

BECAUSE...

Things got a bit more serious



Now it's about more than just you



The child in us never dies



## Your IndiaFirst Maha Jeevan Plan



<sup>#</sup>Bonus rate may vary from time to time based on Company's Investment Performance.

<sup>\*</sup>Tax exemptions are as per applicable tax laws from time to time. Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable.

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. [www.indiafirstlife.com](http://www.indiafirstlife.com), SMS <LIFE> to 5667735 SMS Charges apply. Toll free No - 1800 209 8700. Trade logo of promoters displayed above belongs to M/s Bank of Baroda and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Maha Jeevan Plan (UIN 143N018V05) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Advt. Ref. No.: IndiaFirst Maha Jeevan Plan/ Policy Document/ E/ 04.

**BEWARE OF SPURIOUS PHONE CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or Investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

PROMOTED BY





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## Part A

xxxx  
Add 1,  
Add 2.  
Pin code - xxx xxx

Date/ Month/ Year

IndiaFirst Maha Jeevan Plan - Plan No.: xxxxxxxx

Dear Customer,

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

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

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

You can return your policy document if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing or electronic mode where it is 30 days from receipt of your policy document, while stating your reasons for the same.

We will refund your premium within 15 days of receipt of the request after deducting the pro rata risk premium, stamp duty and medical cost if any.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi- Film City Road, Malad (East), Mumbai - 400 097. You can also write to Us at [customer.first@indiafirstlife.com](mailto:customer.first@indiafirstlife.com) or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

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Authorised Signatory



IndiaFirst  
LIFE INSURANCE

**IndiaFirst Maha Jeevan Plan**  
**(Non Linked Participating Endowment Plan)**

**UIN: 143N018V05**

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 on the death of the Life Assured during the Policy Term or on survival of the Life Assured on the Maturity Date, 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**

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Authorised Signatory



## Annexure A - Policy Schedule

### I. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Maha Jeevan Plan
UIN Number:	143N018V05
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	D D M M Y Y Y Y
Risk Commencement Date:	D D M M Y Y Y Y
Maturity Date:	D D M M Y Y Y Y

### II. Policyholder and Life Assured's Details

Policyholder's Name:	
Date of Birth:	D D M M Y Y Y Y
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No:	
Email:	
Life Assured's Name:	
Date of Birth:	D D M M Y Y Y Y
Client ID:	Age:
Gender:	Age admitted: Yes/ No
Life Assured's Address:	
Telephone No./ Mobile No.:	
Email:	

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

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

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

#### IV. Premium and Benefit Details

Sum Assured:	Guaranteed Maturity Sum Assured:
Policy Term:	Premium Paying Term:
Premium Payment Mode: (Annual/ Half Yearly/ Monthly)	Premium Due Dates: (DD MM YY )
Due Date for Payment of Last Regular Premium:(DD MM YY )	Annualized Premium:
Premium (in INR):	Extra Premium( if any):
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

#### V. Rider Benefit

Rider Benefit	Rider Sum Assured	UIN	Rider Term	Rider Premium Paying Term	Rider Premium	Applicable Taxes	Education Cess	Total Rider Premium
		143B001V02						

#### VI. Insurance Agent/ Insurance Broker Details

Name:
License No. :
Telephone No.:
Address:
Email ID:

#### VII. Special Conditions

NIL
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The stamp duty of INR\_\_\_\_\_ (Rupees in words only) paid by pay order, vide receipt no.\_\_\_\_\_ dated \_\_\_\_\_, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same.

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

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

## PART B

### 1. Definitions

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

Word	Meaning
Age	Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Annualized Premium	An amount which is payable in a Policy Year, excluding Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any. The Sum Assured payable under this Plan will be determined by us on the basis of the Annualized Premium;
Appointee	The person nominated by you to receive the proceeds or the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age.
Bonus	This is an amount, which is determined at the end of every financial year and declared as Simple Reversionary Bonus and/ or Terminal Bonus, as the case may be.
Distance Marketing	Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling; (ii) Short Messaging service (SMS); (iii) Electronic mode which includes e-mail, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured. e.g. we may charge an Extra Premium in case of a Life Assured who is a smoker.
Free Look Period	A period of 15 days (30 days if the policy is sourced through distance marketing or electronic mode) from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
Grace Period	A period of 30 (Thirty) days from the due date for payment of Premium for yearly and half yearly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode.
Guaranteed Maturity Sum Assured	The guaranteed amount that becomes payable on the Maturity Date provided the Life Assured is alive and all the due Premiums are paid to us.
Guaranteed Surrender Value	The minimum amount payable by us on Surrender of this Policy.
Income Tax Act	Income Tax Act, 1961 as amended from time to time.
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 and as amended from time to time
Lapse	Non-payment of premium within the expiry of grace period and provided Policy has not acquired any Paid-Up value.

