

**POLICY INFORMATION**

Application Number	:	Village / City	:
Gram Panchayat	:	District	:
Policy Number	:	State	:

Policy Issue Date	:	Policy Term	: 15 Years
Policy Maturity Date	:		
Annual Policy Premium	: Rs.	Mode of Payment	:
Instalment Premium	: Rs.	Modal Loading Factor	: %

Life Insured:	Issue Age:
	Gender:
Father / Husband:	
Nominee:	
Appointee:	
<i>(in case nominee is a minor)</i>	

**BENEFIT INFORMATION**

	<b>Sum Assured</b>	<b>Annual Policy Premium</b>
Base Policy	: Rs.	: Rs.
Accidental Death Rider	: Rs.	: Rs.
<b>Total</b>	: Rs.	: Rs.

**Partial Refund of Premium Percentage**

Policy completed years												
3	4	5	6	7	8	9	10	11	12	13	14	15
20%	30%	40%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%

Authorised Signatory

**PLEASE READ THIS POLICY DOCUMENT CAREFULLY**

## General

In this contract, “you” or “your” will refer to the owner of this policy and “we”, “us”, “our”, “insurer” or “the company” will refer to Birla Sun Life Insurance Company Limited, or any of its successors.

### Free Look Period

You have the option to cancel your policy within 30 calendar days from receipt of this policy document by giving us, in writing, the reason for your cancellation. In such a case, we will refund the premium paid, provided:

- your written notice for cancellation, together with the entire policy contract, has been received by us; and
- we have not received the claim intimation.

### Definitions

- “*policy issue date*” is the date on which this policy becomes effective as shown in Your Policy Details.
- “*policy year*” is the period of twelve calendar months measured from the policy issue date.
- “*policy maturity date*” is the date on which the policy expires, as shown in Your Policy Details.
- “*modal loading factor*” is a factor which is multiplied to the annual premium to arrive at the installment premium.

Additional definitions are given in the policy document.

## Policy Provisions

### Policy Premium

Your Policy Details shows the instalment policy premium, the number of years for which this instalment policy premium is payable by you and the mode of payment you have selected.

### Grace Period

If you are unable to pay the policy premium by the due date, you will be given a grace period of 180 days. During this period all coverages under the policy will continue. In the event of claim arising before expiry of the grace period, the claim proceeds will be reduced by unpaid premiums.

### Policy Lapse

If we do not receive all due policy premiums by the end of the grace period, this policy will be deemed to have lapsed from the date when the first unpaid premium was due and all coverages will cease immediately.

### Revival

You will have two years from the lapse date to revive your policy. To revive your policy you must pay all due and unpaid policy premiums till date with interest of 1% per month on unpaid premiums along with a fresh declaration of health as evidence of insurability satisfactory to us with respect to the Life Insured and our decision on the same shall be considered as final.

In case the policy is not revived and provided all due premiums for the first two policy years have been paid in full, this policy will continue on a Paid-Up basis. Otherwise, the policy will be terminated without value.

### Paid-Up Basis

If premiums have been paid in full for the first two policy years, you will have the option to continue the policy on paid-up basis. In such case, the Sum Assured will be reduced to equal the original Sum Assured multiplied by the ratio of (a) premiums paid till date over (b) total premiums payable during the Policy Term.

### Termination of the Policy

The policy will terminate on the earliest of:

- (a) the date we confirm your surrender request; or
- (b) the date of maturity; or
- (c) the date of death of the Life Insured; or
- (d) as per Revival provision.

### Other Provision

The total sum assured under all policies for the life insured shall not exceed Rs 50,000.

## Policy Benefit Provisions

### Death Benefit

On death of the Life Insured and provided the policy is still in effect, we will pay the Sum Assured to the nominee.

### Maturity Benefit

On the maturity date and provided the policy is still in effect, we will refund all premiums (excluding premiums for riders) paid towards this policy.

### Surrender Benefit

Provided all policy premiums due in the first two policy years have been paid in full, you may surrender this policy to us at any time after three complete policy years. In such case, you will receive all premiums (excluding premiums for riders) paid towards this policy multiplied by the Partial Refund of Premium Percentage shown in Your Policy Details.

### Policy Loan

No policy loan is available under this policy.

## Rider Provisions

The Rider provisions only apply if you have selected the Accidental Death Rider as shown in Your Policy Details.

Upon the “accidental death” of the Life Insured provided the rider is in effect, we will pay the Accidental Death Rider Sum Assured to the nominee.

“Accidental Death” means – Traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes; and occurs within six months of the trauma; but does not result from any of the causes listed in the exclusions for the Accidental Death Rider.

The sum assured under the rider shall not exceed the sum assured under the base product.

