fund Manager and get a personalized mail response specific to your queries raised.

This facility is free of any charges currently and is available for customers under all plan options.

25. Disclosures

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

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling 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 that the age of the Life Insured was incorrectly stated in the proposal.

26. 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 subject to receipt of the prior approval of the Regulatory Authority. We will intimate you by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Policy.

27. Force Majeure

(a) IndiaFirst Life shall value the Funds (SFIN) on each day for which the financial markets are open. However, IndiaFirst Life may value the SFIN less frequently in extreme circumstances external to IndiaFirst Life i.e. in force majeure events, where the value of the assets is too uncertain. In such circumstances, IndiaFirst Life may defer the valuation of assets for up to 30 days until IndiaFirst Life is certain that the valuation of SFIN can be resumed.

(b) IndiaFirst Life shall inform IRDAI of such deferment in the valuation of assets. During the continuance of the force majeure events, all request for servicing the policy including policy related payment shall be kept in abeyance.

(c) IndiaFirst Life shall continue to invest as per the fund mandates submitted to IRDAI. However, IndiaFirst Life shall reserve its right to change the exposure of all or any part of the Fund to Money Market Instruments in circumstances mentioned under points (a and b) above. The exposure of the fund as per the fund mandates submitted to IRDAI shall be reinstated within reasonable timelines once the force majeure situation ends.

(d) Some examples of circumstances as mentioned [in point (a) & (b) above] are:

I. When one or more stock exchanges which provide a basis for valuation of the assets of the fund are closed otherwise than for ordinary holidays.

ii. When, as a result of political, economic, monetary or any circumstances which are not in the control of IndiaFirst Life, the disposal of the assets of the fund would be detrimental to the interests of the continuing Policyholders.

iii. In the event of natural calamities, strikes, war, civil unrest, riots and bandhs.

iv. In the event of any force majeure or disaster that affects the normal functioning of the IndiaFirst Life.

(e) In such an event, an intimation of such force majeure event shall be uploaded on the IndiaFirst Life's website for information.

28. Governing Law and Jurisdiction

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

29. 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

PART G

30. Grievance Redressal

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

a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 15 (Fifteen) 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 Your receipt of Our response, 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 15 (Fifteen) 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.

   An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.

c. If you are not satisfied with the response or do not receive a response from us within 15 days, 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@irda.gov.in

You can also register your complaint online at

http://www.igms.irda.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 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 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.

Linked Insurance Products are different from the traditional insurance products and are subject to risk factors. The Premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Radiance Smart Invest Plan UIN 143L067V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary or policy document issued by the Insurance Company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No. 143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park,Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700 Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com, Fax No.: +91 22 6857 0600. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co.Ltd under License. Purchase of any Insurance product by Bank's Customer is purely voluntary, and is not linked to availment of any other facility from the Bank.

