

You get married. You have children. You get them married. You retire.

Isn't life full of certainties?



## Your IndiaFirst Life Insurance Plan

[www.indiafirstlife.com](http://www.indiafirstlife.com) • Call us on 1800 209 8700



PROMOTED BY



Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable.

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700, [www.indiafirstlife.com](http://www.indiafirstlife.com) SMS to 5667735 SMS Charges apply. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Waiver of Premium Rider UIN 143B017V01 is only the name of a rider 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. Adv. Ref. No.: IndiaFirst Life Waiver of Premium Rider /Policy Document / E/ 001.

### 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.

**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 - 400063.

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

DD/MM/YYYY

**IndiaFirst Life Waiver of Premium Rider- UIN: 143B017V01**

**(Non Linked, Non-Participating Rider)**

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.

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, if any 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 Tower, Building 4, NESCO IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400063. You can also write to Us at [customer.first@indiafirstlife.com](mailto:customer.first@indiafirstlife.com) or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

**Authorised Signatory**



**Insurance Intermediary Details**

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

**IndiaFirst Life Waiver of Premium Rider**  
(Non-Linked, Non-Participating Rider)  
UIN [143B017V01]

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

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable on the death of the Life Assured during the Policy Term or on occurrence of the covered event during the Policy Term, 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
Rider Name:	IndiaFirst Life Waiver of Premium Rider
UIN:	143B017V01
Policy Number:	Proposal Number:
Policy Commencement Date:	DD MM YY
Maturity Date:	DD MM YY

### II. Rider Details

Policy Term (in years):	Premium Paying Term (in years):
Premium Payment Mode: Yearly/ Half Yearly/Monthly	Premium Due Dates: DD MM YY
Due Date for Payment of Last Premium: DD MM YY	Annualized Premium (in INR):
Installment Premium (in INR):	Extra Premium; if any (in INR):
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

### III. Rider Life Assured Details

Name:	
Date of Birth:	DD MM YY
Gender:	
Address:	
Telephone No./ Mobile No:	

### IV. Insurance Distributor Details

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

### V. Special Conditions

NIL	
-----	--

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 the applicable taxes, cesses or levies, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. The Annualized Premium payable under this Policy will be determined by us on the basis of the applicable premium table based on Age, Gender Sum Assured, Policy Term and Premium Payment Term chosen when applying for the Policy.
Assignment	Assignment is the process through which Policyholder can assign the rights and benefits under the policy to any other person / entity by virtue of an assignment clause under section 38 of the Insurance Act, 1938 as amended from time to time.
Distance Marketing	Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling; (ii) Short Messaging service (SMS); (iii) Electronic mode which includes e-mail, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our Board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured subject to your consent.
Free Look Period	A period of 15 days (30 days if the policy is sourced through distance marketing or electronic mode) from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
Grace Period	A period of 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 will be considered to be in-force.
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 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.
Modal Factor	A factor used by us for calculating the Premium payable by You under this Policy, if you have opted to pay the Premium through half yearly Premium payment mode or quarterly Premium payment mode or monthly Premium payment mode. The applicable Modal Factor for half yearly Premium Payment mode is 0.5119, for quarterly Premium payment mode is 0.2590 and for monthly Premium payment mode is 0.0870.
Nominee	Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Company on settlement of the claim
Policy	This IndiaFirst Life Waiver of Premium Rider which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us.