### Exclusions for the Accidental Death Rider

We will not pay the Accidental Death Rider Sum Assured if the death is a direct or indirect result of any of the following:

- (a) Suicide or self inflicted injury, whether the Life Insured is medically sane or insane.
- (b) War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- (c) Service in the armed forces, or any police organization, of any country at war or service in any force of an international body.
- (d) Committing an assault, a criminal offence, an illegal activity or any breach of law.
- (e) Taking or absorbing, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than the Policy Owner or the Life Insured.
- (f) Body or mental infirmity or any disease.
- (g) Participation in aviation other than as a fare paying passenger in an aircraft which is authorised by the relevant regulations to carry such passengers between established aerodromes.

### Termination of the Accidental Death Rider

The Accidental Death Rider will terminate on the earliest of:

- (a) the date policy is terminated; or
- (b) the date the policy is continued on a Paid-Up basis.

## General Provisions

### Contract

Your contract includes this policy document, the application for the policy and any amendments agreed upon in writing after the policy is issued. The contract also includes declaration of health given by the policy owner in respect of life insured, written statements and answers furnished as evidence of insurability. We are bound only by statements that are part of the contract. Only our authorized officers can agree to any change in the contract and then only in writing

This contract does not provide for participation in the distribution of profits or surplus declared by us.

### Currency and Place of Payment

Indian Rupee (INR) is the currency of this policy. All payments to or by us will be in accordance with the prevailing Exchange Control regulations and other relevant laws and regulations of India.

### Assignment

You (assignor) may assign this policy to any party (assignee) by filing a written notice along with the policy contract, in the presence of a witness, at any of our servicing offices. The assignment would either be endorsed on the policy contract or documented by a separate instrument and in either case signed by the assignor, stating specifically the fact of assignment. We will not express any opinion on the validity or legality of the assignment. Only the entire policy can be assigned. Any assignment shall automatically cancel a nomination except an assignment in our favor.

### Nomination

You may at any time before the policy matures for payment, nominate a person or persons to receive the benefit payable under the Death Benefit provision. You may also appoint any person, who is a major to receive the death proceeds on behalf of the nominee during the nominee's minority. We will not recognize a nomination or change in nomination until we receive your notice in writing in the prescribed format at our Servicing Office. We will not express any opinion on the validity or legality of the nomination.

If no nominee is alive at the time of death of the Life Insured, the Life Insured's estate shall be deemed to be the nominee.

Nomination made under this provision is as per Section 39 of the Insurance Act, 1938.

### Claim Procedures

Documents required to settle a death claim are:

- This policy document;
- The Death Certificate of the Life Insured; and
- The claimant's statement.

This policy document is necessary to receive benefits on the maturity date of your policy. You shall provide us with any other information/document as may be required by us within the time specified by us.

### Suicide

If the Life Insured dies by suicide, whether sane or insane, within one year after the Policy Issue Date or Revival date, whichever is later, we shall not pay the policy Sum Assured amount. Our liability in such case, will be limited to the refund of premiums paid towards this policy

### Taxation

The income tax benefits on your policy would be as per the prevailing Income Tax laws in India and any amendment(s) made thereto from time to time. As per the applicable laws and any amendments made thereto from time to time, we reserve the right to:

- Deduct or withhold tax as the case may be;
- Recover levies, taxes, cesses and duties including but not limited to service tax from you or adjust the same from the amounts paid by you or accrued or payable to you under the policy.

### Misstatement of Age

If the date of birth of the Life Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by us, given the correct age.

If at the correct age, the Life Insured was not insurable under this policy according to our requirements, we reserve the right to terminate the policy and refund the premiums.

### Validity and Non-Disclosure

This policy is issued in utmost good faith based on the declarations and statements made by you and we cannot be held responsible in any manner for any action taken by us based on these declarations and statements.

You have an obligation to disclose every fact material to our assessment of the risk of issuing this policy. Failure to disclose or misrepresentation of a material fact will allow us to deny the claim, subject to the provisions of Section 45 of the Insurance Act, 1938.

### Section 45 of the Insurance Act, 1938

As per Section 45, no policy of life insurance effected after the coming into force of this act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that statement made in the proposal or in any report of a medical officer, or referee, or friend of the Life Insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if s/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 application.

### Grievance or Complaint

You may register your grievance or complaint with our Head Customer Response & Resolution at Customer Care Unit, One India Bulls Centre, Tower 1, 15th & 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 or call on our toll free no. 1-800-270-7000 or email us at customerservice@birlasunlife.com.

