



**Future-proof your family's financial security  
with us**

**Aditya Birla Sun Life Insurance Insta Digi Term Plan**

A Non-linked Non-participating Individual Life Pure Risk Premium Term Insurance Plan

**Aditya Birla Sun Life  
Insurance Company Limited**



**LIFE INSURANCE**

# INTRODUCING ABSLI INSTA DIGI TERM PLAN

In today's fast-paced world, professionals work tirelessly to provide comfort, security, and happiness to their loved ones. The demands of modern life often leave little time to plan for unexpected situations. As salaried individuals, it is crucial to ensure that our family's future is secure, allowing them to lead a worry-free life, even during challenging times.


Recognizing this need, Aditya Birla Sun Life Insurance has introduced a specialized term plan tailored specifically for employees across sectors. This innovative product is designed to provide enhanced financial security, catering to the unique needs of professionals with best-in-class premium rates.


This Plan enables you to proactively secure your family's well-being, safeguarding them against financial uncertainties. With this plan, you can stay focused on your career while providing for your loved ones, confident that their future is in safe hands.


Experience a hassle-free and streamlined onboarding process, making it easy to secure your family's future. Choose **ABSLI Insta Digi Term Plan** today and ensure your family's financial security, empowering them to thrive no matter what the future holds.


## KEY FEATURES OF THE PLAN


Every individual has unique needs, and with the gracefully simple features of the **ABSLI Insta Digi Term Plan**, you can effortlessly avail a term plan that perfectly aligns with your specific requirements.

 **Cost-Effective Life Insurance Cover:** Offers Robust Protection to your family at cost effective premiums

 **Exclusive Discounts for Salaried Individuals:** Avail a first-year premium discount of 7% for Males/Transgenders and 9% for Females

 **Streamlined Simplicity and Efficient Onboarding Process:** Engineered for clarity and ease, this product ensures a seamless understanding and frictionless onboarding experience, without any complexities

 **Comprehensive Rider Options:** Augment your policy with up to 4 strategic rider benefits, enhancing your overall coverage and protection

 **Flexible Premium Payment:** Benefit from the adaptability of Limited Pay and Regular Pay options, allowing for tailored financial planning

# PRODUCT ELIGIBILITY

## Product Specifications:

<b>Type of Plan</b>	A Non-linked Non-participating Individual Life Pure Risk Premium Term Insurance Plan													
<b>Coverage</b>	All Individuals (Male   Female   Transgender)													
<b>Age of the Life Insured at Entry (age as on last birthday)</b>	Minimum	21 Years												
	Maximum	59 years												
<b>Maturity Age of the Life Insured (age as on last birthday)</b>	Minimum	23 years												
	Maximum	61 years												
<b>Premium Payment Term (PPT) &amp; Policy Term (PT)</b>	<table border="1"> <thead> <tr> <th>PPT</th> <th>Min PT</th> <th>Max PT</th> </tr> </thead> <tbody> <tr> <td><b>Limited Pay</b> 5 &amp; 10 Years</td> <td>PPT + 5 Years</td> <td>40 Years</td> </tr> <tr> <td><b>Regular Pay</b> 2 to 15 Years</td> <td>2 Years</td> <td>15 Years</td> </tr> </tbody> </table>				PPT	Min PT	Max PT	<b>Limited Pay</b> 5 & 10 Years	PPT + 5 Years	40 Years	<b>Regular Pay</b> 2 to 15 Years	2 Years	15 Years	
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<b>Premium Payment Modes and Modal Factors</b>	Annual   Semi-Annual   Quarterly   Monthly													
	<table border="1"> <thead> <tr> <th>Frequency</th> <th>Annual</th> <th>Semi-annual</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>Modal Factors</td> <td>0%</td> <td>4%</td> <td>6%</td> <td>8%</td> </tr> </tbody> </table>				Frequency	Annual	Semi-annual	Quarterly	Monthly	Modal Factors	0%	4%	6%	8%
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<b>Sum Assured</b>	<table border="1"> <thead> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>₹25,00,000</td> <td>₹2,00,00,000</td> </tr> </tbody> </table>				Minimum	Maximum	₹25,00,000	₹2,00,00,000						
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<b>Discount</b>	<table border="1"> <thead> <tr> <th>Male/Transgender</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>7%</td> <td>9%</td> </tr> </tbody> </table> <p>Applicable for Annual income of ₹3,00,000 or above. This discount will apply to the first-year premium only</p>				Male/Transgender	Female	7%	9%						
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<b>How to choose your Plan?</b>	<p><b>ABSLI Insta Digi Term Plan</b> is a streamlined product with a simplified onboarding process, providing instant decisions for a hassle-free experience.</p> <p><b>Step 1:</b> Choose Your desired Sum Assured  <b>Step 2:</b> Choose the Premium Payment Term and Policy Term  <b>Step 3:</b> Fill in Personal details</p> <p>Sum Assured, Premium Payment Term, Policy Term and mode of premium payment chosen at inception cannot be changed thereafter. Premium will vary depending upon the Option chosen at inception.</p>													

