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Your IndiaFirst Life Insurance Plan

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PROMOTED BY



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BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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

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

DD/MM/YYYY

IndiaFirst Life Group Credit Life Plus Plan : xxxxxxxx

Dear Customer,

Congratulations! You are now a step closer to helping your members secure their family's future and we are glad to be a 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 policy meets your requirement.

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 group.service@indiafirstlife.com or contact us on 1800 209 8700.

Request you kindly send us back the acknowledgement slip sent herewith acknowledging the receipt of your Master Policy Document.

You can return your policy if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing or electronic mode, if applicable, where it is 30 days from receipt of your policy document / certificate of insurance. You / your member can return the policy / certificate of insurance to us, while stating the reasons for the same. We will refund your premium after deducting the stamp duty and pro rata risk premium.

Thank you for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

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



IndiaFirst Life Insurance Company Limited

(Regd.& Corporate Office: IndiaFirst Life Insurance Company Limited, 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063. Website: www.indiafirstlife.com. Registration No.: 143 Toll Free No.: 1800 209 8700)

XXX_____ (hereinafter called the "Master Policyholder") have by a written Proposal Form dated _____ requested IndiaFirst Life Insurance Company Limited (hereinafter called the "Insurer") to grant the benefits of Life Insurance Cover under IndiaFirst Life Group Credit Life Plus Plan and as per the Scheme Rules of the (.....name of the scheme....) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

The Master Policyholder has also furnished to the Insurer statements containing the age and other details of each Member. The Master Policyholder and the Insurer have accepted and agreed that the said Proposal Form, certified copy of the Scheme Rules along with other statements signed by the Master Policyholder and reports or other documents leading to the issuance of this Policy shall be the basis of the contract of insurance. If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Policy shall be cancelled by Us in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

It is further hereby declared that every endorsement placed on the Policy by the Company shall be deemed part of the Policy.

Annexure A: Policy Schedule

I. Master Policyholder Details

Policy Holder Name:	
Address:	
Master Policy No	

II. Policy Details

Product Name: IndiaFirst Life Group Credit Life Plus Plan (Non Linked Non Participating Group Credit Life Insurance Plan)	Product UIN : 143N036V02
Policy Commencement Date	DD-MM-YYYY
Type of Loan Covered	[Housing] [Education] [Vehicle] [Personal] [Business] [Microfinance]
Sum Assured Type	[Reducing Sum Assured] [Level Sum Assured]
Premium Frequency	[Single] [Limited] [Regular]
Eligibility Conditions	[Min age at entry: 18 years] [Maximum age at entry: 70 years]
Joint Life Coverage	Applicable

III. Insurance Agent/ Insurance Broker Details

Name	
License Number	
Telephone No.	
Address	
Email Id	

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 PLAN, if you, the Master Policyholder notice any mistake, then, you may contact us for correction of the same.

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/ Term	Meaning
Age	The Member's Age as on his/her last birthday.
Accident	<p>"Accident" shall mean an event or contiguous series of events, which are violent, unforeseen, involuntary, external and visible in nature, which causes Bodily Injury.</p> <p>"Bodily Injury" means it is accidental bodily harm excluding illness or disease solely and directly caused by external, violent means which is verified and certified by a Medical Practitioner.</p>
Accidental Death Benefit	<p>"Accidental Death" shall mean death:</p> <ol style="list-style-type: none"> which is caused by Bodily Injury resulting from an Accident and which occurs due to the said Bodily Injury solely, directly and independently of any other causes and which occurs within 180 days of the occurrence of such Accident irrespective of the expiry of cover term provided date of accident is within the cover term
Accidental Total Permanent Disability	<p>"Accidental Total and Permanent Disability or "Total and Permanent Disability due to an Accident" refers to a disability, which:</p> <ol style="list-style-type: none"> is caused by Bodily Injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident irrespective of the expiry of cover term provided date of accident is within the cover term <p>For the purposes of this benefit,</p> <p>The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability, without prejudice to other causes of total and permanent disability.</p> <p>"Loss of an arm or a leg" shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle which:</p> <ol style="list-style-type: none"> is caused by bodily injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident irrespective of the expiry of cover term provided date of accident is within the cover term <p>"Loss of an eye" shall mean total and irrevocable loss of sight of an eye which:</p> <ol style="list-style-type: none"> is caused by bodily injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident irrespective of the expiry of cover term provided date of accident is within the cover term
Appointee	The person who receives the proceeds or the benefits under the Policy, if any, when the Nominee is less than 18 years of Age.
Annexure	Any documents attached to this Policy as amended from time to time.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Policy.
Certificate of Insurance	A document stating the benefits payable to the Member and other details pertaining to the Coverage of the Member under the Scheme.
Cover	The coverage of risk of death / total permanent disability due to an accident.