Word	Meaning
Policy Anniversary	The annual anniversary of the Risk Commencement Date
Policy Commencement Date	The date on which this Policy is issued by us
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term.
Premium	An amount that you pay us for securing the benefits under this Policy. This is specified in the Policy Schedule.
Premium Paying Term	The period as mentioned in the Policy Schedule during which you need to pay your Premiums to us for securing the benefits under this Policy.
Proposal Form	The application/ proposal form completed and submitted by you based on which we have issued this Policy to you.
Regulatory Authority	The Insurance Regulatory and Development Authority of India (IRDAI) 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
Rider Life Assured	Rider Life Assured is the person on whose life this Policy has been issued by us. In case the policy holder is different from life assured in the base policy, then he/she will be the rider Life Assured.
Revival	Revival is the process of restoring the benefits under the Policy which are discontinued due to the nonpayment of premiums on due dates, with or without rider benefits if any, upon receipt of all the premiums due as per terms and conditions of the policy in accordance of the board Approved Underwriting Policy.
Revival Period	The period of 5 (Five) consecutive years from the date of first nonpayment of premium, basis the base plan, 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 Policy
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 and is the owner of the Policy at any point of time
<b>Definitions of Accidental Total Permanent Disability given below, details of the benefit under ATPD is provided in Part C</b>	
Accident	It is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Injury	It is accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner
Accidental Total and Permanent Disability (ATPD)	<p>ATPD means when the life assured is totally, continuously and permanently disabled and meets either of the two definitions below:</p> <ul style="list-style-type: none"> <li>▪ Unable to Work: Disability as a result of injury or accident and is thereby rendered totally incapable of being engaged in any work or any occupation or employment for any compensation, remuneration or profit and he/she is unlikely to ever be able to do so.</li> <li>▪ Physical Impairments: The life assured suffers an injury/accident due to which there is total and irrecoverable loss of: <ul style="list-style-type: none"> <li>i. The use of two limbs; or</li> <li>ii. The sight of both eyes; or</li> <li>iii. The use of one limb and the sight of one eye; or</li> <li>iv. Loss by severance of two or more limbs at or above wrists or ankles; or</li> <li>v. The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.</li> </ul> </li> </ul> <p>The disabilities as stated under “Unable to Work” and “Physical Impairments” must have lasted, without interruption, for at least 6 consecutive months and must, in the opinion of a medical practitioner, be deemed permanent. The benefit will commence upon the completion of this uninterrupted period of 6 months. However, for the disabilities mentioned in (iv) and (v), such 6 months period would not be applicable and the benefit will commence immediately</p> <p>Premium is continued to be paid till the time it is established that the accidental disability is permanent. Once the permanency of the disability is established, the premium paid, if any from the date of accident is refunded.</p> <p>along-with eligible disability benefit i.e waiver of premium.</p>

Word	Meaning
<b>Definitions of Critical Illness given below, details of the benefit under CI is provided in Part C</b>	
Waiting Period	<ul style="list-style-type: none"> <li>▪ Waiting period is applicable only for Waiver of Premium due to Critical Illness.</li> <li>▪ There will be a waiting period of 90 days from policy inception or from any subsequent reinstatement, whichever is later.</li> <li>▪ The waiting period for this benefit is defined as the period starting from policy inception or date of revival during which no critical illness benefits are payable.</li> </ul>
Survival Period	<ul style="list-style-type: none"> <li>▪ Survival period is applicable only for Waiver of Premium due to Critical Illness.</li> <li>▪ There will be a survival period of 30 days applicable between the diagnosis of a critical illness and eligibility for critical illness benefit payment.</li> </ul>
Cancer of Specified Severity (malignant tumour)	<p>Cancer of Specified Severity (malignant tumour) I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.</p> <p>II. The following are excluded -</p> <ul style="list-style-type: none"> <li>i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.</li> <li>ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;</li> <li>iii. Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0</li> <li>v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;</li> <li>vi. Chronic lymphocytic leukaemia less than RAI stage 3</li> <li>vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,</li> <li>viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;</li> </ul>
First Heart Attack of Specified Severity (Myocardial Infraction)	<p>The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the listed criteria: A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain), New characteristic electrocardiogram changes and Elevation of infarction specific enzymes, Troponins or other specific biochemical markers</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Other acute Coronary Syndromes</li> <li>▪ Any type of angina pectoris</li> <li>▪ A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure</li> </ul>
Open Chest CABG	<p>The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Angioplasty and/or any other intra-arterial procedures</li> </ul>
Open Heart Replacement or Repair of Heart Valves	<p>The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty</li> </ul>

Word	Meaning
Coma of specified Severity	<p>A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of - No response to external stimuli continuously for at least 96 hours; Life support measures are necessary to sustain life; and Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. The condition has to be confirmed by a specialist medical practitioner.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Coma resulting from alcohol or drug abuse</li> </ul>
Kidney Failure requiring regular dialysis	<p>End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.</p>
Stroke resulting in Permanent Symptoms	<p>Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Transient ischemic attacks (TIA)</li> <li>▪ Traumatic injury of the brain</li> <li>▪ Vascular disease affecting only the eye or optic nerve or vestibular functions.</li> </ul>
Major Organ or Bone Marrow Transplant (as recipient)	<p>The actual undergoing of a transplant of: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Other stem-cell transplants</li> <li>▪ Where only Islets of Langerhans are transplanted</li> </ul>
Motor Neurone Disease with Permanent Symptoms	<p>Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.</p>
Alzheimer's Disease	<p>A definite diagnosis of Alzheimer's disease evidenced by all of the following:</p> <ol style="list-style-type: none"> <li>1. Loss of intellectual capacity involving impairment of memory and executive functions (sequencing, organizing, abstracting, and planning), which results in a significant reduction in mental and social functioning</li> <li>2. Personality change</li> <li>3. Gradual onset and continuing decline of cognitive functions</li> <li>4. No disturbance of consciousness</li> <li>5. Typical neuropsychological and neuroimaging findings (e.g. CT scan)</li> </ol> <p>The disease must require constant supervision (24 hours daily) [before age 65]. The diagnosis and the need for supervision must be confirmed by a Consultant Neurologist.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> <li>▪ Other forms of dementia due to brain or systemic disorders or psychiatric conditions</li> <li>▪ Coverage for this impairment will cease at age sixty-five (65) or on maturity date/expiry date, whichever is earlier.</li> </ul>



