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*Tax exemptions are as per applicable tax laws from time to time.

Disclaimer: IndiaFirst Life Insurance Company Ltd, 12th and 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063. Website: www.indiafirstlife.com, Toll Free No.: 1800 209 8700. IRDAI Reg. No. 143. CIN: U66010MH2008PLC183679. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Cash Back Plan (UIN 143N024V03) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. Advt. Ref. No.: IndiaFirst Cash Back Plan/Policy Document/E/002

BWARE 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.

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063.

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

DD/MM/YYYY

IndiaFirst Life Cash Back Plan - UIN: 143N024V03

Dear Customer,
Congratulations!

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

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

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

You can return your policy document if you disagree with any of the terms and conditions within the first 15 (fifteen) days of receipt of your Policy document. In case you have bought this Policy through distance marketing or electronic mode, then, you may return the Policy within 30 (thirty) days from the date of receipt of your Policy document.

You will need to send us the original Policy document and a written request stating your reasons for cancellation, post which we will cancel the policy and refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium and rider premium, if any, stamp duty and medical cost, if any.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

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

IndiaFirst Life Cash Back Plan

Non Linked, Non Participating, Limited Pay, Money Back Plan

UIN: 143N024V03

The Policyholder and the Life Assured named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable, as the case may be.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory



Annexure A - Policy Schedule

I. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Cash Back Plan
UIN:	143N024V03
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YYYY
Risk Commencement Date	DD MM YYYY
Maturity Date:	DD MM YYYY

II. Premium and Benefit Details

Sum Assured on Maturity:	Guaranteed Maturity Benefit:
Guaranteed Death Benefit: Higher of Sum Assured on Maturity or 10* Annualized Premium or 105% of total premiums paid + Guaranteed Additions, if any till death	Survival Benefit: 20% of Sum Assured on Maturity Policy Term At end of each Policy years 9 Years 3rd & 6th 12 years 4th & 8th 15 Years 5th & 10th
Policy Term:	Premium Paying Term:
Premium Payment Mode: Annual/ Six Monthly/ Quarterly /Monthly	Premium Due Dates: DD MM YYYY
Due Date for Payment of Last Regular Premium:	Annualized Premium:
Installment Premium (in INR):	Extra Premium:
Applicable taxes (in INR):	Total Premium (including Applicable taxes) in INR:

III. Policyholder and Life Assured Details

Policyholder's Name:	
Date of Birth:	DD MM YYYY
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No:	
Life Assured's Name:	
Date of Birth:	DD MM YYYY
Client ID:	
Gender:	
Address of the Life Assured:	
Telephone No./ Mobile No.:	

IV. Nominee(s) details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Name:	
Date of Birth:	DD MM YYYY
Telephone No./ Mobile No.:	
Appointee's Name*:	

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

V. Insurance Distributor Details

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

VI. Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated_____, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004 Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

1. Definitions

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

Word	Meaning
Age	Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time
Annualized Premium	An amount which is payable in a Policy Year, excluding Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any. The Annualized Premium payable under this Policy will be determined by us on the basis of the Age, Sum Assured and Policy Term chosen when applying for the Policy.
Appointee	The person nominated by you to receive the proceeds or the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age
Business Day	Business Day means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our Board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured. This extra premium is subject to your consent the time of issuance..
Grace Period	A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, six monthly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode
Guaranteed Death Benefit	The amount calculated, as mentioned in Policy Schedule that becomes payable in case of the Life Assured's unfortunate demise, provided the policy is in force
Guaranteed Maturity Benefit	The guaranteed amount, as mentioned in Policy Schedule that becomes payable on the Maturity Date provided the Life Assured is alive and all the due Premiums are paid to us
Guaranteed Surrender Value	The minimum amount payable by us on Surrender of this Policy.
Income Tax Act	Income Tax Act, 1961 as amended from time to time
Insurance Act	Insurance Act, 1938 as amended from time to time
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. The Premium is the sum total of the Annualized Premium and Extra Premium (if any) and excludes any taxes, cesses or levies, if any. The Premium payable under this Policy will be determined by us on the basis of the Premium payment mode chosen by you and the applicable Modal Factor. Your Premium is specified in the Policy Schedule.

Lapse	Non-payment of premium within the expiry of grace period and provided Policy has not acquired any Paid-Up value.
Life Assured	The person on whose life this Policy has been issued by us
Maturity Benefit	This is the amount you receive on the Maturity Date, provided the Life Assured is alive and all the due Premiums have been paid to us.
Modal Factor	A factor used by us for calculating the Premium payable by you under this Policy, if you have opted to pay the Premium through six monthly Premium payment mode or quarterly Premium payment mode or monthly Premium payment mode. The applicable Modal Factor for six monthly Premium Payment mode is 0.5119, for quarterly Premium payment mode is 0.2590 and for monthly Premium payment mode is 0.0870.
Nominee	The person nominated by you to receive the proceeds or the benefits in case of the Life Assured's demise during the Policy Term
Paid-Up Mode	Under this Policy, if we have received all the due Premiums from you for the first 2 (Two) years for Premium Paying Term less than 10 years or 3 (Three) Policy Years for Premium Paying Term of 10 years or more then, this Policy will not terminate. A Policy under the Paid-Up Mode will continue with paid-up benefits in accordance with Part C
Policy	This IndiaFirst Life Cash Back Plan
Policy Anniversary	The annual anniversary of the Policy Commencement Date
Policy Commencement Date	The date on which this Policy is issued by us
Policy Document	This document which includes the Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy Document includes the entire contract of insurance between you and us.
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term. Example: If the Policy Commencement Date is December 18, 2014, then, the first Policy Year will be December 18, 2014 to December 17, 2015.
Premium Paying Term	The period during which you need to pay your Premiums to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proposal Form	The application/ proposal form completed and submitted by you based on which we have issued this Policy to you.

Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule
Regulatory Authority	The Insurance Regulatory and Development Authority or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India
Revival	Revival is the process of restoring the benefits under the Policy which are otherwise not available due to the nonpayment of premiums on due dates, resulting in the Policy 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 along with interest to us and comply with the conditions specified in Part D, as the case may be, for reviving the Policy
Special Surrender Value	The Special Surrender Value will be used by us for determining the Surrender Value payable under this Policy upon Surrender of this Policy.
Special Surrender Value Factors	The factors on the basis of which the Special Surrender Value is determined by us. These factors are not guaranteed and are determined by us from time to time, subject to receipt of prior approval of the Regulatory Authority.
Sum Assured	It is the guaranteed amount payable during the policy term and based on which the premium has been calculated while applying for the policy. This is also the amount based on which the Survival Benefit and the Maturity Benefit has been defined as per Part C.
Surrender	Termination or cancellation of this Policy prior to the Maturity Date.
Surrender Value	The amount payable by us on Surrender of this Policy before the Maturity Date, which is higher of the Guaranteed Surrender Value or the Special Surrender Value
Survival Benefit	This is the guaranteed amount, as mentioned in Policy Schedule will be payable to the Life Assured on survival at specific events mentioned in Part C
We or Us or Our or Insurer or Company	IndiaFirst Life Insurance Company Limited
You or Your or Policyholder or Proposer	The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us. You may or may not be the Life Assured under this Policy.

PART C

1. Benefits under the policy

1.1 Death benefit

In case of the Life Assured's untimely demise, higher of Guaranteed Sum Assured on maturity or 10 times Annualized Premium or 105% of all premiums paid as on date of death plus Guaranteed Additions till date of death, if any will be payable to the Nominee(s) / Appointee / Legal Heir during the policy term provided the life cover is in force.

1.2 Maturity benefit

Guaranteed Maturity Benefit i.e 60% of the Sum Assured on maturity plus Guaranteed Additions, if any till maturity will be payable to the Life Assured, if alive as on the date of maturity.

1.3 Survival benefit

If the Life Assured is alive till the Maturity Date, Survival Benefit will become payable to the Life Assured provided this Policy is in force and we have received the due Premiums. The payout will depend upon the Policy Term as shown below:

Payout Year/ Policy Term	9 Years	12 Years	15 Years
3	20% of Sum Assured at Maturity	-	-
4	-	20% of Sum Assured at Maturity	-
5	-	-	20% of Sum Assured at Maturity
6	20% of Sum Assured at Maturity	-	-
8	-	20% of Sum Assured at Maturity	-
10	-	-	20% of Sum Assured at Maturity

In case the policy is in paid up or in a lapse status, Survival Benefit will not be in applicable under the policy. However, in case you revive the policy within the revival period as mentioned in Part C, you will receive the due Survival Benefit as mentioned in the table above without any interest.

2. Rider benefits

There are no riders available under this policy.

3. Paid-Up benefits

Your Policy will not terminate and will continue under Paid-Up Mode, even if you are unable to pay the future due Premiums. This benefit is however subject to the condition that you have paid full Premiums for the first 2 (Two) Policy Years.

3.1 We will pay the death benefit of higher of (Guaranteed Sum Assured on maturity or 10 times Annualized Premium) * Number of Premiums Paid / Number of Premiums Payable plus Guaranteed Additions till date of paid up, if any in the unfortunate event of the Life Assured's demise during the policy term provided the life cover is in force.

3.2 The maturity benefit of Sum Assured on maturity * Number of Premiums Paid / Number of Premiums Payable plus Guaranteed Additions till date of paid up, if any less Survival benefits paid, if any will be payable to the Life Assured, if alive as on the date of maturity.

4. Guaranteed Additions

Guaranteed Additions will become payable under the policy at the Maturity Date or death whichever is earlier. The additions will depend upon the policy term and will be calculated as mentioned below:

Policy Term	Rate of Guaranteed Addition as % of Annualized Premium at every policy year end
9 years	5% of Annual Premium
12 years	6% of Annual Premium
15 years	7% of Annual Premium

5. Surrender Benefit

You may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. Please remember, you cannot revive your Policy once it is surrendered.

