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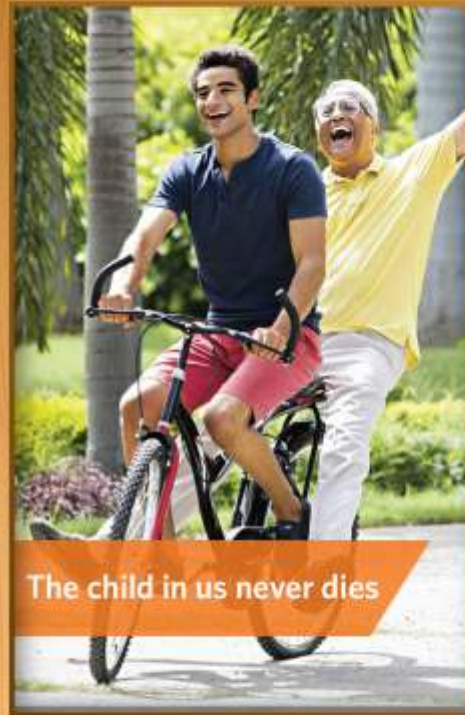
Things got a bit more serious



Now it's about more than just you



The child in us never dies



Your IndiaFirst Life
"INSURANCE KHATA" Plan



PART A

Date:

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IndiaFirst Life "INSURANCE KHATA" Plan - UIN: 143N031V01

(Non Linked, Non Participating, Micro Insurance Plan)

Dear Customer,

Congratulations! You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you. Please find enclosed Policy Document of IndiaFirst Life "INSURANCE KHATA" Plan.

We have provided you the relevant information about your policy in this policy document. Please read it carefully to ensure that this is the right policy for your financial needs. You can return your policy if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing where it is 30 days from receipt of your policy document, while stating your reasons for the same. We will refund your premium after deducting the pro rata risk premium, stamp duty and medical cost if any.

Please contact us on 1800 209 8700 for any information or assistance. Thank you once again for choosing IndiaFirst.

Yours truly,



Managing Director & CEO
IndiaFirst Life Insurance

Annexure A - Policy Schedule

I. Insurance Khata Details

Insurance Khata Number	
Product Name	IndiaFirst Life "INSURANCE KHATA" Plan, UNI: 143N031V01

II. Life Assured Details

Name	
Date of Birth	DD MM YY
Aadhaar Number	
Gender	
Address	
Mobile Number	
Email	

III. Benefit Details

Plan Details					Nominee / Appointee Details				Insurance Distributor Details				
Policy Number	RCD	Single Premium	Sum Assured	Policy Term	Maturity Date	Maturity Benefit	Name of Nominee	Name of Appointee	Name	License Number	Contact No.	Address	Email

RCD: Risk Commencement Date

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

This Policy Schedule is supported by Policy T&C which is available through <SMS Link> / <email id> / www.indiafirstlife.com/ Mobile / Web Application

PART C

1. Benefits under the policy

1.1 Death benefit

Highest of 125% of the single premium or minimum guaranteed assured benefit on maturity or absolute amount assured on death will be payable in case of the Life Assured's untimely demise.

Where minimum guaranteed assured benefit on maturity is total premiums paid excluding applicable taxes and interest, if any. Absolute amount assured on death is Sum Assured as defined in the Policy Schedule.

1.2 Maturity benefit

Premiums paid excluding service tax is payable provided the Life Assured is alive on the Maturity Date.

2. Rider Benefits

There are no riders available under this policy.

3. Paid-Up Benefits

Policy will acquire paid-up value from year one.

4. Surrender Benefit

Policyholder can surrender the policy any time during the policy term after acquiring paid up value. The benefit payable on surrender is higher of guaranteed surrender value (GSV) or special surrender value (SSV).

5. Premium Payment

Under this policy, you can pay premium to us as a Single Premium.