## PART C

### 2. Benefits under the policy

#### 2.1 Rider benefit

##### i. Option 1 - Waiver of Premium on Death

Waiver of Premium on Death provides benefit of waving all future premiums due and payable under the Base Policy on Death of the rider Life Assured, subject to base policy and Rider being in force. The benefit will be applicable to rider Life Assured when rider Life Assured is the Proposer/Policyholder of the base policy and Policyholder/Proposer of the base policy is different than Life Assured under base policy.

##### ii. Option 2 -Waiver of Premium on Accidental Total Permanent Disability or Critical Illness

Waiver of premium on Accidental Total Permanent Disability or Critical Illness provides the benefit of waving all future premiums due and payable under the Base Policy on Total and permanent disability of the rider Life Assured or on the confirmed diagnosis of the rider Life Assured suffering from any one of the critical illnesses covered under the Rider or simultaneous happening of both the events, subject to base policy and Rider being in force.

##### iii. Option 3 -Waiver of Premium on Death or Accidental Total Permanent Disability or Critical Illness

Waiver of premium on Death or Accidental Total Permanent Disability or Critical Illness provides the benefit of waving all future premiums due and payable under the Base Policy on Death of the rider Life Assured or Total and permanent disability of the rider Life Assured or on the confirmed diagnosis of the rider Life Assured suffering from any one of the critical illnesses covered under the Rider, subject to Rider being in force.

This benefit will be applicable to rider Life Assured when rider Life Assured is the Proposer/Policyholder of the base policy and Policyholder/Proposer of the base policy is different than Life Assured under base policy

Policyholder can choose only one of the options among the above three options for cover available underlying the rider plan at inception of the rider policy as mentioned in policy schedule.

**Note that definition of Accidental Total Permanent Disability and Critical Illness is provided in Part B above**

#### 2.2 Maturity benefit

There is no maturity benefit payable under this policy.

### 3. Premium Guarantee

- The premium rates for the Option 2 and Option 3 are guaranteed for Ten years only from the date of launch of the rider.
- The company reserves the right to carry out a general review of the experience at every 10 years from the date of the launch of the rider and change the premium as a result of such review only after approval from Insurance Regulatory and Development Authority of India. The reviewed premium rates would be applicable to both existing and new policies. The reviewed premium rates are applicable only after completion of 10 years of policy term under existing policy.

### 4. 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. During grace period, The policy will be considered to be in-force.

If the base policy lapses, then rider benefit will cease. If due rider premiums are not paid within the grace period, rider policy will be lapsed without acquiring any benefit after the expiry of the grace period.

## PART D

### 5. Premium Payment

Regular Premiums can be paid to us either by monthly/quarterly /half yearly/ yearly payment mode, as per the Base Plan. 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.

### 6. Reviving your Lapsed Policy

You may revive the lapsed Policy within revival period basis the base plan, 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 without 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.

### 7. Free Look Period

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

## PART E

### 8. Charges

This is a non-linked rider. There are no charges applicable under this rider.

## PART F

### 9. Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon happening of the event (Death, Total Permanent Disability or Critical Illness) of the Life Assured during the Policy Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

#### For 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

#### For Accidental Total Permanent Disability -

- 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 for Disability duly filled and signed by claimant/nominee
- iii. Attending Doctor's Certificate duly filled and signed in original.
- iv. Copy of Driving License of the Life Assured, in case the Life Assured was driving
- v. Disability Certificate issued by Attending Neuro physician/ Surgeon/Civil Surgeon etc, providing the detail of the Physical Severance and its Nature (Permanent/Temporary)
- vi. First Information Report, Panchnama and Inquest report, duly attested by the police.
- vii. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports.
- viii. Self attested Copy of bank pass book of Policy Holder along with cancelled cheque.
- ix. Any other document or information that we may need for validating and processing the claim.

#### For Critical Illness Benefit -

- 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 for Critical Illness duly filled and signed by claimant/nominee
- iii. Attending Doctor's Certificate duly filled and signed in original.
- iv. First Information Report, Panchnama and Inquest report, duly attested by the police in case Life Assured suffers from Permanent Paralysis of Limbs / Loss of Limbs / Blindness due to accidental injuries.
- v. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports
- vi. Investigation/Diagnostic reports leading to the Diagnosis of the ailment suffered, in case of critical illness
- vii. Self attested Copy of bank pass book of Policy Holder along with cancelled cheque.
- viii. Any other document or information that we may need for validating and processing the claim.

