

NAME OF PRODUCT: **Jeevan Anand** (Life Insurance Corporation of India)

KEY FEATURES

IMPORTANT INFORMATION

IT IS IMPORTANT TO UNDERSTAND WHAT YOU ARE BUYING. PLEASE READ THIS DOCUMENT CAREFULLY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT LIFE INSURANCE CORPORATION OF INDIA (full contact details)

1	Aim of policy	Combination of Endowment Assurance and Whole Life. Protection against death throughout lifetime. In case of survival , a lump sum consisting of Sum Assured plus vested bonus at the end of the selected term (Maturity date) shall be paid.
2	Type of policy	With-profit plan. Share of profit is in the form of bonuses. Ask for further details regarding computation of bonus
3	On whom policy can be taken	Only self
4	Eligibility conditions	Minimum Age: 18 years Maximum entry age: 60 years Maximum maturity age: 75 years
5	Proof of age	In case age is found to be higher than the actual age, the rights and remedies would get affected.
6	Premium payment mode	Premiums are payable yearly, half-yearly, quarterly, monthly or through salary deductions as opted for throughout the selected term of the policy or till death, if earlier.
7	Grace period	Grace period of one month but not less than 30 days for yearly, half-yearly or quarterly premiums and 15 days for monthly premiums.
8	Policy term	Whole life policy with option of term for survival benefit on maturity.
9	Sum Assured	Minimum Sum Assured: Rs. 1 lac
10	Policy flexibility	No flexibility except addition of Critical Illness rider after commencement of policy. Ask for further details.
11	Policy surrender	Policy can be surrendered for cash after premiums have been paid for at least three years. Minimum surrender value guaranteed: 30% of total amount of the premiums paid excluding premiums for the first year and all extra premiums and additional premiums for Accident Benefit. Cash value of any existing vested Bonus will be allowed. In case of early termination of the policy, the surrender value payable may be less than the total premium paid.
12	Benefits not payable	Suicide on any date before the expiry of one year from the date of the policy.

13	Policy lapsation	If after three full years of premium payment, subsequent premiums are not paid, policy shall not be wholly void but the Sum Assured shall be reduced (paid up value) and the policy shall not participate in future profits. Ask for details of computation of paid-up value.
14	Policy forfeiture	Where premiums are not duly paid or in case any condition is contravened or it is found that any untrue or incorrect statement is contained in the proposal, personal statement or declaration and connected documents or any material information is withheld, , the policy shall be void
15	Policy revival	If policy has lapsed, it may be revived during the life time of the Life Assured, but before the end of the premium paying term and within a period of 5 years from the due date of the first unpaid premium on submission of proof of continued insurability. LIC reserves the right to accept or decline the revival of policy.
16	Free-look provision and amount refundable	If you are not satisfied with the terms and conditions of the policy, you may return the policy within 15 days from the date of receipt of the policy document. Premium refundable would be subject to a deduction of a proportionate risk premium for the period on cover and the expenses towards medical examination and stamp duty charges.
17	Loans	Loans are granted where paid-up value is accumulated. Ask for full details regarding the terms and conditions.
18	Assignments and Nominations	Notice should be submitted for registration in the policy servicing office.
19	Benefits	<p>Benefits in case of death during the selected term: The Sum Assured along with the vested bonuses is payable on death in a lump sum.</p> <p>Benefits in case of survival to the end of selected term: The Sum Assured along with the vested bonuses is payable in a lump sum on survival to the end of the term. An additional Sum Assured is payable on death thereafter.</p> <p>Accident Benefit: An additional Sum Assured (subject to a limit of Rs.5 lakh) is payable in a lump sum on death due to accident up to age 70 of life assured. In case of permanent disability of the life assured due to accident this additional Sum assured is payable in instalments.</p> <p>Supplementary/Extra Benefits: These are the optional benefits that can be added to your basic plan for extra protection/option such as Critical Illness rider. Additional premium is required to be paid for these benefits. Ask for further details.</p>
20	Agent	<p>Name of agent: _____ Contact details: _____</p> <p>Your agent is subject to the Code of Conduct laid down by the Insurance Regulatory and Development Authority under IRDA regulations for agents.</p>
21	Complaints	In case you want to complain, please approach LIC office (name of officer and contact details)
22	Escalation of complaints	<p>In case your complaint is not resolved by LIC or you are not satisfied with the resolution, you may approach</p> <p>(i). Insurance Ombudsman who is available in 12 cities in India. For further details you may visit www.gbic.co.in or www.irdaindia.org. (ii). IRDA's Consumer Affairs department- e-mail: lifecomplaints@irda.gov.in</p>