Policy will acquire early termination value after completion of one policy year provided at least one full year's premium is paid and lapsed before acquiring any paid-up value. Early termination value

will be paid when the policy is terminated by the policyholder or on the completion of revival period or on death whichever is earlier. Early termination value will be sum of total premiums paid multiplied by early termination factor applicable for total premium paid plus total guaranteed addition, if any multiplied by early termination factor applicable for total guaranteed addition.

Early Termination Factor for Total Premiums paid			
Year of surrender/ Policy Term	9 Years	12 Years	15 Years
1	15%	15%	7.50%

Early Termination Factor for Total Guaranteed Addition			
Year of Surrender/ Policy Term	9 Years	12 Years	15 Years
1	3%	2%	2%

The policy can be surrendered for an immediate cash any time after acquiring the paid-up value. The product pays a surrender value, if the policy holder surrenders the policy any time during the policy term after payment of 2 full years' premium.

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

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

Guaranteed surrender value of the total Premiums paid = Total Premiums (excluding rider premium, if any) received by us * the guaranteed surrender value factors.

The guaranteed surrender value of the accumulated Guaranteed Additions = Accumulated Guaranteed Additions * the guaranteed surrender value factors.

For more details on guaranteed surrender value factors, please see the table below or get in touch with your financial advisor.

GSV as % of total premiums paid			
Year of Surrender / Policy Term	9 years	12 years	15 years
1	0%	0%	0%
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	90%	60%	56%
9	90%	70%	61%
10	NA	72%	67%
11	NA	90%	73%
12	NA	90%	79%
13	NA	NA	84%
14	NA	NA	90%
15	NA	NA	90%

GSV as % of Guaranteed Additions			
Year of Surrender / Policy Term	9 years	12 years	15 years
1	0%	0%	0%
2	6%	4%	4%
3	9%	7%	5%
4	12%	9%	7%
5	16%	12%	9%
6	19%	14%	11%
7	23%	17%	13%
8	26%	19%	15%
9	30%	22%	17%
10	NA	24%	19%
11	NA	27%	21%
12	NA	30%	23%
13	NA	NA	26%
14	NA	NA	28%
15	NA	NA	30%

Special Surrender Value = (Sum Assured at maturity* Number of Premiums Paid / Number of Premiums Payable plus Guaranteed Additions, if any, till the date of paid-up* Special Surrender Value Factors. The Special Surrender Value Factors will be determined by us from time to time.

6. In the Event of Death of the Policyholder

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

7. Grace Period

You are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due premium on the due dates. In case of the Life Assured's death during the Grace Period, we will pay the death benefit after deducting the unpaid due premiums till such date. During this period the policy will be considered to be in-force.

PART D

8. Premium Payment

Regular Premiums can be paid to us either by monthly/ quarterly/ half yearly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before the due dates to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

9. Reviving your Lapsed Policy

You may revive the lapsed Policy within 5 (Five) years from the due date of first unpaid regular premium but before the Maturity Date by:

- i. submitting a written request for revival of the lapsed Policy;
- ii. paying all unpaid due Premiums along with interest; and

- iii. providing a declaration of good health and undergoing a medical examination at your own cost, if needed.

A lapsed Policy will only be revived along with all its benefits in accordance with our board approved underwriting policy. The current interest charged for delay in premium payment is 9% p.a. which may be revised from time to time. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

10. Free Look Period

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

11. Loan

No Loan available under this policy.

PART E

12. Charges

This is a non-linked non participating money back endowment plan. There are no charges applicable under this plan.

PART F

13. Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Life Assured during the Policy Term or for processing a claim for maturity benefits under this Policy. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

Death Claim:

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
- v. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).
- vi. Original Policy document.
- vii. A self attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- viii. Self-attested copy of photo-identity proof and address of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- ix. Self-attested copy of bank pass book of Nominee(s)/Claimant along with cancelled cheque.
- x. Any other document or information that we may need for validating and processing the claim

Maturity Claim:

- i. Maturity Claim Intimation form duly filled and signed by claimant/ Policy Holder.
- ii. Original Policy Document(s)
- iii. Self-Attested Copy of Pan Card of the Policy Holder.
- iv. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder.

- v. Self-Attested Copy of Address Proof (if change in Address).
- vi. Duly filled and signed NRI Declaration form applicable only for NRIs.
- vii. Any other document or information that we may need for validating and processing the claim.

14. Suicide Exclusion

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.

15. Nomination shall be governed as per section 39 of the Insurance Act, 1938; as amended from time to time.

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

16. Assignment under section 38 of the Insurance Act, 1938; as amended from time to time.

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

17. 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 death benefit 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; or
- vi. on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period and this Policy is not under the Paid-Up Mode.

18. Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

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.

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

Policy Servicing TAT's	
Full Surrender	15 Days
FreeLook Cancellation	15 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	15 days
Maturity/Survival/Death Claims	
Processing of Maturity claim/Survival benefit/ 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

20. 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.

21. 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.

22. 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

23. 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 Ombudsmen

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

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;

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

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

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

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

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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, 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 Buddh 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, Bulandshihar, 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</p>
<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.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, 1st 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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