

Your well-being will be my responsibility. Always.

PNB MetLife

Mera Jeevan Suraksha Plan

Individual, Non-Linked, Non-participating, Pure Risk Premium Life Insurance Plan
Product UIN: 117N102V02



Life is unpredictable. While you have dreams for your family's future, you must plan ahead to ensure that those dreams are protected and fulfilled. **PNB MetLife Mera Jeevan Suraksha Plan** is a solution that offers you the choice – to provide for regular income or a lump sum payout – to secure your family's dreams in case you are not around. You can opt to cover your spouse in the same plan and also have the option to choose return of premiums on survival[^] till the end of the policy term, making this a truly flexible offering.

PLAN BENEFITS

KEY BENEFITS

Choose your protection against Death or Terminal Illness			
Benefit Option 1 Lumpsum	Benefit Option 2 Life Partner	Benefit Option 2 Life Partner	Benefit Option 2 Life Partner
Lumpsum Payout	Lumpsum Payout for self and for spouse [^]	<ul style="list-style-type: none">• Level monthly income for 10 years• Immediate payment of lumpsum (equal to 100 times chosen income)	<ul style="list-style-type: none">• Increasing monthly income for 10 years• Immediate payment of lumpsum (equal to 100 times chosen income)
Secure your family's future		Get double protection Monthly income PLUS 100 times of monthly income as lumpsum	

Additional Benefits

Opt to get your money back in case of survival

Choose 'With Return of Premiums' option and get your premiums back - on survival till maturity[^].

KEY FEATURES

FAMILY PROTECTION

Decide your legacy and protect your family*

- Choose single / multiple nominees
- Select percentage entitlement to each nominee

Save Tax

Avail tax benefits on premiums paid & benefits received, as per prevailing tax laws

**Nomination in accordance with Section 39, please refer extract provided at the end of the sales literature and with your policy document*

^'With Return of Premiums' option and cover for spouse under Benefit Option 2 will be available on payment of additional premiums

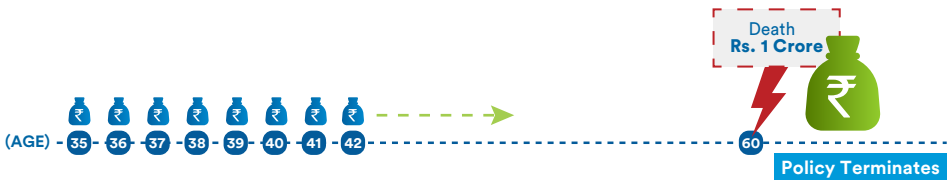
HOW DOES THE PLAN WORK?

Case I

Ankur, 35 years old, non smoker, chooses policy term of 30 years. He opts for:

1	Benefit Option Option 1 - Lump sum	Death/Terminal illness cover of Rs. 1 Crore
2	Additional Benefit With Return of Premiums	Annualized premium: Rs. 27,700

As part of the **Family Protection Benefit**, Ankur nominates his wife for 50% share of the total death benefit and the remaining is split equally between his two children (25% for each child).



- If 'with Return of Premiums' option is not chosen, annual premium would be Rs. 14,900
- Premiums are exclusive of taxes and assuming life assured is in good health
- The policy terminates after payout of death or terminal illness benefit, whichever is earlier
- In case Ankur survives till maturity, he gets back all premiums paid (excluding extra premiums and taxes)

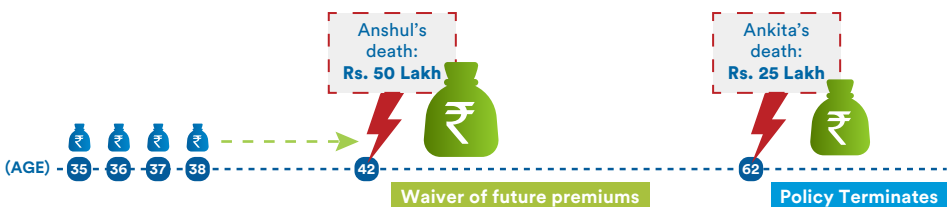
Please refer complete sales brochure before concluding the sale

Case II

Anshul, 35 years old, non smoker, chooses policy term of 30 years. He decides to his wife, Ankita (also 35 years old) in the same plan. He opts for:

