

Annexure C : Life to be Assured's Medical History :

1. Are you currently or do you intend to live or travel outside India for more than 6 months in a financial year?
2. Do you currently have any existing insurance with IndiaFirst and/ or has any of your insurance cover been postponed, declined, rejected or charged extra premium with other companies?
3. Have either of your parents or any brothers or sisters suffered from or died under the age of 60 due to any of the following conditions - Heart Problems, Diabetes, Stroke, Hypertension, Raised Cholesterol, Cancer or any hereditary disease?
4. Do you smoke or have you smoked more than 5 cigarettes or beedis or 3 pouches of gutka or chewable tobacco per day and do you consumed or have you consumed any form of alcohol/ liquor exceeding 90ml or 3 pegs of hard liquor or 2 glasses of beer/ wine per day ?
5. Are you currently or do you intend engaging in any hazardous or dangerous occupation or hobbies such as working at heights, underground or offshore, using explosives, flying other than as a fare-paying passenger, diving, mountaineering etc.?
6. Other than for minor conditions such as cold, cough or flu, are you currently taking any medication or drugs prescribed by a doctor? Or have you suffered from any illness, disorder, disability or injury during the past five years which has required any form of medical or specialised examination (including chest X-rays, gynecological investigations, pap smear or blood tests), consultation, hospitalisation or surgery?
7. Do you have any congenital/ birth defects, pains or problems in the back, spine, muscles or joint, arthritis, gout, severe injury or other physical disability and have you been unable to work/ attend school during the last two years for more than three consecutive days?
Do you suffer from any medical ailments/ problems such as Diabetes, High BP, Cancer, Respiratory disease (including asthma), Kidney or Liver disease, Stroke , any other Blood disorder, Heart problems, Hepatitis B or Tuberculosis, Psychiatric disorder, Depression, HIV AIDS or a related infection, tumor growth, prostate disorder, disorder of skin or lymph glands, multiple sclerosis, epilepsy, tremor, numbness, double vision, giddiness, speech defect, paralysis ?

Endorsements (if any)

Annexure : List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Shri Surendra Pal Singh, Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Shri D.C. Choudhury, Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Ms. Manika Datta, Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkatta – 700 072. Tel: 033 22124346/(40) Fax: 033 22124341 Email:iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra , Goa

In case you are not satisfied with the decision of the above office or have not received any response within 14 days, you may contact the following official for a resolution -

Grievance Officer

301, B Wing, The Qube, Infinity Park
Dindoshi- Filmcity Road, Malad (East)

Mumbai - 400097

Email Id: grievance.redressal@indiafirstlife.com

An acknowledgment to all complaints received will be sent within 3 working days of receipt of the complaint/grievance.

In case however, you are not satisfied with our decision/ resolution, you may approach the nearest Ombudsman from the list of Ombudsman mentioned in Annexure B below if your grievance pertains to -

- An insurance claim that has been rejected or dispute of a claim on legal construction of the Plan.
- Delay in settlement of claim.

- Dispute with regard to Premium.
- Non receipt of your insurance document.

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

As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made -

- Only if the grievance has been rejected by Our Grievance Redressal Machinery .
- Within a period of one year from the date of rejection by us.
- If it is not simultaneously under any litigation.