Word/ Term	Meaning
Cover Commencement Date	The date on which the Coverage starts for Member as mentioned in Certificate of Insurance
Cover Ceasing Date	The date on which the Coverage ends for Member as mentioned in Certificate of Insurance
Cover Schedule	A schedule specific to each individual Member which shows the amount of Sum Assured which may vary from month to month starting from the Cover Commencement Date. This is a part of Certificate of Insurance.
Death Benefit	The amount which is payable on the Member/ Life Assured's death.
Grace Period	A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy or cover will continue as per terms and conditions of the in-force policy.
Level Sum Assured	Sum Assured as opted at inception is payable in case of Death Benefit/ Accidental Total Permanent Disability Benefit / Accidental Death Benefit
Limited Premium	The premium payable by the Member at regular intervals for a specified term that is less than the Cover Term according to the amounts and frequency specified in the Certificate of Insurance. .
Master Policyholder	The person named in the Policy Schedule as the owner/ holder of the Policy. It is the entity who owns the policy and who provides loan.
Member	A new or existing borrower of the Master Policyholder who has an outstanding loan as on the Cover Commencement Date. The borrower needs to fulfill and continue to fulfill the eligibility criteria and be covered under this Policy to be a Member. If there are two borrowers in respect of a single loan taken from the Master Policyholder, both borrowers may be Members.
Nominee	The person nominated by individual member to receive the Death Benefit
Plan / Policy	The arrangement made in the terms and conditions of this document. The COI and proposal form does not form a part of the policy. This policy consists only of this document.
Policy Commencement Date	The date on which the Policy starts for the Master Policyholder as shown in the Policy Schedule in Annexure A
Policy Schedule	The schedule to this Plan attached as Annexure A
Policy Term	The period which commences on the Cover Commencement Date and ends on the Cover End Date as specified in the Certificate of Insurance.
Premiums	The amount payable by the Master Policyholder to cover its Members.
Premium Paying Term	The number of years, during which You or your Member(s) will pay Premium as specified in the Certificate of Insurance. This may or may not be equal to the Cover Term.
Reducing Sum Assured	Outstanding cover amount is payable, in case of Death/ Accidental Total Permanent Disability
Regular Premium	The period of 5 (five) consecutive years from the date of first nonpayment of premium but before the completion of policy/cover term during which you can pay the due unpaid Premiums without any interest to us and comply with the conditions specified in Part D, as the case may be, for reviving the Insurance Cover
Regulations	The applicable laws as amended from time to time which are applicable to this Plan, its Funds, the valuation of investments and other assets.

Word/ Term	Meaning
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.
Regulated Entities	Regulated Entities shall mean to include - Reserve Bank of India (“RBI”) regulated Scheduled Banks (including co-operative Banks), NBFCs having Certificate of Registration from RBI, National Housing Bank (“NHB”) regulated Housing Finance Companies, National Minority Development Finance Corporation (NMDFC) and it’s States Channelizing Agencies or Small Finance Banks regulated by RBI.
Revival	Revival is the process of restoring the benefits under the cover which are otherwise not available due to the nonpayment of premiums on due dates, resulting in the Insurance cover getting lapsed
Revival Period	The period of 5 (five) consecutive years from the date of first nonpayment of premium during which you can pay the due unpaid Premiums without any interest to us and comply with the conditions specified in Part D, as the case may be, for reviving the Insurance Cover
Scheme	The IndiaFirst Life Group Credit Life Plus Plan, covering members of the Master Policyholder. In this document, Policy will mean Scheme and may be used interchangeably.
Single Premium	This is a one-time premium to enjoy the benefits of the Scheme for the Cover Term as specified in the Certificate of Insurance.
Surrender / Termination	Terminating or cancelling or withdrawing the Policy prior to the expiry of the Cover Term.
We, Us or Our	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder

Abbreviation

IRDAI: Insurance Regulatory and Development Authority of India

PART C

2. Benefits under the plan

Plan contains the following benefits:

2.1 Death Benefit/ Accidental Death Benefit/ Accidental Total Permanent Disability Benefit

Benefit In the unfortunate event of the Member's demise/ accidental total permanent disability, we will pay the Benefit as applicable.