Age at entry: _____ Sum Assured: _____ Premium Paying term: _____

Mode of premium payment: _____

Annual Premium: _____

End of year	Total premiums paid till end of year	Benefit payable on death / maturity at the end of year				Expenses			
		Guaranteed *	Variable		Total		Commission	All other expenses	TOTAL
			Scenario 1 (6% rate of return)	Scenario 2 (10% rate of return)	Scenario 1	Scenario 2			
1									
2									
3									
5									
7									
10									
15									
25									

* In addition to the benefits given in the column, an Accident Benefit of Rs. 1,00,000 /- will also be available without payment of extra premium in case of death/disability due to accident

** Benefit payable on death after the selected term. If the death occurs due to accident up to age 70 an additional Rs. 1,00,000/- will also be paid.

The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.

Future bonus will depend on future profits and as such is not guaranteed. However, once bonus is declared in any year and added to the policy, the bonus so added is guaranteed.

Benefit Illustration

NAME OF PRODUCT: ***Wealth Plus (Life Insurance Corporation of India)***

KEY FEATURES

IMPORTANT INFORMATION

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1	Aim of policy	A unit linked life insurance policy where the investment risk in the investment portfolio is borne by the policyholder.
2	On whom policy can be taken	Self
3	Eligibility conditions	Minimum Age at entry: 10 years (age last birthday) Maximum Age at entry: 65 years (age nearer birthday)
4	Premium payment mode	Single premium can be paid or premiums may be paid regularly at yearly, half-yearly, quarterly or monthly intervals. For regular premium, premium paying term is 3 years.
5	Policy term	8 or 10 Years
6	Benefits	<ul style="list-style-type: none">• In case of Death, nominee shall receive Sum Assured under basic plan together with Policyholder's Fund Value as death benefit.• On survival till end of policy contract, life assured will receive an amount equal to the Policyholders Fund Value.• If between 18 and 62 years of age, Accident Benefit equal to amount of life cover subject to minimum Rs.50,000 and maximum Rs 50 lakh (all policies with LIC of India and other insurers)
7	Other commitments for policyholder	Annualised premiums shall be payable in multiple of Rs.1000 for other than ECS monthly. For monthly (ECS), the premium shall be in multiples of Rs.500/-.
8	Risk undertaken by policyholder	Value of investment may go up and down as it is linked to the value of shares and other securities traded in the money market and stock market.
9	Investment of money	As long as product is open for sale, premiums received shall be invested in money market. After closure of plan, investments patterns shall include the following funds(1).Government/Government guaranteed securities/Corporate Debt.(2).Short term investment such as money market instruments.(3).Investment in listed equity shares.
10	Determining unit price	Units allotted based on NAV (Net Asset Value) of fund as on the date of allotment. NAV computed on a daily basis in the first 7 years of the policy, or as applicable at end of policy term, subject to a minimum of Rs.10. Ask for further details if you wish to know how the calculation is done.