Annexure C - Funds

1. Under this Policy, you have the option to save in the following Funds:

Existing Funds

Fund	Investment Objectives	Asset Category	Allocation	Returns and risk
Equity1 **(SFIN: ULIF009010910 EQUTY1FUND143)**	The Equity1 Fund aims to generate high real rates of return in the long term through diversified equity investment with moderately reduced probability of negative returns in the short term by some exposure to debt and money market instruments.	Equity	80% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money market	0% - 20%	
Debt1 **(SFIN: ULIF010010910 DEBT01FUND143)**	The Debt1 fund aims to provide returns which exceed inflation in the long term with low probability of negative returns in the short term through diversified exposure to debt and money market instruments.	Equity	0%	The potential returns are lower than the tailor made fund but the risk is moderate.
		Debt	70% - 100%	
		Money market	0% - 30%	
Balanced 1 **(SFIN: ULIF011010910 BALAN1FUND143)**	The Balanced1 Fund aims to provide returns in excess of inflation in the long term through diversified equity investment with reduced probability of negative returns in the short term by a balanced exposure to debt and money market instruments.	Equity	50% - 70%	The potential returns are lower than the Equity Fund but the risk is moderate to high
		Debt	30% - 50%	
		Money market	0% - 20%	
Value **(SFIN: ULIF013010910 VALUEFUND0143)**	The Value Fund aims to provide a long term capital appreciation through investment in equity that are relatively undervalued to their expected long-term high earnings and growth potential	Equity	70% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money market	0% - 30%	
Index Tracker Fund **(SFIN: ULIF012010910 INDTRAFUND143)**	To provide high growth opportunities with an objective of long term capital appreciation through participation primarily in equity and equity related instruments.	Equity	90% - 100%	The potential returns from this Fund are the highest but the risk is high.
		Debt	0%	
		Money market	0% - 10%	
Equity Elite Opportunities Fund **(SFIN:ULIF020280716 EQUELITEOP143)**	To provide capital appreciation by participating primarily in equity with combination of money market instruments. The investment strategy will involve flexibility of investing in large cap and mid cap stocks so as to benefit out of the opportunities arising in various sectors/ themes from time to time.	Equity	60% - 100%	The potential returns from this Fund are high but the risk is high.
		Money Market	0% - 40%	
		Debt	0%	
Dynamic Asset Allocation Fund **(SFIN: ULIF015080811 DYAALLFUND143)**	To provide high growth opportunities with an increased/ decreased allocation to equity with our in-house investment team's equity market's valuation (as measured by P/E)	Equity	0% - 80%	The potential returns from this fund are the highest however the risk is high.
		Debt	0% - 80%	
		Money Market	0% - 40%	
Liquid1 **(SFIN: ULIF014010910 LIQUID1FND143)**	To provide protection of the capital value and investment returns (net of charges) at all times.	Equity	0%	The returns are lower than debt but the risk is low.
		Debt	0% - 20%	
		Money market	80% - 100%	

New unit linked funds

Fund	Investment Objectives	Asset Category	Allocation	Returns and risk Fund
Flexi Cap Equity Fund (SFIN: ULIF02121/02/22 FLEXCAPFND143)	The primary objective of the fund is to generate long term capital appreciation by investing predominantly in mid cap equity and equity linked securities, with opportunistic exposure to quality small cap companies.	Equity	65% to 100%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis.
		Debt	0%	
		Money market	0% to 35%	
Sustainable Equity Fund (SFIN: ULIF02221/02/22 SUSTEQUFND143)	This Fund is positioned to generate long-term capital appreciation by predominantly investing in a diversified basket of companies that are compliant with Environmental, Social and Governance (ESG) criteria.	Equity 0%	80% to 100%	Medium to high investment risk with an aim to generate and deliver higher returns through capital growth on a medium to long term basis.
		Debt	0%	
		Money market	0% to 20%	

Where the above mentioned fund(s) namely Flexi Cap Equity Fund (SFIN: ULIF0212121/02/22FLEXCAPFND143), Sustainable Equity Fund (SFIN: ULIF02221/02/22SUSTEQUFND143),) attached to 'IndiaFirst Life Radiance Smart Invest Plan' (UIN: 143LXXXV01) approved by the Board of the insurer, which do not comply with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016 read with the Master Circular – Investment issued thereunder, the policyholder will be given a free switch to the following funds:

1. **SFIN No** ULIF009010910EQUTY1FUND143; **Fund Name:** Equity1; **Risk Profile:** High
2. **SFIN No** ULIF015080811DYAALLFUND143; **Fund Name:** Dynamic Asset Allocation Fund; **Risk Profile:** High
3. **SFIN No** ULIF011010910BALAN1FUND143; **Fund Name:** Balanced1; **Risk Profile:** Moderate to High

which have similar fund objective / risk profile with same or lower fund management charge (FMC) in compliance with Regulation 8 of Schedule I of the IRDAI (Investment) Regulations, 2016.

We confirm that the above fund(s) is filed with the prior approval of the Board of the Insurer.