The benefit shall be payable as under:

- In case of Regulated Entities is the Master Policyholder, under Lender- Borrower scheme, the Outstanding Loan amount, if any shall be payable to the Master Policyholder subject to prior authorization from the Member taken at the inception of policy. Any residual benefit shall be paid to the Nominee.

- In case of Other Entities, the Benefit shall be payable to the Nominee.

Please Note -

Regulated Entities shall mean to include - Reserve Bank of India ("RBI") regulated Scheduled Banks (including co-operative Banks), NBFCs having Certificate of Registration from RBI, National Housing Bank ("NHB") regulated Housing Finance Companies, National Minority Development Finance Corporation (NMDFC) and it's States Channelizing Agencies or Small Finance Banks regulated by RBI.

Other Entities shall mean the entities other than Regulated Entities as mentioned above.

The benefit in case of an unfortunate event will be payable as follows-

The benefit in case of an unfortunate event will be payable as follows-

Cover Options	Level Term Cover	Reducing Term Cover
Life Cover	In case of death of the Life Assured; Sum Assured as opted at the inception is payable	In case of death of the Life Assured; outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death of life assured is payable
Life Cover + Accidental Total Permanent Disability	In case of death or total permanent disability due to an accident of the Life Assured; Sum Assured as opted at the inception is payable	In case of death or total permanent disability due to an accident of the Life Assured; outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death or disability of life assured is payable
Life Cover + Accidental Death	In case of death of the Life Assured; Sum Assured as opted at the inception is payable Plus In case of accidental death of the Life Assured; additional benefit equal to Sum Assured as opted at the inception is payable.	In case of death of the Life Assured; outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death is payable Plus In case of accidental death of the Life Assured; additional benefit equal to the outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death is payable.

Cover Options	Level Term Cover	Reducing Term Cover
Life Cover + Accidental Total Permanent Disability + Accidental Death	In case of death or total permanent disability due to an accident of the Life Assured; Sum Assured as opted at the inception is payable Plus In case of accidental death of the Life Assured; additional benefit equal to Sum Assured as opted at the inception is payable.	In case of death or total permanent disability due to an accident of the Life Assured; outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death or total permanent disability is payable Plus In case of accidental death of the Life Assured; additional benefit equal to outstanding cover amount as per the cover schedule as at monthiversary immediately preceding the date of death is payable.

The Cover of the Member will terminate immediately and automatically on payment of the Benefit by us. We will be relieved and discharged from all our obligations on payment of the said Benefit.

2.2 Maturity Benefit

There is no maturity benefit payable to any Member under this Plan.

2.3 Moratorium Period

Risk cover	<ul style="list-style-type: none"> If the date of the loan disbursement and the start of loan repayment (EMI) are different, the Member can avail of 'Moratorium Period' The moratorium period allows for the risk Cover to start even before the actual loan repayment schedule begins For example: In case of education loan, the repayment installments start only after study period has been completed. However, the Cover for the Member (student) is available during this period.
Payment of interest	<ul style="list-style-type: none"> Level cover during moratorium period: The Member can choose to pay interest during this period of moratorium. In this case the Sum Assured will remain constant till the start of the loan repayment even if a Reducing Sum Assured has been opted for. Increasing cover during moratorium period: If the interest is not paid, the outstanding loan amount will increase every month to the extent of the unpaid interest till the repayment starts.

Note: In cases where the loan is disbursed in phases, for example: construction linked home loan, the Cover will start from the date of the first disbursement and will be equal to the total loan amount outstanding.

Moratorium period is applicable if policy term is in multiple of years.

2.4 Surrender / Termination Benefit

The Master Policyholder/Member can surrender / terminate the policy/ cover anytime during the cover term. In case any Member forecloses the loan before end of the term or, the Master Policyholder surrenders the Policy then the Member has the option to continue the cover till the end of the cover term as mentioned in the certificate of insurance. The Member also has the flexibility to surrender / terminate the cover before the end of cover term.

Surrender value is applicable for single Premium option and termination value is applicable for limited Premium option. There is no surrender / termination value under regular premium option.