In case you are dissatisfied with the decision of the above office or have not received any response within 10 days, you may contact Head Service Assurance at Customer Care Unit, One India Bulls Centre, Tower 1, 15th & 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013 or call on our toll free no. 1-800-270-7000 or email us at grievances@birlasunlife.com

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

### Insurance Ombudsman

We shall endeavour to promptly and effectively address your grievances. In the event you are dissatisfied with the resolution of your grievance or complaint, you may approach the Insurance Ombudsman located nearest to you.

**NOTWITHSTANDING ANYTHING CONTAINED IN THIS POLICY DOCUMENT, THE PROVISIONS HEREIN SHALL STAND ALTERED, AMENDED, MODIFIED OR SUPERCEDED TO SUCH EXTENT AND IN SUCH MANNER AS MAY BE REQUIRED BY ANY CHANGE IN THE APPLICABLE LAW (INCLUDING BUT NOT LIMITED TO ANY REGULATIONS MADE OR DIRECTIONS / INSTRUCTIONS OR GUIDELINES ISSUED BY THE IRDA) OR AS MAY BE NECESSARY UNDER A JUDGEMENT OR ORDER OF A COURT OF LAW**

**Appendix I – List of Insurance Ombudsmen**

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b> 2nd Floor, Ambica House, Near C.U.Shah College, 5, Nayvug Colony, Ashram Road, AHMEDABAD – 380 014	(O) : 079 - 27546150, 27546139 Fax : 079 - 27546142 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b> 1 <sup>st</sup> Floor, 117, Zone-II, (Above D.M.Motors Pvt. Ltd.), Maharana Pratap Nagar, BHOPAL – 462 011	(O) : 0755 - 2769200, 2769202, 2769201 Fax : 0755 - 2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESWAR</b> 62, Forest Park, BHUBANESWAR – 751 009	(O) : 0674 - 2596461, 2596455 Fax : 0674 - 2596429 E-mail: ioobbsr@dataone.in	Orrisa
<b>CHANDIGARH</b> S.C.O. No.101,102 &103, 2 <sup>nd</sup> Floor, Batra Building, Sector 17-D CHANDIGARH – 160 017	(O) : 0172 - 2706196, 2705861 EPBX : 0172 - 2706468 Fax : 0172 - 2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
<b>CHENNAI</b> Fatima Akhtar Court, 4 <sup>th</sup> Floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018	(O) : 044 - 24333678, 24333668 Fax : 044 - 24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT – Pondicherry Town and Karaikal (which are part of UT and Pondicherry)
<b>DELHI</b> 2/2 A, 1 <sup>st</sup> Floor, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI – 110 002	(O) : 011 - 23239611, 23237539 , 23237532 Fax : 011 - 23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
<b>GUWAHATI</b> Aquarius, Bhaskar Nagar, R.G.Baruah Road, GUWAHATI - 781021	(O) : 0361 - 2413525 EPBX : 0361 - 2415430 Fax : 0361 - 2414051 E-mail: omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> 6-2-46, 1 <sup>st</sup> Floor, 'Moin Court', Lane opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-pool, HYDERABAD – 500 004	(O) : 040 - 23325325, 23312122, 65504123 Fax : 040 - 23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>KOCHI</b> 2 <sup>nd</sup> Floor, CC 27/2603 Pulinat Building, Opp. Cochin Shipyard, M.G.Road, ERNAKULAM – 682 015	(O) : 0484 - 2358734, 2359338, 2358759 Fax : 0484 - 2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep (b) Mahe – a part of UT of Pondicherry
<b>KOLKATA</b> North British Building, 29, N.S. Road, 3 <sup>rd</sup> Floor, KOLKATA – 700 001	(O) : 033 - 22134869, 22134867, 22134866 Fax : 033 - 22134868 E-mail: iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
<b>LUCKNOW</b> Jeevan Bhawan, Phase 2, 6 <sup>th</sup> Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW – 226 001	(O) : 2201188, 2231330, 2231331 Fax : 0522-2231310 E-mail: ioblko@sancharnet.in	UttarPradesh and Uttaranchal
<b>MUMBAI</b> 3 <sup>rd</sup> Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz (West). MUMBAI – 400 054	(O) : 022 - 26106928, 26106360 EPBX : 022 - 26106889 Fax : 022 - 26106052 E-mail: ombudsman@vsnl.net	Maharashtra, Goa

**Note:** Address and contact number of Governing Body of Insurance Council:

**Secretary General**

**Governing Body of Insurance Council**

Jeevan Seva Annexe, 3rd Floor (Above MTNL), S.V. Road, Santacruz (W), Mumbai – 400 054  
Tel. No: 022 – 2610 6889, 2610 6245; Fax No: 022 – 2610 6989, 2610 6052; E-mail ID: inscoun@vsnl.net