1	Benefit Option Option 2 - Life Partner	Death/Terminal illness cover For self: Rs. 50Lakh For self spouse: Rs. 25 Lakh
2	Additional Benefit None	Annualized premium: Rs. 15,778/-

As part of the **Family Protection Benefit**, Anshul nominates his daughter for 50% share of the total death benefit and his son for 50%



- If 'with return of premiums' option is chosen, annual premium would be Rs 29,759
- If second life's death/terminal illness occurrence precedes first life, Rs 25 lakh will be payable immediately, policy will continue with reduced annual premiums of Rs 14,900, with Rs 50 lakh being payable on subsequent death or diagnosis of terminal illness of first life
- Premiums are exclusive of taxes & assuming I assured is in good health
- The policy terminates after payout of death/terminal illness benefit (whichever is earlier), in respect of both lives during the policy term

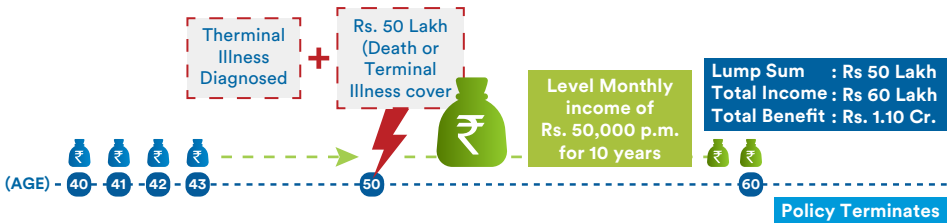
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Case III

Vaani, 40 years old, non smoker, chooses policy term of 30 years. She opts for :

1	Benefit Option Option 3 - Fixed Income	Monthly income: Rs. 50,000 Death of Terminal Illness cover: 100 times of monthly income (Rs. 50 Lakh)
2	Additional Benefit With Return of Premiums	Annualized premium: Rs. 30,580/-

As part of the **Family Protection Benefit**, Vaani nominates her mother for 40% share of the total death benefit, her daughter for 30% and her husband for 30%



- If 'with return of premiums' option is not chosen, annual premium would be Rs 16,060
- Premiums are exclusive of taxes and assuming life assured is in good health
- The policy terminates after payment of last installment of monthly income. In case Vaani survives till maturity, she gets back all premiums paid (excluding extra premiums and taxes)

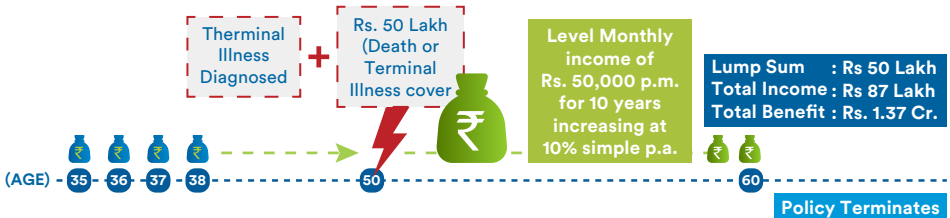
Please refer complete sales brochure before concluding the sale

Case IV

Rahul, 35 years old, non smoker, chooses policy term of 30 years. He opts for:

1	Benefit Option Option 4 - Increasing Income	Monthly income: Rs. 50,000 Death of Terminal Illness cover: 100 times of monthly income (Rs. 50 Lakh)
2	Additional Benefit None	Annualized premium: Rs. 16,851/-

As part of the **Family Protection Benefit**, Rahul nominates his mother for 50% share of the total death benefit and his wife for 50%



- If 'with return of premiums' option is chosen, annual premium would be Rs 31,510
- Premiums are exclusive of taxes and assuming life assured is in good health
- The policy terminates after payment of last installment of monthly income

Please refer to the complete sales brochure before concluding the sale

PLAN AT A GLANCE

BENEFIT OPTION

Option 1	Lump sum
Option 2	Life partner
Option 3	Fixed income
Option 4	Increasing income

Product Specification	Minimum	Maximum
Age at entry (Years)*	18	65
Age at maturity (Years)*	28	80
Policy Term (Years)	10	40 (30, if 'with return of premiums' option is chosen)
Premium Paying Term (PPT) (Years)	Regular pay	
Premium Payment modes	Yearly / Half-yearly / Monthly**	
Annualized Premium (Rs.)	3885	No limit, subject to maximum Sum Assured
Basic Sum Assured (Rs.)	25,00,000	No limit, subject to underwriting

Only for Option 3 – Fixed Income & Option 4 – Increasing Income

Income payout term (years)	10
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*All references to age are as on age last birthday

**Monthly mode is available for Standing Instruction/direct debit options (including ECS, ACH)

BENEFITS IN DETAIL

DEATH OR TERMINAL ILLNESS BENEFIT

Death or Terminal Illness Benefit shall be payable according to the benefit option chosen by policyholder at inception. Benefit option, once chosen, cannot be altered during the term.