The surrender / termination value is calculated as -

	Reducing Term Cover	Level Term Cover
Regular premium	Not applicable	No surrender / termination value is payable
Limited premium – Termination Value	$70\% \times \text{Premiums Paid} \times \{1 - M/P\} \times \{\text{Current SA} / \text{Original SA}\} \times (\text{Premiums Paid} / \text{Total Premiums payable under the policy})$ Where M = Elapsed months since inception & P = Cover term in months }	$70\% \times \text{Premiums Paid} \times \{1 - M/P\} \times (\text{Premiums Paid} / \text{Total Premiums payable under the policy})$ Where M = Elapsed months since inception & P = Cover term in months }
Single premium – Surrender Value	$70\% \times \text{Single Premium} \times \{1 - M/P\} \times \{\text{Current SA} / \text{Original SA}\}$ Where M = Elapsed months since inception & P = Cover term in months.	$70\% \times \text{Single Premium} \times \{1 - M/P\}$ Where M = Elapsed months since inception & P = Cover term in months

2.5 Rider Benefit

There are no riders available under this Plan.

2.6 Payment of Benefits

The Benefits of each Member shall be paid as specified in the Certificate of Insurance issued to the Member.

3. Options in the plan

3.1 Joint Life

A maximum of up to two joint borrowers for a particular loan can be covered under this Policy under a single Certificate of Insurance.

Options available to joint borrowers

The joint borrowers shall have the following two options. The applicable option will be reflected in the Certificate of Insurance -

	First claim basis (100% of Loan)	Loan share percentage
Extent of cover	<ul style="list-style-type: none"> Each of the joint borrowers is insured for 100 per cent of the outstanding loan amount. 	<ul style="list-style-type: none"> Each of the joint borrowers is insured up to his/her share of the loan as mentioned in the membership form
Any one or both the borrower's demise or total permanent disability due to an accident	<ul style="list-style-type: none"> In the unfortunate event of either or both of the two borrower's demise or total permanent disability due to an accident, the benefit is paid to the Member/ Nominee/ Appointee/ Legal Heir, through you, the Master Policyholder In case of death or total permanent disability due to an accident of one of the borrower the cover for the other borrower ceases immediately. 	<ul style="list-style-type: none"> In the unfortunate event of either or both of the two borrower's demise or total permanent disability due to an accident, the benefit is paid to the Member/ Nominee/ Appointee/ Legal Heir, through you, the Master Policyholder – up to the deceased borrower's share In case of death or total permanent disability due to an accident of one of the borrower the cover for the other borrower continues

3.2 Multiple Loans

Fresh/ additional loan taken by the same Member from you, the Master Policyholder will be treated as new loan. The amount of the new loan will not be covered under the existing Cover. A fresh Cover and Certificate of Insurance may be issued for the new loan amount.

PART D

4. Eligibility Criteria

The Member needs to be the customer/ employee of the Master Policyholder and is the Life Assured under this policy. The benefits are payable on the Member's life. The age limits for a Member are -

Minimum age at entry	14 years (last birthday)
Maximum age at entry	70 years (last birthday)
Maximum age at maturity	76 years (last birthday)

5. Premium Payment

- The premium rate in case of a Level Term Cover will depend on age at entry, gender, cover term, premium payment term, loan type etc.
- The premium rate in case of a Reducing Term Cover will depend on age at entry, gender, policy term, premium payment term, interest on loan, moratorium period and whether interest is paid or not during the moratorium period.
- New members are allowed to join the Scheme at any time, provided the application is accepted by the Insurer. Insurance cover for new members shall not commence before the receipt of premium. In case, you the Master Policyholder(MPH) have collected the premium from the member before the completion of grace period and have not remitted the same to us (due to any reason), we will continue to provide coverage to that member subject to confirmation from MPH of the collection of the premium and recover of the premium from MPH.
- In addition to the base premium, applicable taxes government taxes shall be payable as per the prevailing laws subject to amendments from time to time.

6. Missing your Premiums

You, the Master Policyholder or the Member (as the case may be) are given a grace period of 15 days for monthly premium mode and 30 days for all other premium premiums mode under regular/limited payment mode. This period starts from the due date of each premium payment. All the policy benefits continue during this grace period. In case, you the Master Policyholder do not pay the premiums by the end of the grace period then the cover will lapse immediately on expiry of grace period.

In case of unfortunate event of the Member's demise/ Accidental Total Permanent Disability during the grace period, the Benefit will be payable to the Member/ Nominee/ Legal Heirs/ Appointee, through you, the Master Policyholder after deducting only due premium; before the date of occurrence of death or total permanent disability due to accident.

In case Premiums remain unpaid by the end of the grace period, the Cover for the respective Member will lapse immediately on expiry of grace period.