Word	Meaning
Life Assured	The person on whose life this Policy has been issued by us.
Maturity Benefit	This is the amount you receive on the Maturity Date, provided the Life Assured is alive and all the due Premiums have been paid to us.
Modal Factor	A factor used by us for calculating the Premium payable by You under this Policy, if you have opted to pay the Premium through half yearly Premium payment mode or monthly Premium payment mode.
Nominee	The person nominated by you to receive the proceeds or the benefits in case of the Life Assured's death during the Policy Term.
Paid-Up Maturity Sum Assured	If the Policy is under Paid-Up Mode, then, the guaranteed amount payable by us on the Maturity Date, provided the Life Assured is alive on such date. The Paid-Up Maturity Sum Assured will be calculated by us in the following manner: <i>Guaranteed Maturity Sum Assured * (Total no. of Premiums paid/ Total no. of Premiums payable)</i>
Paid-Up Mode	Under this Policy, if we have received all the due Premiums from you for the first 3 (Three) Policy Years, then, this Policy will not terminate.
Paid-Up Sum Assured	If the Policy is under Paid-Up Mode, then, the guaranteed amount payable by us on the death of the Life Assured during the Policy Term. The Paid-Up Sum Assured will be calculated by us in the following manner: <i>Sum Assured * (Total no. of Premiums paid/ Total no. of Premiums payable)</i>
Policy	This IndiaFirst Maha Jeevan Plan which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us.
Policy Anniversary	The annual anniversary of the Policy Commencement Date.
Policy Commencement Date	The date on which this PlanPolicy 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.
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.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. This is specified in the Policy Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.



Word	Meaning
Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule.
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Simple Reversionary Bonus	This is the Bonus we pay you, which is a percentage of the Guaranteed Maturity Sum Assured. It will be declared at the end of every financial year and is paid on the Maturity Date or on death of the Life Assured during the Policy Term, whichever is earlier.
Special Surrender Value	The Special Surrender Value will be used by us for determining the Surrender Value payable under this Policy upon Surrender of this Policy.
Special Surrender Value Factors	The factors on the basis of which the Special Surrender Value is determined by us. These factors are not guaranteed and are determined by us from time to time, subject to receipt of the prior approval of the Regulatory Authority.
Sum Assured	The guaranteed amount payable on the death of Life Assured during the Policy Term provided we have received the due Premiums and this Policy is in force. The Sum Assured payable by us will be as follows: <ul style="list-style-type: none"> <li>■ If the Age of the Life Assured on the Policy Commencement Date is less than 45 (Forty Five) years, then, an amount, which will be the highest of the following: <ol style="list-style-type: none"> <li>i. Guaranteed Maturity Sum Assured; or</li> <li>ii. 10 (Ten) times the Annualized Premium</li> </ol> </li> <li>■ If the Age of the Life Assured on the Policy Commencement Date is equal to or more than 45 (Forty Five) years, then, an amount, which will be the highest of the following: <ol style="list-style-type: none"> <li>i. Guaranteed Maturity Sum Assured; or</li> <li>ii (Seven) times the Annualized Premium.</li> </ol> </li> </ul>
Surrender	Termination or cancellation of this Policy prior to the Maturity Date.
Surrender Value	The amount payable by us on Surrender of this Policy before the Maturity Date, which is higher of the Guaranteed Surrender Value or the Special Surrender Value.
Terminal Bonus	This is a Bonus payable on the Maturity Date, if declared by us. It is calculated as a percentage of the Guaranteed Maturity Sum Assured.
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 Plan from us. You may or may not be the Life Assured under this Plan.

## PART C

### 1. Benefits Payable under this Policy

#### 1.1. Death Benefit

Upon the Life Assured's death on or after the Risk Commencement Date but before the Maturity Date, then, the following benefits shall become payable:

- i. Sum Assured; and
- ii. accumulated Simple Reversionary Bonus, if any

The aforesaid death benefit will become payable to the Nominee/ Appointee/ legal heir (as applicable) provided this Policy is in force and we have received the due Premiums.

The minimum death benefit under this Policy will be at least 105% (One Hundred Five percent) of the total Premiums received till the date of death of the Life Assured.