OPTION 1 – LUMP SUM

At inception, you have to choose the lump sum payable immediately on first occurrence of Death or diagnosis of Terminal Illness of the life assured during the policy term. This lump sum amount is equal to Sum Assured on Death.

OPTION 2 – LIFE PARTNER

Both the Policyholder (the first life) and his/her spouse (the second life) are covered.

At inception, you have to choose the lump sum payable immediately on first occurrence of Death or diagnosis of Terminal Illness of the first life during the policy term. The cover to the Second life shall be equal to 50% of the lumpsum amount chosen for the first life, subject to a maximum of Rs. 1 Crore.

The lump sum amount payable in respect of each life is equal to Sum Assured on Death in respect of either life.

The following table summarizes the death or terminal illness benefit under different scenarios in this option:

<p>On first occurrence of death or diagnosis of terminal illness for the first life</p>	<ul style="list-style-type: none"> ● Sum Assured on Death in respect of first life is payable as a lump sum ● The policy continues with future premium being waived ● On subsequent occurrence of death or diagnosis of terminal illness of the Second life, the Sum Assured on Death in respect of Second Life is paid. ● The policy terminates with the payment of this amount.
<p>On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,</p>	<ul style="list-style-type: none"> ● Sum Assured on Death in respect of second life is payable as a lump sum ● The policy shall continue with reduced premiums with respect to First life ● On subsequent occurrence of death or diagnosis of terminal illness of the first life, the Sum Assured on Death in respect of first Life is paid. ● The policy terminates with the payment of this amount.
<p>On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously</p>	<ul style="list-style-type: none"> ● Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated.

Note :

- Once Option 2 – Life partner is chosen the policyholder cannot discontinue the coverage of the particular life, unless it is due to the events as mentioned above.
- Option 2 – Life partner shall only be available where the Basic Sum Assured of First Life is greater than or equal to Rs. 50 lakhs.
- Cover for second life would be available upon payment of additional premiums.

OPTION 3 – FIXED INCOME

At inception, you have to choose the Monthly Income amount. On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death is equal to lump sum amount (equal to 100 times of Monthly Income chosen at the time of inception) payable immediately plus fixed Monthly Income payable over 10 years (120 months) in installments, where the first installment of monthly income will be payable one month from date of death of the life assured.

The policy terminates with the payment of the last installment of Monthly Income.

OPTION 4 – INCREASING INCOME

At inception, you have to choose the Monthly Income amount. On first occurrence of Death or diagnosis of Terminal Illness, Sum Assured on Death shall be payable. Sum Assured on Death is equal to lump sum amount (equal to

100 times of Monthly Income chosen at the time of inception) payable immediately plus increasing Monthly Income payable over 10 years (120 months) in installments increasing at 10% simple per annum, where the first installment of monthly income will be payable one month from date of death of the life assured.

The policy terminates with the payment of the last installment of Monthly Income.

For Option 1 – Lump Sum, Option 3 – Fixed Income, and Option 4 – Increasing Income

Sum Assured on Death shall be defined as higher of

- 10 times the Annualized Premium
- Basic sum assured
- 105% of total premiums paid upto the date of death or diagnosis of terminal illness.

For Option 2 – Life Partner

Sum Assured on Death in respect of first life shall be defined as Higher of

- 10 times the Annualized Premium in respect of first life
- Basic sum assured in respect of first life
- 105% of total premiums paid in respect of first life, upto the date of death or diagnosis of terminal illness.

Sum Assured on Death in respect of second life shall be defined as Higher of

- 10 times the Annualized Premium in respect of second life
- Basic sum assured in respect of second life
- 105% of total premiums paid in respect of second life, upto the date of death or diagnosis of terminal illness.