2. Under this Policy, you have the option of switching the Fund Value from one fund to another fund, subject to receipt of a written request from you.
3. We have the right to introduce new funds to this Policy and offer the same to you, subject to receipt of prior approval of the Regulatory Authority.
4. We have the right to discontinue any of the existing Funds by giving you 3 (Three) months prior written notice, subject to the prior approval of the Regulatory Authority.
5. The discontinued policy fund (SFIN: DPFF016140511DPFND00000143) shall have the following asset categories
   i) Money Market Instruments:0% to 40%
   ii) Government securities: 60% to 100%

The excess income earned in the discontinuance fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholder. The current minimum return on the fund shall be 4% p.a. compounded or as prescribed by IRDA from time to time. Fund management charge of 50 bps per annum on discontinuance policy fund value shall be levied.

Annexure D - Charges

Under this Policy, we will levy the following charges:

1. Mortality Charge

1.1. We will levy Mortality Charges for providing insurance coverage on the life of the Life Assured by cancellation of Units at the beginning of each Policy month. The Mortality Charge is guaranteed throughout the Policy Term.

1.2. Mortality charges for in force policies are levied on the sum at risk as mentioned in 1.3. Mortality charges for reduced paid-up policies are levied on the sum at risk which is the reduced paid-up sum assured less partial withdrawal made during two years preceding the death of the life assured, if any, less fund value subject to this become positive

1.3. Sum at risk

1.3.1.For Life Option & Extra Shield Option: the sum assured or 105% of the total premiums paid any time whichever is higher less fund value less partial withdrawal, if any, made during two years preceding the death of the life assured

1.3.2.For Family Care Option: Higher of Sum Assured or 105% of the total premiums paid plus the present value of all future premiums discounted at the interest rate of 5.5% p.a.

1.4. We will levy the Mortality Charges on the sum at risk as per 1.3 above, subject to the sum at risk being non-negative, i.e. it should not be negative or zero, in accordance with the following table:

Mortality Charge per Rs 1,000 of Sum at Risk (Sum at Risk is Sum Assured Less Fund Value):

Standard Annual Mortality Charge Rates							
Age last birthday	Mortality Charge	Age last birthday	Mortality Charge	Age last birthday	Mortality Charge	Age last birthday	Mortality Charge
0	5.78	26	1.21	52	7.22	78	66.33
1	5.07	27	1.21	53	8.03	79	73.10
2	1.19	28	1.22	54	8.88	80	80.58
3	0.61	29	1.24	55	9.77	81	88.84
4	0.35	30	1.27	56	10.68	82	97.96
5	0.24	31	1.31	57	11.60	83	108.01
6	0.20	32	1.35	58	12.55	84	119.08
7	0.19	33	1.41	59	13.51	85	131.27
8	0.22	34	1.48	60	14.51	86	144.68
9	0.27	35	1.56	61	15.56	87	159.40
10	0.34	36	1.66	62	16.68	88	175.55
11	0.44	37	1.77	63	17.89	89	193.23
12	0.56	38	1.89	64	19.23	90	212.56
13	0.68	39	2.03	65	20.71	91	233.64
14	0.80	40	2.18	66	22.37	92	256.59
15	0.91	41	2.36	67	24.23	93	281.51
16	1.00	42	2.56	68	26.31	94	308.49
17	1.08	43	2.79	69	28.65	95	337.62
18	1.14	44	3.05	70	31.28	96	368.96
19	1.18	45	3.35	71	34.21	97	402.56
20	1.20	46	3.71	72	37.48	98	438.44
21	1.21	47	4.12	73	41.13	99	476.62
22	1.22	48	4.60	74	45.18		
23	1.22	49	5.15	75	49.69		
24	1.21	50	5.77	76	54.68		
25	1.21	51	6.46	77	60.21		

1.5. .If the Life Assured is Transgender then Male rate is applicable

1.6. The Mortality Charges may be different for substandard lives and any extra mortality premium, if any, due to non- standard/ sub-standard life in accordance with our board approved underwriting policy will be levied by us by cancellation of the Units at the beginning of each Policy month.