#### 1.2. Maturity Benefit

If the Life Assured is alive till the Maturity Date, then, the following benefits shall become payable:

- i. Guaranteed Maturity Sum Assured;
- ii. accumulated Simple Reversionary Bonus, if any; and
- iii. Terminal Bonus, if any

The aforesaid maturity benefit will become payable to the Life Assured provided this Policy is in force and we have received the due Premiums.

#### 1.3. Rider Benefits

IndiaFirst Term Rider and IndiaFirst Life Waiver of Premium Rider will be available under this policy.

IndiaFirst Term Rider provides additional death benefit as per the terms and conditions of IndiaFirst Term Rider provided you have opted this rider and subject to base policy and rider being in force.

IndiaFirst Life Waiver of Premium Rider provides benefit of waving all future premiums due and payable under the Base Policy on the occurrence of the covered event provided you have opted this rider and subject to base policy and rider being in force.

### 2. Paid-Up Benefits

Your Policy will not terminate and will continue under Paid-Up Mode, even if you are unable to pay the future due Premiums. This benefit is however subject to the condition that you have paid all your Premiums for the first 3 (Three) Policy Years. The Policy stops participating in the profit once it becomes paid-up. The paid-up benefits are as follows:

#### 2.1. Death Benefit

Upon the Life Assured's death on or after the Risk Commencement Date but before the Maturity Date, then, the following benefits shall become payable:

- i. Paid-Up Sum Assured; and
- ii. accumulated Simple Reversionary Bonus, if any.

#### 2.2. Maturity Benefit

If the Life Assured is alive till the Maturity Date, then, the following benefits shall become payable:

- i. Paid-Up Maturity Sum Assured; and
- ii. accumulated Simple Reversionary Bonus, if any.

### 3. Bonuses

#### 3.1. Simple Reversionary Bonus

The Simple Reversionary Bonus, if declared by us will be added to the Sum Assured or the Guaranteed Maturity Sum Assured, as the case maybe. The Simple Reversionary Bonus rates are not fixed or guaranteed and may change from time to time. However, once declared, they are then guaranteed.

If the Life Assured's death occurs during the Policy Term, only the accumulated Simple Reversionary Bonus, declared till the date of death of the Life Assured will become payable.

However, if the Policy is under Paid-Up Mode, no future Simple Reversionary Bonus will be added to the Sum Assured or the Guaranteed Maturity Sum Assured, as the case may be.

#### 3.2. Terminal Bonus

Terminal Bonus, if declared by us, is payable to the Life Assured at the end of the Policy Term. We may declare the Terminal Bonus based on our investment experience and discretion.

No Terminal Bonus is payable in case of the Life Assured's death during the Policy Term or if the Policy is under Paid-Up Mode or on Surrender of the Policy.

### 4. Surrender Benefits

4.1. You may Surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. However, life insurance is a long term investment. You get the best results from your Policy only when you invest regularly and hold this Policy for a long term. Surrendering your Policy during the Policy Term breaks your security cover that helps you face uncertainties of life as well as meet your future needs.

4.2. Please remember, you cannot revive your Policy once it is surrendered.

4.3. No Surrender Value is payable, if you have not paid your Premiums for the first 3 (Three) Policy Years.

4.4. The Surrender Value payable will be the higher of the Guaranteed Surrender Value or the Special Surrender Value, provided this Policy has acquired the Surrender Value.

#### 4.5. Guaranteed Surrender Value

The Guaranteed Surrender Value is the sum of the guaranteed surrender value of the total Premiums paid and the guaranteed surrender value of the accumulated Simple Reversionary Bonus.

Guaranteed surrender value of the total Premiums paid = Total Premiums (excluding rider premium, if any) received by us \* the guaranteed surrender value factors (as per the table below):

Year of Surrender / Policy Term	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%
10	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%
11	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%
12	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%
13	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%
14	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%
15	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%
16	NA	90%	90%	86%	83%	80%	78%	76%	74%	73%	71%
17	NA	NA	90%	90%	86%	83%	81%	79%	77%	75%	74%
18	NA	NA	NA	90%	90%	87%	84%	81%	79%	78%	76%
19	NA	NA	NA	NA	90%	90%	87%	84%	82%	80%	78%
20	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%	81%
21	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%
22	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%	85%
23	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

The guaranteed surrender value of the accumulated Simple Reversionary Bonus = Accumulated Simple Reversionary Bonus\* the guaranteed surrender value factors (as per the table below).