Where Basic Sum Assured is the absolute amount to be paid on death and is equal to “Lump Sum” amount payable immediately plus Total Monthly Income (if any) payable over 120 months on first occurrence of death or diagnosis of Terminal Illness

Please refer section 'Terms and conditions' for the details of terminal illness

ADDITIONAL BENEFIT

RETURN OF PREMIUMS

If you choose the 'With Return of Premiums' option, then on survival till maturity of the policy, you will receive maturity benefit which is equal to the sum assured on maturity. This option is available on payment of additional premiums.

MATURITY BENEFIT

Maturity benefit is payable only if 'with Return of Premiums' option is chosen. Maturity benefit is equal to sum assured on maturity.

For Option 1 - Lump sum, Option 3 - Fixed income, and Option 4 - Increasing income, Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity, which is 100% of total premiums paid.

For Option 2 Life partner, the following table summarizes the maturity benefit under different scenarios:

On survival of both lives till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of both lives, which is the absolute amount of benefit guaranteed to be paid on maturity and is equal to 100% of total premiums paid in respect of both life cover.
In case of death or diagnosis of terminal illness of the First Life, and survival of Second Life till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of the Second Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to 100% of total additional premiums paid (including premiums which are waived and paid by the insurance company) for Second Life cover.
In case of death or diagnosis of terminal illness of the Second Life, and survival of First Life till maturity	<ul style="list-style-type: none">Sum Assured on Maturity in respect of the First Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to 100% of total premiums paid for First Life cover.

The total premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

No maturity benefit will be paid under 'without Return of Premiums' option.

The Policy terminates with the payment of maturity benefit.

NON - FORFEITURE BENEFITS

SURRENDER BENEFIT

Surrender benefit is payable only if 'with Return of Premiums' option is chosen. If all installment premiums have been paid for at least first two consecutive policy years, the policy shall acquire a surrender value.

The policy will be terminated once it is surrendered. The surrender value payable shall be higher of guaranteed surrender value and special surrender value as given below:

Guaranteed Surrender Value (GSV) = GSV Factor multiplied by Total premiums paid.

The total premiums paid considered in calculation of GSV are premiums excluding tax and underwriting extra premiums paid, if any.

Option 2- Life partner: The total premiums paid with respect to each life considered in calculation of GSV are premiums with respect to each life excluding tax, rider premium and underwriting extra premiums paid, if any.

Special Surrender Value (SSV) is calculated as Maturity Paid-up Sum Assured x SSV factor, Where Maturity Paid-up Sum Assured for,

- Without Return of Premiums: zero
- With Return of Premium (For Option 1 – Lump sum, Option 3 – Fixed income, and Option 4 – Increasing income): The absolute amount of benefit guaranteed to be paid on maturity, which is 100% of total premiums paid.
- With Return of Premiums (For Option 2- Life partner): The absolute amount of benefit guaranteed to be paid on maturity with respect to each life, which is 100% of total premiums paid (including premiums which are waived and paid by us or the insurance company if any) with respect to each life

The applicable surrender value factors vary according to the policy term and policy year of surrender.

PAID-UP BENEFITS

If a policy has acquired a non-zero surrender value and no future installment premiums are paid, the policy will continue as a paid up policy with reduced benefits, however the policyholder shall have the option to surrender the policy.

Paid-up policy is a default non forfeiture benefit. Such Paid-up policies can be revived within five (5) years from the due date of first unpaid premium by payment of all due installment premiums together with interest, at prevailing rate of interest. Once Policy becomes Paid-up and is not revived till the end of the revival period it will continue to be in Paid-up status.

The benefits to be paid in case of Paid-up policies are as follows.

DEATH OR TERMINAL ILLNESS BENEFIT

For **Option 1 – Lump sum**

Paid-Up Sum Assured on Death is payable, where paid-up sum assured on death is defined as:

Sum Assured on Death * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term).

The policy terminates with the payment of this claim amount.

For Option 2 – Life partner

<p>On first occurrence of death or diagnosis of terminal illness for the first life</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Death in respect of first life is payable as a lump sum where paid-up sum assured on death is defined as, Sum Assured on Death in respect of first life * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term) ● On subsequent occurrence of death or diagnosis of terminal illness of the Second life, paid – up Sum Assured on Death in respect of Second Life is paid and the policy terminates
<p>On first occurrence of death or diagnosis of terminal illness for the second life preceding the first life,</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Death in respect of second life is payable as a lump sum where paid-up sum assured on death is defined as, Sum Assured on Death in respect of second life * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term) ● On subsequent occurrence of death or diagnosis of terminal illness of the first life, paid – up Sum Assured on Death in respect of first Life shall be payable and the policy terminates
<p>On first occurrence of death or diagnosis of terminal illness of both the lives simultaneously</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Death in respect of both the first life and the second life will be paid as lump sum and the policy is terminated.