11	Switching funds	(Not mentioned anywhere. To be mentioned)
12	Policy flexibility	No increase or decrease of benefits will be allowed
13	Returns /Guarantees	Guarantee of highest NAV recorded on a daily basis in the first 7 years of the policy, subject to a minimum of Rs.10. Ask for more details if required.
14	Benefits not payable	In case the life assured commits suicide at any time within one year, no claim for death except to the extent of the policyholders fund value will be entertained.
15	Partial withdrawal	Partial withdrawal is not allowed.
16	Surrender of policy	Policyholder's Fund Value/Monetary value of units as the case may be, shall be payable after 3 years from commencement of policy.
17	Lapsation and grace period	If premiums have not been paid within the grace under the policy, the policy will lapse. Grace period for annual premium- 30 days. Grace period for other modes-15 days.
18	Benefit allowed on policy lapse	Where policies lapse, the policyholder is entitled to one of the following options: a. To revive the policy. b. To continue with the policy only to the extent of risk cover c. To continue with the policy with risk cover and as part of the Fund d. To withdraw completely from the Fund without any risk cover
19	Policy foreclosure	In case of foreclosure/compulsory surrender, Policyholder's Fund Value/monetary value of units as the case may be, shall be payable after the completion of the third policy anniversary.
20	Policy revival	A lapsed policy can be revived during the period of five years from the due date of first unpaid premium. Revival charges: Rs.500. LIC retains the right to accept or deny revival.
21	Free-look provision	If you are not satisfied with the terms and conditions of the policy, you may return the policy within 15 days of receipt of policy. The amount refundable will be value of units in policyholder's fund plus unallocated premium plus policy administration charges less charges @ Rs.0.20 per thousand Sum Assured less actual cost of medical examination and special reports, if any. Ask for further details.
22	Loans	No loan is available under the plan.
23	Complaints	Life Insurance Corporation of India (complete address, name of Grievance Redressal Officer, contact details including e-mail and phone numbers)
24	Escalation of complaint	In case your complaint is not resolved by LIC of India or you are not satisfied with the resolution, you may approach (i). Insurance Ombudsman who is available in 12 cities. For further details you may visit www.gbic.co.in or www.irdaindia.org or (ii) IRDA's Consumer Affairs department –E-mail: lifecomplaints@irda.gov.in . Toll Free Number of Integrated Grievances Call Centre, IRDA:.....

Sum Assured

Premium Payment Mode	Minimum Sum Assured:	Maximum Sum Assured:
1) 3 years premium paying term	5 times the annualized premium.	10 times the annualized premium if age at entry is upto 50 years.
		5 times the annualized premium if age at entry is 51 years and above.
2) Single Premium	1.25 times the single premium.	5 times the Single Premium if age at entry is upto 40 years.
		2.5 times the single premium if age at entry is 41 to 50 years
		1.25 times the Single premium if age at entry is 51 years and above
		Where the minimum Sum Assured is not in the multiples of Rs.5000, it will be rounded off to the next multiple of Rs.5000.

Minimum premium

3 years Premium Paying policies (Other than monthly (ECS) mode)	Rs. [20,000] p.a.
Monthly (ECS) mode	Rs. [2,000] p.m.
Single premium policies	Rs. [40,000] p.a.

Charges/Expenses

1. Premium allocation charges:

Single Premium policies:

Premium Band	Allocation Charge
Up to 4,00,000	5.00%
4,00,001 and above	4.50%

3 year premium paying term:

Premium Band (per annum)	Allocation charge	
	First year	Thereafter
20,000 to 2,00,000	12.00%	2.50%
2,00,001 to 4,00,000	11.75%	2.50%
4,00,001 to 7,00,000	11.50%	2.50%
7,00,001 and above	11.25%	2.50%

2. Charges for risk cover:

Mortality charges

Age	25	35	45	55
Rs.	1.65	2.75	6.85	17.25

Accident Benefit charge

It is the cost of Accident Benefit Rider (if opted for) and will be levied every month at the rate of Rs.0.50 per thousand Accident Benefit Sum Assured per policy year.