Year of Surrender / Policy Term	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	5%	5%	5%	4%	4%	4%	4%	4%	3%	3%	3%
4	7%	7%	6%	6%	6%	5%	5%	5%	5%	4%	4%
5	9%	9%	8%	8%	7%	7%	6%	6%	6%	6%	5%
6	11%	10%	10%	9%	9%	8%	8%	7%	7%	7%	7%
7	13%	12%	11%	11%	10%	10%	9%	9%	8%	8%	8%
8	15%	14%	13%	12%	12%	11%	11%	10%	10%	9%	9%
9	17%	16%	15%	14%	13%	13%	12%	11%	11%	10%	10%
10	19%	18%	17%	16%	15%	14%	13%	13%	12%	12%	11%
11	21%	20%	19%	17%	16%	16%	15%	14%	13%	13%	12%
12	23%	22%	20%	19%	18%	17%	16%	15%	15%	14%	13%
13	26%	24%	22%	21%	20%	19%	18%	17%	16%	15%	15%
14	28%	26%	24%	23%	21%	20%	19%	18%	17%	17%	16%
15	30%	28%	26%	24%	23%	22%	21%	20%	19%	18%	17%
16	NA	30%	28%	26%	25%	23%	22%	21%	20%	19%	18%
17	NA	NA	30%	28%	26%	25%	24%	22%	21%	20%	20%
18	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%	21%
19	NA	NA	NA	NA	30%	28%	27%	25%	24%	23%	22%
20	NA	NA	NA	NA	NA	30%	28%	27%	26%	24%	23%
21	NA	NA	NA	NA	NA	NA	30%	28%	27%	26%	25%
22	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%	26%
23	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%	27%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%	29%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	30%

#### 4.6. Special Surrender Value

Special Surrender Value = (Paid-Up Maturity Sum Assured + accumulated Simple Reversionary Bonus) \* Special Surrender Value Factors.

The Special Surrender Value Factors will be determined by us from time to time subject to Regulatory approval.

#### 5. In the Event of Death of the Policyholder

- 5.1. In case of the Policyholder's death during the Policy Term while the Life Assured is still a minor on such date, then, the surviving parent or the legal guardian who has an insurable interest on the life of the minor Life Assured will become the Policyholder.
- 5.2. If there is no surviving parent or the legal guardian who has an insurable interest on the life of the minor Life Assured and this Policy has not acquired Surrender Value, this Policy will terminate.
- 5.3. However, if the Policy has acquired a Surrender Value, then, this Policy will continue as a Policy under Paid-Up Mode.
- 5.4. The Life Assured (if minor) on attainment of the Age of 18 (Eighteen) years, will automatically become the Policyholder under this Policy.

#### 6. Grace Period

- 6.1. You are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due Premium on the due dates. All your Policy benefits continue during the Grace Period. The Policy will lapse and you will not be entitled to any benefits in case you do not pay the due Premium during the Grace Period.
- 6.2. In case of the Life Assured's death during the Grace Period, we will pay the death benefit after deducting the unpaid due Premiums till such date.

## PART D

### 7. Premium Payment

Regular Premiums can be paid to us either by monthly/ half yearly/ yearly payment mode, as selected by you in the Proposal Form. The premiums should be paid on or before the due dates to avoid any lapsation.

### 8. Reviving your Lapsed Policy

- 8.1. You may revive the lapsed Policy within 2 (Two) years from the due date of first unpaid regular Premium but before the Maturity Date by:
  - i. submitting a written request for revival of the lapsed Policy;
  - ii. paying all unpaid due Premiums along with interest; and
  - iii. providing a declaration of good health and undergoing a medical examination, if needed. You will have to bear the cost of medical examinations, if any.
- 8.2. A lapsed Policy will only be revived along with all its benefits when we issue a written endorsement to you in accordance with our board approved underwriting policy.
- 8.3. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

### 9. Free Look Period

You can return your policy document if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing or electronic mode where it is 30 days from receipt of your policy document. You are required to send us the original Policy document and a written request stating the reasons for cancellation, post which we will refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium, stamp duty and charges for medical examination, if any.

### 10. Loan

- 10.1. You can avail of a loan from us provided this Policy has acquired a Surrender Value.
- 10.2. You can avail a loan upto 90% (Ninety percent) of the Surrender Value. The minimum loan amount which can be availed is INR 1000 (One Thousand). Currently we will charge interest at a rate of 10% (Ten percent) per annum and the interest rate may be revised by us from time to time.
- 10.3. If you have availed a loan under this Policy, then, this Policy will be assigned in our favor. We will reassign this Policy to you provided you have repaid the entire loan amount along with the interests.
- 10.4. We will recover any unpaid loan amount along with interest before paying the death benefit to you/ the Nominee / Appointee/ legal heir or the maturity benefit to the Life Assured.
- 10.5. If this Policy is under Paid-Up Mode, then, this Policy will be compulsorily surrendered by us and the outstanding loan amount along with the interest will be recovered from the Surrender Value or paid-up benefit in case the loan amount along with interest exceeds the Surrender Value. Compulsory surrender will not apply if you are paying your due premiums.