IndiaFirst Secure Save Plan

UIN 143N012V01

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Definitions

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

Word/ Expression	Meaning
Age	The Age of the Life Assured as on his/her last birthday
Appointee	The person who receives the proceeds or the benefits under the Plan when the Nominee is less than 18 years of Age
Annexure	Any Annexure attached to this Plan as amended from time to time
Business day	Any usual working day of our corporate office in Mumbai
Date of Risk Commencement	The date from which the Death Benefit is activated under the Plan as specified in the Plan Schedule
Death Benefit	The amount which is payable on the Life Assured's death
Life Assured	The person named in the Plan Schedule and, on whose life the Plan depends. On the death of the Life Assured, the benefit is paid out by us and the Plan ends.
Maturity Benefit	The amount payable to you on the Plan Maturity Date
Nominee	The person nominated by you to receive the Death Benefit
Plan Commencement Date	The date on which the Plan starts as shown in the Plan Schedule in Annexure A
Plan	This IndiaFirst Secure Save Plan which includes this Plan wording, the Proposal Form, Annexure, the Plan Schedule and any tables which form a part of this Plan. The Plan is the entire contract of insurance between you and us.
Plan Maturity Date	The date on which the Plan Term expires as specified in the Plan Schedule
Plan Term	The period which commences on the Plan Commencement Date and ends on the Plan Maturity Date as specified in the Plan Schedule
Plan Schedule	The schedule to this Plan is enclosed as Annexure A
Plan Year	A period of 12 consecutive months commencing from the Plan Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 consecutive months thereafter during the Plan Term. Example: If the Plan Commencement Date is 18 th December, 2010 the first Plan Year will be 18 th December, 2010 to 17 th December, 2011.
Premium Paying Term	The number of years, during which you will pay the Regular Premium as specified in the Plan Schedule
Proposal Form	The application form completed and submitted by you based on which we have issued this Plan to you
Premium	The amount which is payable by you during the Plan Term at regular intervals as specified in the Plan Schedule
Regulations	The applicable laws as amended from time to time which are applicable to this Plan, and other assets
Regulatory Authority	The Insurance Regulatory and Development Authority 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 as declared by the Company every year on the policies where

Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that 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 Plan shall be deemed to be called in question merely because the terms of the Plan are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Making untrue/ incorrect statements or withholding information

If you or the Life Assured or the Nominee or anyone acting on your or their behalf advances any claim knowing the claim to be false, dishonest or fraudulent, then this Plan will be void and any amounts paid or potentially payable under the Plan will be forfeited.

False disclosure about age

The Life Assured's Age has been admitted on the basis of the declaration made by the Life Assured/ proposer in the Proposal Form and/ or in any statement or declaration to the Proposal Form based on which this Plan has been issued. If the Life Assured's Age is found to be different from that declared, we may, at any time during the Plan Term, adjust the Charges or any benefits applicable under the Plan as we deem fit. If the Life Assured's Age at the Date of Commencement is found to be higher than the maximum, or lower than the minimum entry Age that was permissible under the Plan at the time of its issue, the Plan will be voidable at our option.

10. General conditions

Our rights to review, revise, delete or alter the terms and conditions of the Plan

We may review, revise, delete and/ or alter any of the terms and conditions of the Plan - with the prior

approval of the Regulatory Authority by sending you prior written notice of 30 days.

What happens in case of loss of a Plan document

If the Plan document is lost or misplaced, you will give us a written request stating the fact and the reason of the loss. We will issue you a duplicate Plan document if we are satisfied that the Plan document is lost. On the issue of the duplicate Plan document, the original Plan document immediately and automatically ceases to have any validity.

You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Plan document.

Issuing notices

We also have the discretion to issue either individual notices to you or publish general notices on our website.

11. Governing laws and jurisdiction

All claims, disputes or differences arising under or in connection with this Plan will be governed by and construed in accordance with Indian law and determined by the Indian Courts.

12. Grievance redressal

Any grievance/ complaint pertaining to this Plan may be addressed to our corporate office, at the following address -

Customer Care

301, B Wing, The Qube, Infinity Park

Dindoshi- Filmcity Road, Malad (East)

Mumbai - 400097

Contact No.: 1800-209-8700

Email Id: customer.first@indiafirstlife.com

A written communication giving reasons of either redressing or rejecting the complaint will be sent within 14 days of receipt of the complaint.

Our liability in an assignment

In accepting or recording an assignment, we do not accept any responsibility or express any opinion as to its validity or legal effect.

7. Surrendering your Plan

Can you surrender your Plan?

Yes. You have the flexibility to surrender your Plan. However, we do not encourage Surrender of a Plan as it breaks your security cover to meet future needs.

The Plan may be surrendered for immediate cash only if you have paid at least three full years' Premiums. The amount payable on Surrender will be higher of the guaranteed Surrender value (GSV) and Special Surrender value (SSV).

The GSV is - 30% of

Total Premium paid

Less:

- i. First year Premium
- ii. Any extra Premium and rider premium, if any, paid

The SSV is -

Paid up value x the SSV factor at the time of Surrender
The SSV factor will be determined by the Company from time to time.

8. Making a claim

Steps to be followed for making a claim

As soon as you or your Nominee or legal heir become entitled to receive benefits under the Plan, you or your Nominee or legal heir, as the case may be, need to send us all the details in writing. We will then be able to process the claim in accordance with the terms of the Plan.