3. Other Charges:

(a). **Policy Administration Charge:** Rs.60 per month during the first policy year, Rs.25 per month during the second year and thereafter, from the third year onwards till the end of the policy term Rs.25 per month escalating at 3% p.a. These charges will be deducted on monthly basis

(b). **Fund Management Charge:** This charge is levied as a percentage of the value of assets and shall be appropriated by adjusting the Net Asset Value (NAV) at 1.00% p.a. of Fund Value. This is a charge levied at the time of computation of NAV, which will be done on a daily basis.

(c). **Guarantee Charge:** A charge of 0.35% p.a. of the Fund Value shall be levied for the cost of investment guarantee.

(d). **Bid/Offer Spread:** Nil

(e). **Surrender Charge:** Nil

(f) **Miscellaneous Charge:** Charge levied for revival and alteration within the contract, such as change in mode of payment to higher frequency within the premium paying term decided in the beginning of the contract, Grant of Accident Benefit after issue of the policy etc. Flat charges for revival are Rs.500 and for alteration Rs.250 which will be deducted by cancelling Policyholders Fund Value appropriately and the deduction shall be made on the date of revival/alteration in the policy.

(g) **Service Tax Charge:** As applicable on different charges. Please ask for further details.

LIC has a right to revise charges subject to limits laid down by Insurance Regulatory and Development Authority (IRDA) in this regard. Please ask for full details.

Benefit Illustration

PRODUCT FEATURES :

Name of the Product:	
Unique Identification No	
Amount of Instalment Premium	
Policy Term	
Age	
Premium Paying Term	
Extended term cover	
Funds opted for	
@Mode of Premium Payment /Annual Premium	
Service Tax rate	
Sum Assured	

@ Illustrations for both options to be given

Gross Yield : _____ (Scenario 1: 6% & Scenario 2: 10%-- both scenarios to be illustrated)

Net Yield: _____
(All charges in Rupees)

Policy Year	Annualised Premium	*Fund Value at end of year	Surrender Value	Death Benefit	Expenses		
					Commission	All other expenses	TOTAL
1							
2							
3							
4							
5							
10							

* Inclusive of various charges (as explained elsewhere in this document) and additions to fund, if any by way of interest income.

IN THIS POLICY, THE INVESTMENT RISK IS BORNE BY THE POLICY HOLDER AND THE ABOVE INTEREST RATES ARE ONLY FOR ILLUSTRATION PURPOSE.

I (Name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Marketing officials' Signature:
Company Seal:

Policyholders' Signature:

Place:
Date:

NAME OF PRODUCT: **Forever Life (ICICI Prudential)**

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1	Aim of policy	A regular premium deferred pension plan , which provides life cover during your working years (the Accumulation phase of the policy) and regular pensions once you retire (Annuity phase of the policy).
2	Eligibility conditions	Minimum age: 20 years Maximum age: 60 years
3	Premium payment mode	Premiums: Choose the Sum Assured and Vesting Age (age at which you want to start receiving your pensions). Depending on these as well as your age at entry, we determine your annual premium.
4	Premium Review	The premium for this benefit is guaranteed for five years only from the date of commencement of Policy. The Company reserves the right to carry out a general review from time to time and change the premium.
5	Pre-decided vesting age	Vesting age refers to the chosen retirement age. Choose the date from which you want to receive your pensions. Minimum vesting age: 50 years Maximum vesting age: 70 years
6	Policy term	Policy term refers to the time from when you purchase the policy to the time you retire. Minimum term: 5 years Maximum term: 30 years
7	Sum Assured	Minimum Sum Assured: Rs.50,000
8	Paid-up policy (or surrender of policy)	If the premiums have been paid for at least three consecutive years and any subsequent premium has not been paid within the grace period, the Sum Assured under this Policy shall stand reduced to the paid-up value. Paid up value will be calculated as a proportion of the sum assured which the number of premiums paid bear to the number of premiums payable under the policy. Guaranteed additions already made and vested bonuses will be added to the paid up value of the policy.
9	Benefits	Life cover: Life cover is available for the policy term. It amounts to the Sum Assured along with guaranteed additions and vested bonuses. Annuities: Sum Assured along with guaranteed additions and vested bonuses paid when you retire. Choose how you want to receive your annuities. Your accumulated value would start paying you a regular income in the form of a pension at a frequency chosen by you. The annuity can be received