## **PART E**

There are no Charges applicable; as this is a Traditional Participating Endowment Plan.

## PART F

### 12. Making a claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the 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:

- 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.
- 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. Copies of First Information Report, post mortem report, duly attested by the police (only in case of unnatural death of the Life Assured including accidental death etc).
- v. Hospitalization documents including discharge summary, all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).
- vi. Original Policy document.
- vii. Self-attested copy of photo-identity proof and address of the Nominee/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- viii. Self-attested copy of bank pass book of Nominee/Claimant along with cancelled cheque.
- ix. Any other document or information that we may need for validating and processing the claim.

#### Maturity Claim:

- i. Original Policy Document (s)
- ii. Copy of Pan Card of Policy Holder
- iii. If there is a change in mailing address- kindly attach address proof-
- iv. Cancelled cheque bearing account number and Policyholder name or Copy of Bank Passbook
- v. NRI Declaration (for NRI)

### 13. Suicide Exclusion

- 13.1. You are not entitled to receive any benefits under this Policy, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the Policy Commencement Date. In such a case, we will pay 80% (Eighty percent) of the total Premiums received by us and this Policy will terminate.
- 13.2. You are not entitled to receive any benefits under this Policy, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the date of revival of this Policy. In such a case, we will pay the higher of the Surrender Value or 80% (Eighty percent) of the total Premiums received by us and this Policy will terminate.

### 14. Nomination

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.

### 15. Assignment

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

A Leaflet containing the provisions of Section 38 is enclosed as an Annexure for reference

### 16. Policy Ceases/ Ends/ Terminates

- 16.1. This Policy will cease immediately and automatically on the happening of the earliest of any of the following:
  - i. on the date of death of the Life Assured; or
  - ii. on the date of intimation of rejection of claim by us; or
  - iii. on the date of Surrender of this Policy; or
  - iv. on the Maturity Date; or
  - v. on the date, the loan amount along with interest payable to us exceeds the Surrender Value; or
  - vi. on the date of payment of free look cancellation amount; or
  - vii. on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period and this Policy is not under the Paid-Up Mode.

### 17. Change of Address

- 17.1. You are required to inform us in writing, about any change in your/ Nominee's address. This will ensure that our correspondence reaches you/ the Nominee without any delay.

### 18. Disclosures

Misrepresentation/Fraudulent Disclosures: shall be governed as per Section 45 of Insurance Act, 1938 as amended from time to time.

A Leaflet containing the provisions of Section 45 is enclosed as an Annexure for reference

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

- 19.1. 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.



## 20. Force Majeure

- 20.1. If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control, which restricts performance of our obligations under this Policy, then, this Policy will be wholly or partially suspended during the continuance of such force majeure conditions.
- 20.2. Once the force majeure conditions ceases to exist, then, we will resume our obligations under this Policy for such period during which the force majeure conditions existed.

## 21. Governing Law and Jurisdiction

- 21.1. 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.

## 22. Policy Servicing TAT

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

Full Surrender	15 Days
Freelook Cancellation	15 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

### 23. Grievance Redressal

You may contact us in case of any grievance at Customer Care, IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097, 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 the nearest IndiaFirst Life Insurance's branch 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

#### Insurance Ombudsman

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

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

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

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

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

## Annexure B - List of Ombudsmen

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman Jeevan Prakash Building , 06th Floor, Tilak Marg, Relief Road, AHMEDABAD- 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest Park, BHUBNESHWAR – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Odisha
Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, –Pondicherry Town and Karaikal (which are part of Pondicherry)
New Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Bengaluru	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan
Ernakulam	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe - a part of Pondicherry
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe - a part of Pondicherry
Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, 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 Ombudsman	Contact Details	Areas of Jurisdiction
Patna	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand



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Customer  
Care



**1800-209-8700**



customer.first@indiafirstlife.com

\*Information  
on products



**1800-200-8700**



SMS 'Life' to 5667735



www.indiafirstlife.com

\*Note: Give a missed call on the toll free number to receive a call back. The SMS code is not case sensitive.