2. **Fund Management Charge**

We will levy a Fund Management Charge of 1.35% (One and Thirty Five Hundredths percent) per annum on each of the Funds on each Valuation Date at the time of computation of NAV as a percentage of the Fund Value and shall be appropriated by adjusting the NAV. The Fund Management Charge shall not exceed 1.35% (One and Thirty Five Hundredths percent) per annum throughout the Policy Term.

3. **Premium Allocation Charge**

There are no Premium Allocation Charges in this policy

4. **Policy Administration Charge**

There are no Policy Administration Charges in this policy

5. **Switching Charge**

Currently, we will not levy any switching charges during the Policy Term. However, we reserve the right to introduce charges for switching of Funds, subject to receipt of the prior approval of the Regulatory Authority, which shall not exceed INR 500 (Five Hundred) per switch.

6. **Discontinuance Charge**
We will levy the following Discontinuance Charges:
For Regular Premium or Limited Premium, then, we will levy the following Discontinuance Charges:

Where the Policy is discontinued during the Policy year	Charges for the policies having annualized premium up to Rs. 50,000/-	Charges for the policies having annualized premium above Rs. 50,000/-
1	Lower of 20% * (AP or FV) subject to maximum of Rs. 3,000	Lower of 6% * (AP or FV) subject to maximum of Rs. 6,000
2	Lower of 15% * (AP or FV) subject to maximum of Rs. 2,000	Lower of 4% * (AP or FV) subject to maximum of Rs. 5,000
3	Lower of 10% * (AP or FV) subject to maximum of Rs. 1,500	Lower of 3% * (AP or FV) subject to maximum of Rs. 4,000
4	Lower of 5% * (AP or FV) subject to maximum of Rs. 1,000	Lower of 2% * (AP or FV) subject to maximum of Rs. 2,000
5 and onwards	Nil	Nil

For Single Premium, then, we will levy the following Discontinuance Charges:

Where the Policy is discontinued during the Policy year	Charges for the policies having single premium up to Rs. 3,00,000/-	Charges for the policies having single premium above Rs. 3,00,000/-
1	Lower of 2.0%*(SP or FV) subject to maximum of Rs.3000	Lower of 1.0%*(SP or FV) subject to maximum of Rs.6000
2	Lower of 1.5%*(SP or FV) subject to maximum of Rs.2000	Lower of 0.7%*(SP or FV) subject to maximum of Rs.5000
3	Lower of 1.0%*(SP or FV) subject to maximum of Rs.1500	Lower of 0.5%*(SP or FV) subject to maximum of Rs.4000
4	Lower of 0.5%*(SP or FV) subject to maximum of Rs.1000	Lower of 0.35%*(SP or FV) subject to maximum of Rs.2000
5 and onwards	Nil	Nil

7. **Accidental Death Benefit Charge (applicable only for Extra Shield Option):**
Accidental Death benefit charge for in force policies are levied by monthly cancellation of units from the policy unit account. The accidental death benefit charges are as given below:
Annual Accidental Death Benefit Charge Per 1000 Sum At Risk

Annual Accidental Death Benefit Charge	0.2981

8. **Partial Withdrawal Charge**
We will not levy any partial withdrawal charges under this Policy for any Partial Withdrawals made by you.
9. **Premium redirection Charge**
Premium redirection is allowed for future investments towards a different fund or set of funds from 2nd year onwards. Premium redirection is free of charge.
10. **Miscellaneous Charge**
We will not levy any miscellaneous charges under this Policy.
11. **Tax**
We will deduct the applicable taxes, if any, in accordance with the applicable provisions of Indian tax laws on all the applicable charges levied by us under this Policy. The applicable taxes deducted by us is in addition to the charges as specified in Annexure D. These tax rates are subject to change basis any change in the directives issued by the Government.

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 - Bhubaneshwar 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 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 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, 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@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, Ist 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 Annexe, 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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