		<p>monthly, quarterly, half-yearly or annually.</p> <p>5 options of annuity payouts: Choose to receive your annuity out of five annuity options that come with this retirement plan. Ask for details regarding the options available.</p>
10	Add-on riders	<p>Critical Illness Rider: In the event of the Life Assured contracting a critical illness, an additional payment equivalent to the Sum Assured under the rider would be made. This cover is available up to a maximum of 65 years of age. Claims for critical illnesses are not admitted for the first 6 months of the policy. This benefit is available on the basis of the life assured surviving 28 days from such diagnosis.</p> <p>Accident and Disability Benefit Rider: In case of accidental death, the nominee gets an additional Sum Assured under this rider.</p> <ul style="list-style-type: none"> • In case of accidental death while travelling by mass surface transport, the nominee will get twice the Sum Assured under the rider. • In the event of total and permanent disability due to an accident which impairs one's capacity to earn, 10% of the Sum Assured is paid every year for 10 years. <p>The Sum Assured under the riders cannot exceed the base Sum Assured. Ask for more details regarding riders.</p>
11	Commutation of pension	There is an option to commute and receive a lump sum amount up to ¼ of the total of the sum assured /paid up sum, guaranteed additions and vested bonuses as an immediate lump sum, and the balance will be applied to provide a life annuity to the life assured
12	Minimum premium	Rs.6000 per annum
13	Risk undertaken by policyholder	The annuity options and annuity rates are not guaranteed in advance but would be determined at the time of vesting. Please ask for more details regarding conditions relating to annuity.
14	Policy flexibility	Postponement of retirement date (Vesting date) is possible once but should be intimated 6 months before the original vesting date and maybe done only once. Switching of funds is allowed during the postponement.
15	Guaranteed additions	Receive additional sums at the rate of 3.5% per annum compounded on the Sum Assured for the first four years. A paid up policy will not be entitled to guaranteed additions.
16	Benefits not payable	If the Life Assured whether sane or insane commits suicide within one year from the date of issue of this policy, the policy shall be void and the premiums paid will be refunded after deducting the expense incurred by the company for the issue of the policy.
17	Surrender of policy	<p>The policy will acquire a guaranteed surrender value and paid-up value after premiums are paid for three complete policy years.</p> <ul style="list-style-type: none"> • Guaranteed Surrender Values The guaranteed surrender value will be equal to thirty five percent of all premiums paid excluding the first year premium, all extra premiums and premiums for rider benefits. Cash value of guaranteed additions and vested bonuses will be paid along with the guaranteed surrender value. • Non guaranteed Surrender Values The company may allow surrender values at such other rates not less than the Guaranteed Surrender Values specified above ,provided three full years' premiums have been paid. Please ask for more details regarding non-guaranteed surrender values
18	Lapsation and grace period	To be mentioned
19	Policy revival	A policy which has lapsed for non-payment of premium within the days of grace may be revived subject to the application for revival being made within 5 years from the date of first unpaid premium and before the vesting date of the policy.
20	Free-look provision	A period of 15 days from the date of receipt of policy is available to the Policyholder during which the policy can be reviewed. If the investor does not find the policy suitable, the Company will refund the premium after deducting proportionate premium on the period at risk, expenses incurred for medical examination and stamp duty.