For Option 3 – Fixed income and Option 4 – Increasing income

Paid-Up Sum Assured on Death is payable, which is equal to Sum Assured on Death * (Number of Installment Premiums paid/ Number of Installment Premiums payable during the Premium Payment Term).

Paid-Up Sum Assured on Death is defined as

- 10 times the Annualized Premium * (t / n)
- Paid-Up Basic sum assured which is the “Lump Sum * (t / n)” amount payable

immediately plus Total Monthly Income * (t / n) payable over 120 months on first occurrence of death or diagnosis of Terminal Illness.

- 105% of total premiums paid up to the date of death.

Where, “t” refers the Number of Installment Premiums paid and “n” refers the Number of Installment Premiums payable during the Premium Payment Term. The policy terminates with the payment of the last installment of Monthly Income.

MATURITY BENEFIT

Paid – up sum assured on maturity is payable as Maturity benefit.

Maturity benefit is payable only if ‘with Return of Premiums’ option is chosen.

For Option 1 – Lump sum, Option 3 – Fixed income, and Option 4 – Increasing income, Paid - up Sum Assured on Maturity is the absolute amount of benefit guaranteed to be paid on maturity, which is 100% of total premiums paid till the policy becomes paid-up.

For Option 2 – Life partner

<p>On survival of both lives till maturity</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Maturity in respect of both lives, which is the absolute amount of benefit guaranteed to be paid on maturity and is equal to 100% of total premiums paid in respect of both life cover till the policy becomes paid-up
<p>In case of death or diagnosis of terminal illness of the First Life, and survival of Second Life till maturity</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Maturity in respect of the Second Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to 100% of total additional premiums paid (including premiums which are waived and paid by insurance company) for Second Life cover till the policy becomes paid-up
<p>In case of death or diagnosis of terminal illness of the Second Life, and survival of First Life till maturity</p>	<ul style="list-style-type: none"> ● Paid – up Sum Assured on Maturity in respect of the First Life, which is the absolute amount of benefit guaranteed to be paid on maturity, and is equal to 100% of total premiums paid for First Life cover till the policy becomes paid - up

The total premiums paid are the premiums excluding taxes and extra premiums paid, if any.

The Policy terminates with the payment of maturity benefit.

Paid up Sum Assured on Maturity is zero if 'without Return of Premiums' option is chosen.

OTHER BENEFITS

SPECIAL BENEFITS FOR WOMEN

The policy also offers special premium rates for a female life assured.

FLEXIBLE PREMIUM PAYMENT MODES & MODAL FACTORS

You may elect to pay premiums by Yearly, Half Yearly, or Monthly mode subject to the minimum annualized premium under each mode.

Modal factors on annualized premium will be applicable as per the table below:

Premium Paying Mode	Modal Factor
Half Yearly	0.5131
Monthly	0.0886

Alteration between different modes of premium payment is allowed at any Policy Anniversary on request.

BENEFITS FOR HIGHER SUM ASSURED

Special premium rates will be offered upon choosing higher sum assured, depending on sum assured slabs. The available sum assured slabs are Rs. 25 lakhs – Rs. 49.99 lakhs, Rs. 50 lakhs – Rs. 99.99 lakhs, Rs. 1 crore – Rs. 1.99 crore, Rs. 2 crore and above.

LOANS

There is no policy loan available in this plan.

GRACE PERIOD

If premiums are not paid on their due dates, a grace period of 30 days (15 days for monthly mode) from the due date of unpaid premium will be allowed for payment of premium without interest. During the grace period the policy shall continue to be in force for all the insured events.

PREMIUM DISCONTINUANCE

In case of 'Without Return of Premiums' option, if due Installment Premium is not paid in full within the Grace Period, then the Policy shall Lapse and the insurance cover will cease.

In case of 'With Return of Premiums' option, if the installment premiums for first two consecutive policy years are not paid in full, the policy lapses at the end of

the grace period and the risk cover will cease immediately.