Documents to be submitted at the time of making a claim

- The original Plan document
- Claimant's statement, Claim Intimation Report
- Claimants ID and address proof

- Copies of First Information Report (FIR), Post Mortem Report, Panchama Report duly attested by police officials, in case of unnatural deaths including accidents etc.
- Death certificate issued by the local health and medical authority
- Age proof
- Any other document or information as may be required by us for processing the claim depending on the cause or nature of the claim

The above documents are essential for settling your claim.

Payment of benefits in India Rupees

All benefits and other sums under this Plan will be payable in India and in Indian Rupees.

9. Disclosures

Misrepresentation/Fraudulent disclosures

In issuing this Plan, we have relied on the truth, accuracy and completeness of information provided in the Proposal Form and the statements and declarations made by you which form a part of and are the basis of this Plan.

Provisions of Section 45, Insurance Act, 1938

The Plan is subject to the provisions of Section 45 of the Insurance Act 1938 which states as follows -
No Plan of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the Plan, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the

	all premiums have been paid at the date of annual actuarial valuation. This bonus is calculated on the basic sum assured only and is payable at the maturity of the Plan or prior death if any. Once it is declared or credited then it is guaranteed. This bonus rate may vary from year to year depending upon the company's experience.
Sum Assured	The amount specified in the Plan Schedule
Surrender	Terminating or cancelling the Plan prior to the Plan Maturity Date. Surrender Value is the value calculated as per point no.7
Terminal Bonus	An additional bonus, if any, paid at maturity.
We, Us or Our	The IndiaFirst Life Insurance Company Limited
You or Your	The person named as the Policyholder in the Plan Schedule. You may or may not be the Life Assured.

Executive summary

Key features

- The plan offers a death benefit in case of the Life Assureds' untimely demise before the Plan Maturity Date. The death benefit is the basic Sum Assured plus the Simple Reversionary Bonus declared till death, if any.
- The basic Sum Assured along with Simple Reversionary Bonuses declared till Plan Maturity Date and Terminal Bonus, if any will be paid at the end of the Plan Term
- Under Section 80C you can enjoy tax benefits on the Premium you invest. You can also get tax benefits on the benefits you receive at maturity of your Plan, under Section 10(10D). **However, you are advised to refer to your tax consultant.**

Risk factors

- The bonus to be declared depends upon the performance of the company, and may vary from time to time.
- Tax laws may change.

Interpretation

This Plan is divided into numbered parts for ease of reference and reading only. Unless stated otherwise, these divisions and the corresponding headings do not limit the Plan or its interpretation in any way.

Words of one gender will include the other gender and the singular will include the plural and vice versa, unless the context otherwise requires.

1. About the IndiaFirst Secure Save Plan

In a nutshell

This Plan is a participating endowment Plan which is available on a Regular Premium basis as specified in the Plan Schedule. Benefits are payable on maturity or the Life Assured's death, if earlier. We will announce the Simple Reversionary Bonus on an annual basis and Terminal Bonus, if any will be paid at the end of the Plan Term.

Plan termination

This Plan will terminate immediately and automatically on payment of the Death Benefit or the Maturity Benefit by us. Please also refer point no.7 for conditions relating to Surrendering the Plan.

Once the benefit payment is made under the Plan, we will be relieved and discharged from all our obligations under this Plan.

2. Benefits under the Plan

We will pay the following benefits under the scenarios described below during the Plan Term subject to the terms and conditions specified below.

Death Benefit

Who is paid the Death Benefit?

We will pay the Death Benefit to the Nominee, in the unfortunate event of the Life Assured's death on or after the Date of Risk Commencement and before the Plan Maturity Date. We will pay the Death Benefit to the Appointee if nominee is a minor.

How is the Death Benefit calculated?

The Death Benefit payable on the Life Assured's death is the Sum Assured mentioned in the Plan Schedule plus the Simple Reversionary Bonuses declared up to the date of death of the Life Assured. Only the paid up value will be paid if the Plan is in paid up status.

When is a Death Benefit claim not admitted?

The Plan will be void, if the Life Assured (whether sane or not) commits suicide within one year of the Date of Risk Commencement or reinstatement. In case of suicide within one year of reinstatement of the plan, the benefit payable will be equal to the Surrender value, provided the Premium has been paid for 3 full years.