21	Vested Bonus	From the 5 th year onwards, an annual compounded percentage of the Sum Assured would be paid. A paid-up policy will not be entitled to bonus in the future.																		
22	Agent	Name of agent: _____ Contact details: _____ Your agent is subject to the Code of Conduct laid down by the Insurance Regulatory and Development Authority under IRDA regulations for agents.																		
23	Complaints	ICICI Prudential (complete address, name of Grievance Redressal Officer, contact details including e-mail and phone numbers)																		
24	Escalation of complaints	In case your complaint is not resolved by ICICI Prudential or you are not satisfied with the resolution, you may approach (i) Insurance Ombudsman who is available in 12 cities. For further details you may visit www.gbic.co.in or www.irdaindia.org or (ii) IRDA's Consumer Affairs department –E-mail: lifecomplaints@irda.gov.in																		
25	Benefit illustration	<p>Age at entry: _____ Policy Term : _____</p> <p>Annuity Frequency:</p> <table border="1" data-bbox="451 762 1534 1039"> <thead> <tr> <th data-bbox="451 762 979 829">Investment Returns</th> <th data-bbox="979 762 1227 829">@6% p.a.</th> <th data-bbox="1227 762 1534 829">@ 10% p.a.</th> </tr> </thead> <tbody> <tr> <td data-bbox="451 829 979 865"><i>Guaranteed Sum Assured</i></td> <td data-bbox="979 829 1227 865"></td> <td data-bbox="1227 829 1534 865"></td> </tr> <tr> <td data-bbox="451 865 979 900"><i>Accumulated Guaranteed Additions</i></td> <td data-bbox="979 865 1227 900"></td> <td data-bbox="1227 865 1534 900"></td> </tr> <tr> <td data-bbox="451 900 979 968"><i>Estimated Accumulated Bonus (Non-guaranteed)</i></td> <td data-bbox="979 900 1227 968"></td> <td data-bbox="1227 900 1534 968"></td> </tr> <tr> <td data-bbox="451 968 979 1003"><i>Estimated Total Amount At Vesting</i></td> <td data-bbox="979 968 1227 1003"></td> <td data-bbox="1227 968 1534 1003"></td> </tr> <tr> <td data-bbox="451 1003 979 1039"><i>Estimated Annuity Amount</i></td> <td data-bbox="979 1003 1227 1039"></td> <td data-bbox="1227 1003 1534 1039"></td> </tr> </tbody> </table> <p>(Mention annual guaranteed addition)</p> <p>(Mention about annual bonuses)</p>	Investment Returns	@6% p.a.	@ 10% p.a.	<i>Guaranteed Sum Assured</i>			<i>Accumulated Guaranteed Additions</i>			<i>Estimated Accumulated Bonus (Non-guaranteed)</i>			<i>Estimated Total Amount At Vesting</i>			<i>Estimated Annuity Amount</i>		
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<i>Estimated Annuity Amount</i>																				

NAME OF PRODUCT: **Family Care First (Bajaj Allianz Life Insurance Company Ltd)**