IndiaFirst reserves the right to subject the Life Insured for Medical examination at IndiaFirst empanelled medical centres in case of Accidental Total and Permanent Disability or Critical Illness claims, the cost of which would be borne by us.

### 10. 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.

### 11. Exclusions

#### A. Exclusions for Accidental Total and Permanent Disability

If any claim for Accidental Total and Permanent Disability or Accidental Death is caused directly or indirectly due to or arises from any of the following circumstances, the benefit will not be payable -

1. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
2. 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;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Participation by the insured person in any flying activity, except as a bona fide passenger in a commercially licensed aircraft;
5. Participation by the insured person in a criminal or unlawful act;
6. Any disability due to an Accident that occurred before the effective date of the cover

7. Any disability due to any kind of sickness, disease or congenital anomalies before and/or after the effective date of the cover;
8. 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;
9. 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;

#### B. Exclusions for Critical Illness

The Life Assured will not be entitled to any benefits under this Rider, if a covered critical illness results directly or indirectly from or occurring during any one of the following:

1. If the insured dies within 30 days of the diagnosis of the covered Critical Illness.
2. For any medical condition or medical procedure resulting directly or indirectly from self-inflicted injuries, attempted suicide, while sane or insane;
3. For any medical conditions suffered by the life insured or any medical procedure undergone by the life insured, if that medical condition or that medical procedure was caused directly or indirectly by any congenital anomaly or defect;
4. For any medical conditions suffered by the life insured or any medical procedure undergone by the life insured, if that medical condition or that medical procedure was caused directly or indirectly by alcohol or drug abuse
5. Engaging in or taking part in \*hazardous activities, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not;  
\*Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not
6. Participation by the insured person in a criminal or unlawful act with criminal intent.
7. For any medical condition or any medical procedure arising from 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.
8. For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes or participation in any naval, military or air force operation during peace time.
9. For any medical condition or any medical procedure arising from participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable.
10. Disease specific Exclusions as mentioned in the Definitions.

#### 12. Nomination shall be governed as per section 39 of the Insurance Act, 1938;

For more details please visit our web site [www.indiafirstlife.com](http://www.indiafirstlife.com)

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

For more details please visit our web site [www.indiafirstlife.com](http://www.indiafirstlife.com)

#### 14. Policy Ceases/ Ends/ Terminates

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

- On the date of receipt of free-look cancelation request
- On acceptance of claim under this rider
- On the date of intimation of repudiation of claim in accordance with the provisions of the rider (Only in case death of the Policyholder)
- On the expiry of the Revival Period
- On the expiry of rider term
- On the maturity of the base policy or the date on which the base policy is surrendered or is terminated
- On the expiry of Premium Payment Term of the base policy
- On receipt of written request for cancelation of this rider, effective from the next Rider Premium due date
- On termination of this rider on grounds of misrepresentation, fraud or non-disclosure
- On policy anniversary on which the Policyholder attains the age of 70 years

#### 15. 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.

#### 16. 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.

#### 17. 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.

#### 18. 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.

#### 19. 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.

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

<b>Policy Servicing TAT's</b>	
Full Surrender	15 Days
Freelook Cancellation	15 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	15 days
<b>Maturity/Survival/Death Claims</b>	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	30 Days
Death claim decision with Investigation requirement	120 Days

## PART G

### 21. 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 - 400063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

- a. A written communication giving reasons of either redressing or rejecting the grievance/ complaint will be sent to you within 14 (Fourteen) days from the date of receipt of the grievance/ complaint. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.
- b. However, if you are not satisfied with our resolution provided or have not received any response within 14 (Fourteen) days, then, you may email us at [grievance.redressal@indiafirstlife.com](mailto:grievance.redressal@indiafirstlife.com) or write to our 'Grievance Officer' at the above mentioned address.
- c. An acknowledgment to all grievances/ complaints received will be sent within 3 (Three) working days of receipt of the complaint/grievance. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255  
Email ID: [complaints@irda.gov.in](mailto: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 the Annexure of List of Ombudsman or visit our website [www.indiafirstlife.com](http://www.indiafirstlife.com)) if your grievance pertains to:

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

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

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

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



## 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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>	



Twins or  
a single child,  
parenthood  
is a certainty

Arranged or love,  
marriage  
is a certainty.



Because life is full  
of certainties.



**Customer Care**

☎ 1800-209-8700

✉ [customer.first@indiafirstlife.com](mailto:customer.first@indiafirstlife.com)



Voluntary or  
compulsory,  
retirement  
is a certainty.

Graduation or  
post-graduation,  
education  
is a certainty.