Maturity Benefit

We will pay the Maturity Benefit to you, if the Life Assured is alive and the Plan is in force on the Plan Maturity Date. Only the paid up value will be payable at the time of maturity if the plan has acquired a paid up status.

How is the Maturity Benefit calculated?

The Maturity Benefit is the –
Sum Assured Plus:

- i. Simple Reversionary Bonuses declared up to the Plan Maturity Date
- ii. Terminal Bonus (if any) on the Plan Maturity Date

Rider Benefits

You may have chosen the additional life cover with the help of the IndiaFirst Term Rider offered along with this

plan. In that case, the Term Rider Sum Assured, as mentioned in the Plan Schedule, will be paid to the nominee on death of the Life Assured.

Terms and conditions of the IndiaFirst Term Rider will as per Term rider policy conditions.

3. Nomination

Can you appoint a Nominee to receive the Death Benefit?

If you and the Life Assured are the same person, You may at any time during the Plan Term and while the Plan is in force, nominate a Nominee to receive the Death Benefit.

However, the Death Benefit will be payable to your legal heirs or representatives if there is no Nominee or all Nominees have pre-deceased the Life Assured.

If the Nominee is a minor

You will appoint an Appointee to receive the Death Benefit and to hold the Death Benefit until the Nominee attains 18 years of Age.

How is the nomination made or changed?

You may write to us to nominate or change a Nominee. The nomination or change will become effective only after we have accepted the nomination or change in our records.

Our liability in a nomination

In accepting or recording a nomination or a change of Nominee, we do not accept any responsibility or express any opinion as to its validity or legality.

4. Premiums: Missed Premiums and Lapsed Plan

Missing your Premiums

In case we do not receive payment of Regular Premiums on or before the due date -

- You have a Grace Period of 30 days for payment of all Premiums under six monthly and yearly mode, and 15 days for monthly mode
- During the Grace Period, the Nominee will receive the Death Benefit as per point no. 2 in the unfortunate event of the Life Assured's death

First three Plan years

If you stop paying your Premium during the first three Plan years, the Plan does not acquire any paid up value. We offer a 2 year revival period during which you can revive your Plan. No benefits will be payable on death or maturity before revival of the Plan.

Fourth plan year onwards

If you stop paying your premiums after three full years, the Plan acquires a paid up value. The paid up value will be proportionate to the basic Sum Assured plus the declared bonuses. The Plan stops participating in the profit once it becomes paid up. This paid-up value will be paid at the time of maturity or death, whichever is earlier.

The proportionate Sum Assured is equal to –
Basic Sum Assured x No of Premiums paid/ Total number of Premiums payable

Revival or Reinstatement of Plan

We offer a 2 year revival period during which you may revive your Plan. The paid up value, if any, will be paid if the Life Assured's dies during this period. You may take the Surrender value during this period.

What are your options to revive your Plan?

You may revive your Plan within the specified period by paying all the due premiums along with interest as decided by the company from time to time

You will need to submit a declaration of health. Also, We may the Life Assured to undergo medical

examination. In such case, You also need to bear the cost of medical examination.

You may revive your Plan as long as you do it within 2 years from the due date of the first unpaid Premium but before the Plan Maturity Date. We shall accept your request for revival subject to satisfactory medical and financial underwriting.

5. Loan

Loan benefits under the Plan

You may avail of a loan under this Plan. The amount of the loan that you can avail at any point of time will depend on the Surrender value. You may avail of a loan amount up to 90% of the available Surrender value. The minimum loan amount should be Rs.1,000. The loan interest will be decided by us and shall be subject to change from time to time.

As and when the outstanding loan principal along with interest exceeds the surrender value under the Plan, the Plan will be compulsorily surrendered, the outstanding loan principal along with interest will be recovered from the surrender proceeds and the Plan will terminate.

In case of death, maturity or surrender, the outstanding loan principal along with interest will be deducted from the policy proceeds.

6. Assignment

Assignment of the Plan

You may assign the Plan in any one of the following ways -

- By making an endorsement on the Plan itself, or
- By assignment through a separate instrument

In either case, you need to give us a written request of the assignment.

Assignment and Death Benefit

If the Plan is assigned, the assignee will receive the death benefit.