Type of product: **Health Insurance**

KEY FEATURES

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1	Aim of policy	Family Care First is a hospitalisation plan meant for the family.		
2	Term of policy	3 years with a provision for renewal.		
3	On whom policy can be taken	Only self and family (dependent children and parents). All the life assureds covered under the policy are referred to as Member(s). The proposer or his/her spouse, if included, who so ever is of higher age shall be referred to as Primary Member and all other life assureds as dependent Members. Children of the Primary Member shall be covered provided they are economically dependent on parent(s) and are not married.		
4	Eligibility	ENTRY AGE	Minimum	Maximum
		Primary Member and Spouse of Primary Member	18 years	56 years for a new policy 50 years if health critical illness rider is opted for 71 years for a renewed policy
		Parents		68 years for a new policy 71 years for a renewed policy
		Children	3 months	18 years
5	Premium & discounts	15% premium discount on every renewal.		
6	No claim bonus	No claim bonus in the form of increase in sum assured @5% every year subject to a maximum increase of 25%.		
7	Maximum Maturity Age	This is the age at which the cover expires. 74 years for Primary Member, spouse of Primary Member and Parents 65 years if Health Critical Illness rider is opted for 21 years for children		
8	Renewal	<ul style="list-style-type: none"> The policy can be renewed within 30 days after the expiry of the current policy term at the premium rates and terms & conditions prevailing at the time of renewal. On every renewal, where renewal occurs within 30 days after the expiry of the previous policy term, a 15% discount will be provided on the premium applicable to the new policy. The discount rate might change in future subject to IRDA (Insurance Regulatory and Development Authority) approval. Right to renew the policy shall expire at the end of 30 days after the expiry of the previous policy term. 		
9	Lapsation and grace period	If any installment premium is not received in full by the due date, a grace period of 15 days is allowed. If premium is not received within the grace period, then the policy will lapse without acquiring any surrender value or paid up value. If hospitalisation of the Member(s) occurs during this grace period, the policy would be treated as in force and unpaid premium due as at the date of payment would be deducted from any benefit payable.		

10	Policy revival	<p>A lapsed policy may be revived within 30 days of the due date of the first unpaid premium subject to medical examination, if required, at the cost of the policyholder and payment of outstanding premiums.</p> <p>The revival of the policy may be on the terms then prevailing rather than those that applied at the policy commencement date or at subsequent renewal date. If the policy is not revived within 30 days from the due date of first unpaid premium, then at the expiry of the 30 days, the policy shall be terminated without any residual/ surrender value.</p>
11	Sum Assured	<p>Minimum Sum Assured: Rs. 1 lac</p> <p>Maximum Sum Assured: Rs. 10 lacs</p>
12	Key Benefits	<ul style="list-style-type: none"> • Hospitalisation Cover • Day Care Treatment for 125 day care procedures • Pre-Hospitalisation and Post-Hospitalisation Benefit • Reimbursement of Ambulance expenses • Choice to select Health Critical Illness rider <p>Ask for full details about the coverage including the limits of cover.</p>
13	Cashless service	<ul style="list-style-type: none"> • Cashless facility offered. • Cash Less Services (CLS) will help you avail the hospitalisation benefits without any advance payment. • Third Party Administrators (TPA) of the Company facilitates the Cash Less Services. <p>Ask for complete list of hospitals included in the network</p>
14	Policy exclusions	<p>Hospitalisation and hospital services not recommended and approved by a doctor; Expenses which are not actual and medically necessary; Treatment for weight reduction or weight improvement;</p> <p>The above are only illustrative. Please ask for the complete list of policy exclusions and go through them carefully.</p> <p>Also, ask for the list of illnesses/treatment not covered during the first year of the policy.</p>
15	Free-look provision	<p>Within 15 days from the date of receipt of the policy, You have the option to review the terms and conditions and return the policy, if You disagree to any of the terms and conditions.</p> <p>You will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred on medical examination and stamp duty charges.</p>
16	Agent	<p>Name of agent: _____ Contact details: _____</p> <p>Your agent is subject to the Code of Conduct laid down by the Insurance Regulatory and Development Authority under IRDA regulations for agents.</p>
17	Complaints	In case you want to complain, please approach LIC office (name of officer and contact details)
18	Escalation of complaints	<p>In case your complaint is not resolved by Bajaj Allianz Life Insurance Company Limited or you are not satisfied with the resolution, you may approach</p> <p>(i). Insurance Ombudsman who is available in 12 cities in India. For further details you may visit www.gbic.co.in or www.irdaindia.org. (ii). IRDA's Consumer Affairs department- e-mail: lifecomplaints@irda.gov.in</p>
19	Illustration	<p>if You opt for a sum assured of Rs. 5 lacs for Your family, You and Your family together can avail up to Rs. 5 lacs every year to meet</p> <p>Your hospitalisation expenses, subject to limits on reimbursement of expenses, waiting period and exclusions.</p>