7. Reviving your lapsed Policy

You, the Master Policyholder and your member can revive the policy/cover within a period of five years from the due date of the first unpaid premium but before the completion of cover term, as per the Board Approved Underwriting policy of the Company.

Master Policyholder	<ul style="list-style-type: none"> • Giving Us a written request for revival of the Policy • Paying all the outstanding Premium amounts without any interest/late fees, for all the Members in respect of whom Premium is outstanding within five years from the due date of the first unpaid premium subject to mutually agreed terms and conditions.
Defaulting Member (where premiums are paid from the contributions collected from Members)	<ul style="list-style-type: none"> • Giving Us a written request for revival of the Cover and paying the outstanding Premium amount without any interest/late fees through the Master Policyholder within five year from the due date of the first unpaid premium • Fulfilling all medical and financial underwriting requirements

Under limited payment option, if member/master policyholder has not revived the policy within revival period of five years, then on completion of revival period termination value will be paid to the member/master policyholder and policy terminates for that member.

We maintain the right to accept or reject requests for revival of Policy/ Cover from the Master Policyholder. The Policy/ Cover will not be revived unless the above conditions are satisfied and we have issued a written endorsement reviving the Policy/ Cover.

8. Free Look Period

The Policy allows for a Free Look period under which You the Master Policyholder/Member 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 or electronic mode, if applicable, where it is 30 days from receipt of your Policy document / Certificate of Insurance. You can return the Policy / Certificate of Insurance to us, while stating your specific objections.

Do you get any refund when you cancel your Policy?

Do you get any refund when you cancel your Policy?

Yes. We will refund an amount equal to the -

Premium/Contributions paid less:

- Pro-rata risk premium
- Any stamp duty paid
- Expenses incurred on medical examination, if any

PART E

9. Charges

This is a non-linked, non-participating, group credit life insurance plan. There are no additional charges applicable in the plan.

PART F

10. Nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time

[A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure for reference]

12. Loan or Assignment

Loan benefits under the Policy

No loans are available under this Policy from Us.

Assignment of the Policy

As per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. [A Leaflet containing the simplified version of the provisions of section 38 is enclosed as Annexure for reference]

12. Making a Claim

Steps to be followed for making a claim

You, the Master Policyholder or the nominee/legal heir/appointee, as the case may be, will give us a written notice of the claim on the Member's death / total permanent disability. They need to give us all the relevant information in writing to enable us to process the claim as specified in the Policy.

In case of authorization provided by the Member to the Master Policyholder, at the time of Claim, the Master Policyholder will need to:

- Provide Member Form & Loan Account Statement in respect of the insured Member to whom/whose nominee or beneficiary the claim money are payable.
- Provide a confirmation that the Insured Member / Nominee / Beneficiary who had submitted the Claim discharge form is the same person who has been registered by Master Policyholder as the Insured Member / Nominee / Beneficiary under the Group Master Policy.

The Life Insurer shall audit or cause an audit into the accuracy of the Credit Account Statement(s) of the insured Member in respect of which claim was settled on the completion of every financial year.

Documents required for Death Claim:

1. Proof of Age of the Member, if the Age of the Member has not been admitted by us.
2. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
3. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Member).
4. Loan Application form & Loan a/c statement
5. Member Form
6. Certificate of Insurance (Inforced, issued at the inception / renewal whichever is applicable).
7. Credit Account Statement with declaration duly filled by the Master Policyholder certifying the accuracy of the statement

8. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and post mortem report, duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Member)).
9. All Hospitalization documents including discharge summary Admission Notes and all investigation reports (only in case the Member was treated for any illness related to the cause of death).
10. Self-attested copy of photo-identity proof and address of the Nominee/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
11. Self-attested copy of bank pass book of Nominee/Claimant along with cancelled cheque.

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

Documents required for Accidental Total Permanent Disability Claim:

1. Completely filled & signed claim intimation form
2. Disability certificate signed & issued by the civil surgeon
3. Discharge Card / Indoor consultation paper from the hospital along with the investigation report.
4. In case disability due to accident, copy of First Information Report & Post Mortem Report, duly attested by police officials, in case of unnatural deaths including accidents, murder, suicide etc.
5. Member's photo, current address proof & photo ID proof
6. Member's copy of bank passbook / statement with bank account details

Any other document or information that we may need to process the claim depending on the cause or nature of the claim. All copies to be self-attested by the Master Policy Holder

13. Payment of Benefits in Indian Rupees

All Benefits and other sums under this Policy are payable in Indian Rupees.