REVIVAL

A lapsed policy may be revived, during the Policy Term, within a Revival Period of five years from the date of first unpaid premium by submitting proof of continued insurability as per Board approved underwriting policy and making the payment of all due premiums together with interest payment at such rate as may be prevailing at the time of the payment.

The rate of interest is calculated as the 10 Year G-Sec rate plus 100 basis points, rounded up to the nearest 50 basis points. The Company will review the rate on an annual basis in April based on the prevailing G-Sec rate. However, under special circumstances where G-Sec rate changes in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, the company shall review the rate based on the prevailing G-Sec rate.

This formula will be reviewed annually and only altered subject to prior approval of IRDA of India. Currently, the Company charges 7.5% p.a. interest on revivals. Please contact us to know the prevailing rate of interest for revival of policies.

Revival of the policy is subject to Board approved underwriting policy. A surrendered policy cannot be revived.

TERMINATION

The Policy will be terminated on the earliest of the following:

- The date on which the Benefits payable on Surrender are settled under the Policy.
- At the expiry of revival period, when the Policy has not been revived and provided the said Policy has not acquired any Paid-Up Value
- On payment of the Death Benefit, Terminal Illness Benefit, or Maturity Benefit (only if 'with return of premiums' option is selected), whichever is applicable

TERMS AND CONDITIONS

FREE LOOK PERIOD

Please go through the terms and conditions of your Policy very carefully. If you have any objections to the terms and conditions of your Policy, you may return the Policy by giving a signed written notice to us, stating the reasons for cancellation, within 15 days (30 days for distance marketing) from the date of receiving your Policy and you will be entitled to a refund of the installment premiums paid, subject to a deduction of proportionate risk premium for the period of cover, stamp duty charges and/or the expenses incurred on medical examination (if any).

TAX BENEFITS

Tax benefits under this plan are available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the premiums paid and proceeds received under the policy.

SUICIDE EXCLUSIONS

If the Life Assured's death is due to suicide within 12 months from the date of commencement of risk or from date of revival of the policy, the Nominee or beneficiary of the policy will be entitled to at least 80% of the total Premiums paid under the Policy till the date of death or the Surrender Value available as on the date of death, whichever is higher, provided the Policy is in Inforce Status.

NOMINATION

Nomination shall be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. Nomination of this Policy is not applicable if the Policy has been effected under Section 6 of the Married Women's Property Act 1874.

ASSIGNMENT

Assignment shall be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time. Assignment of this Policy is not applicable if the Policy has been effected under Section 6 of the Married Women's Property Act 1874.

TERMINAL ILLNESS

Terminal Illness is defined as an advanced or rapidly progressing incurable disease where, in the opinion of two independent medical practitioners' specializing in treatment of such illness, life expectancy is no greater than twelve months from the date of notification of claim. The terminal illness must be diagnosed and confirmed by independent medical practitioners' specializing in treatment of such illness registered with the Indian Medical Association and the diagnosis of Terminal Illness should be approved by the Company. The Company reserves the right for independent assessment. Terminal Illness due to AIDS is excluded. The policy terminates with the payment of terminal illness benefit.

The definition of medical practitioner will be in line with Guidelines on Standardization in Health Insurance, and as defined below:

A Medical Practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical

Practitioner shall not include: a) A close relative of the policyholder; or b) A person who resides with the policyholder; or c) A person covered under this Policy.

ABOUT PNB METLIFE

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India. PNB MetLife has as its shareholders MetLife International Holdings LLC (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.

PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

For more information, visit www.pnbmetlife.com

EXTRACT OF SECTION 41 OF THE INSURANCE ACT, 1938, AS AMENDED FROM TIME TO TIME STATES

- (1.) In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- (2.) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

FRAUD AND MISREPRESENTATION

Treatment will be as per Section 45 of the Insurance Act, 1938 as amended from time to time.

- Please read this Sales brochure carefully before concluding any sale.
- This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. The detailed Terms and Conditions are contained in the Policy Document.

Upgrading lives through **our CSR initiatives** that focus on women empowerment and environmental conservation.



Girl Child Education
Supporting the education of **1388** girls in UP and Punjab



Health and Hygiene Awareness
Supporting **4800+** adolescent girls in West Bengal



Financial Independence for Women
Supporting the vocational training of **3000+** woman in UP



Environmental Sustainability
Planting and nurturing trees in eco-sensitive areas in Uttarakhand, Karnataka, Maharashtra and Delhi NCR

TO KNOW MORE



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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!

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