PART D

6. Free Look Period

You can return this Policy if you disagree with any of the terms and conditions of this Policy within the first 15 (Fifteen) days of receipt of your Policy document. In case you have bought this policy through distance marketing mode, you may return the Policy within 30 (Thirty) days from the date of receipt of your Policy document. You are required to send us a written request stating the reasons for returning the policy, post which we will refund your Premium after deducting the pro rata risk Premium, stamp duty and charges for medical examination, if any.

7. Making a Death Claim:

We will need following documents

- i. Claimant's statement and claim intimation report
- ii. Death certificate issued under section 12/17 of Registration of Births and Deaths Act 1969
- iii. In case of unnatural death we will need FIR and post mortem report duly attested by the police
- iv. In case of death during hospitalization we will need hospitalization documents
- v. Original Policy document
- vi. A copy of photo-identity proof of the Nominee/Claimant
- vii. Copy of bank pass book of Nominee/Claimant along with cancelled cheque
- viii. Any other document or information that we may need for validating and processing the claim

PART E

8. Charges

This is a non-linked non participating micro insurance term assurance with return of premium plan. There are no charges applicable under this policy.

PART F

9. Suicide Clause

If the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the date of Inception of the policy, we will pay 80% (Eighty percent) of the total Premiums received by us and this Policy will terminate.

10. Nomination under Section 39

Nomination under section 39 of the Insurance Act, 1938; as amended from time to time, for more details please visit our web site www.indiafirstlife.com

11. Assignment under Section 38

Assignment under section 38 of the Insurance Act, 1938; as amended from time to time, for more details please visit our web site www.indiafirstlife.com

12. Loan

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

13. Policy Ceases/ Ends/ Terminates

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

- i. on the date of payment of the Sum Assured upon the death of the Life Assured; or
- ii. on the date of intimation of rejection of claim by us; or
- iii. on the date of payment of Surrender Value; or
- iv. on the payment of Maturity benefit; or
- v. on the date of receipt of free look request in accordance with Section 6

14. Disclosures

14.1 Misrepresentation/Fraudulent Disclosures: Section 45 of Insurance Act, 1938 as amended from time to time: for more, details please visit our web site www.indiafirstlife.com. Section 45 will not be invoked on any single premium policies bought post completion of 3 years from the date of issue of the unique 'Insurance Khata' number.

14.2 Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time, for more details please visit our web site www.indiafirstlife.com

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

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

16. Force Majeure

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 and restricts our performance under this Policy, this Policy will be wholly or partially suspended only for such period.

17. Governing Law and Jurisdiction

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

PART G

25. Grievance Redressal

- a. You may contact us at any of the following touch points in case of any grievance or complaint - Customer Care
IndiaFirst Life Insurance Company Limited
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
 - b. A written communication giving reasons of either redressing or rejecting the grievance/ complaint will be sent to you within 14 (Fourteen) days from the date of receipt of the grievance/ complaint. 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.
 - c. However, if you are not satisfied with our resolution provided or have not received any response within 14 (Fourteen) days, then, you may email us at grievance.redressal@indiafirstlife.com or write to our 'Grievance Officer' at the above mentioned address.
 - d. An acknowledgment to all grievances/ complaints received will be sent within 3 (Three) working days of receipt of the complaint/grievance. 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
 - e. If you are not satisfied with our decision/ resolution, and if your grievance is related to the below mentioned issues, then, you may approach the nearest Ombudsman. The list of Ombudsmen is as attached below as Annexure B. The Ombudsman may receive complaint under Rule 13 of Insurance Ombudsman Rules, 2017 ("Rules") relating to:
 - i. any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
 - ii. any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
 - iii. disputes over premium paid or payable in terms of insurance policy;
 - iv. misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
 - v. legal construction of insurance policies in so far as the dispute relates to claim;
 - vi. policy servicing related grievances against insurers and their agents and intermediaries;
 - vii. 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;
 - viii. 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 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.
 - f. 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.
 - g. 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.
- i. Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;

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
Bengaluru	Office of the Insurance Ombudsman, 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
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

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