14. Insurance Cover Ceases / Ends

The insurance coverage will cease at the earliest of

1. Member's attaining age 76 years or on death or total permanent disability due to an accident whichever is earlier.
2. End of cover term
3. Non-payment of limited/ regular premium after the grace period as applicable
4. Payment of Surrender / Termination Value
5. Free look cancellation
6. Death of the first life in case of joint life coverage

15. Exclusions

1. Suicide

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

2. Accidental Total Permanent Disability

Accidental Death Benefit and Accidental Total Permanent Disability Benefit shall not be paid on death/ disability of the insured person occurring directly or indirectly as a result of (any of the following):

- a. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
- b. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;
- c. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
- d. Participation in any flying activity, except as a bonafide passenger in a commercially licensed aircraft;
- e. Participation by the insured person in a criminal or unlawful act;
- f. Any disability due to accident that occurred before the effective date of the cover;
- g. Any disability due to any kind of sickness or disease before and/or after the effective date of the cover; any existing external congenital anomaly will not be covered, and policy will not be issued for such members having external congenital anomaly. Other than external congenital anomaly all other congenital anomaly will be covered.

Where External Congenital Anomaly means a condition, which is visible and accessible parts of the body and present since birth, and which is abnormal with reference to form, structure or position.

- h. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
- i. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;

3. Accidental Death Benefit

Accidental Death benefit shall not be paid on death of the insured person occurring directly or indirectly as a result of (any of the following):

- a. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
- b. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;

- c. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), , civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
- d. Participation in any flying activity, except as a bonafide passenger in a commercially licensed aircraft;
- e. Participation by the insured person in a criminal or unlawful act;
- f. Any injury incurred before the effective date of the cover;
- g. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
- h. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;

16. Notice of new Members and Members who cease their membership

You are required to inform us, in writing, about any new Members joining the Scheme and of Members leaving the group for any reason.

17. Endorsements

The terms and conditions of this Policy cannot be waived or changed except by an endorsement approved and signed by our authorized officials.

18. Change of address

You are required to inform Us in writing, about any change in your address. This will ensure that our correspondence reaches you without any delay.

19. 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.

20. Rights to review, revise, delete or alter the terms and conditions of the Policy

We may review, revise, delete and/ or alter any of the terms and conditions of the Policy with the prior approval of the Regulatory Authority by sending you prior written notice of 30 days.

21. Loss of Policy Document

If the Policy document is lost or misplaced, you should submit to us a request stating the fact and the reason for the loss. If we are satisfied that the Policy document is lost or misplaced, then, We will issue you a duplicate Plan document without any extra charge. Upon 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.

22. Electronic Transactions

You shall always adhere to and comply with all our terms and conditions in relation to electronic transactions which will constitute a legally binding and valid transaction.

Such electronic transactions will include any transactions effected by you through internet, teleservice operations, short messaging services, electronic data interchange, call centres, or by means of electronic automated machines or through other means of telecommunications, established by Us or on Our behalf for and in relation to this Plan or Our other products and services.

23. 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, which restricts performance of our obligations under this Plan, then, this Plan will be wholly or partially suspended during the continuance of such force majeure conditions with the prior approval of IRDAI.

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.

24. Taxes

This Policy and its benefits are subject to the Regulations and taxation laws in effect from time to time as per Government Tax Laws. Please consult your tax advisor for more information.

Tax Charges

Goods & Service Tax will be levied on the Premium/Contribution and on applicable Charges. These are subject to change from time to time as per Government laws.

Note: We reserve the right to deduct any other applicable taxes, duties and surcharges on Premiums/Contributions/Charges and benefits, as per the applicable rate imposed by the Government authorities from time to time.

25. Governing Laws 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 determined by the Indian Courts.

26. Turn Around Time for various servicing request and claims processing

Policy Servicing TAT's	
Surrender / Termination	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

*Please note there is no maturity / survival benefit payable under this plan.

PART G

27. 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 Annexure for the 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.

Annexure B: List of Ombudsmen

<p>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@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>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 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in Area of Jurisdiction - Odisha</p>	<p>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 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman - Chennai 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 Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman - New Delhi 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 Area of Jurisdiction - Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati 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 Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>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 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 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 Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata 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 Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 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 Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.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 Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bBimalokpal.jaipur@ecoi.co.in Area of Jurisdiction - Rajasthan</p>	<p>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@ecoi.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, I st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 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 Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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