## HOW DOES THE PLAN WORK ?

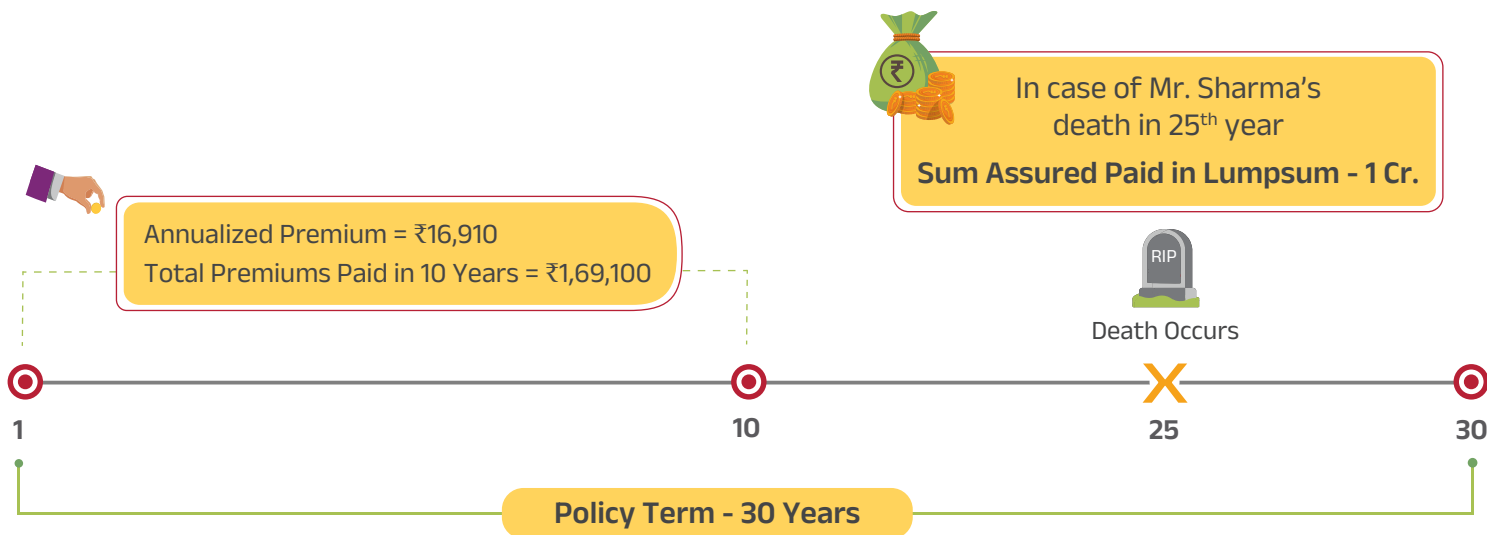
You shall be entitled to life cover for the chosen sum assured, at the inception of the Policy. The premium payment term and policy term once selected cannot be changed at a later date. Premium payable will vary depending upon the policy term and sum assured chosen.

### Let's explore how does the plan work.

Under this plan, In the unfortunate event of the death of the Life Insured, anytime during the Policy Term, the Nominee(s)/legal heir(s)/assignee will be paid Sum Assured on Death chosen at Inception in Lump Sum, provided all due premiums have been paid.

- Let us take the example of Mr. Sharma, 30 years old, who opts for ABSLI Insta Digi Term Plan for a Sum Assured of ₹1 crore. He chooses a Policy Term of 30 years and Premium Payment Term of 10 years.

Unfortunately, he dies during the 25<sup>th</sup> Policy year. His Nominee is paid a lump-sum equal to ₹1 crore and the Policy terminates. The same is illustrated below:



The premiums shown are for Preferred Life.

Premiums are exclusive of taxes and First Year Discount (7%).

- Your choices at inception:**

You will have to choose the Sum Assured, Policy Term, Premium Payment Term and mode of premium payment.

## SAMPLE PREMIUM RATE

Below are the sample premiums applicable for a non-smoker Male life opting for 1 crore Sum Assured with coverage till age 60 years and Premium Payment Term is 10 Years.

Age at Entry	Life Cover			
	₹50,00,000	₹75,00,000	₹1,00,00,000	₹2,00,00,000
25 years	9,073	13,609	15,675	26,790
35 years	10,925	16,388	19,760	33,630
45 years	14,868	22,301	27,170	42,560

The premiums shown are for Preferred Life.

Premiums are exclusive of taxes and First Year Discount (7%).

## YOUR POLICY BENEFITS

Benefits	Details
<b>Death Benefit</b>	<p>In case of unfortunate demise of the Life Insured during the Policy Term, Death Benefit will be paid to the Nominee(s)/legal heir(s)/assignee (as explained in the below-mentioned section).</p> <p>Death Benefit will be the Sum Assured on Death payable in lump sum.</p> <p>Sum Assured on Death is highest of:</p> <ul style="list-style-type: none"> <li>• 11 times the Annualized premium</li> <li>• 105% of the Total Premiums Paid as on the date of death</li> <li>• The absolute amount assured to be paid on death.</li> </ul> <p>Where,</p> <ol style="list-style-type: none"> <li><b>1. Annualized premium</b> shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Any discount on the first-year premium, is also excluded.</li> <li><b>2. Total Premiums Paid</b> means total of all the premiums received, excluding any underwriting extra premiums, any loadings for modal premiums, any rider premium and taxes. Any discount on the first-year premium, is also excluded.</li> <li><b>3. The absolute amount assured to be paid on death</b> is the sum assured chosen at inception.</li> </ol>
<b>Survival Benefit</b>	There is no Survival Benefit payable for the Plan.
<b>Maturity Benefit</b>	There is no Maturity Benefit payable for the Plan
<b>Customisable Benefits</b>	<p>For added protection, you can enhance your insurance coverage during the Policy Term by adding the following riders for a nominal extra cost.</p> <ul style="list-style-type: none"> <li>• <b>ABSLI Surgical Care Rider (UIN: 109B015V03)</b> provides lump sum benefit in case of hospitalization for a minimum period of 24 hours for undergoing medically necessary surgery in India. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.</li> <li>• <b>ABSLI Hospital Care Rider (UIN: 109B016V03)</b> provides daily cash benefit in case of hospitalization for a minimum period of 24 hours for medically necessary treatment of any illness or Injury payable from the first day for the duration of hospitalization. This rider is only applicable for a Life Insured aged 18 years and above and the rider Policy Term cannot exceed the base Policy Term.</li> <li>• <b>ABSLI Accidental Death Benefit Rider Plus (UIN:109B023V02)</b> provides 100% of Rider Sum Assured as an additional lump sum amount in case of death due to accident of Life Insured. Additionally, the rider premiums collected after the date of Accident till the date of death, shall be refunded with interest, along with death benefit payable. This rider is only applicable for a Life Insured aged 18 years &amp; above and the rider Policy Term cannot exceed the base Policy Term.</li> <li>• <b>ABSLI Waiver of Premium (UIN: 109B017V03)</b> waives off all future premiums of the base plan and the attached riders throughout the rest of the premium payment in case of diagnosis of critical illness, disability.</li> </ul> <p>Cover under any selected rider is limited to the outstanding term or premium payment term, as per the cover limits applicable for the rider(s). All the above riders would provide cover independent to each other (including the base product) and in case any incidence of covered event qualifies for the benefit under more than one rider (including the base product), the Policyholder will be entitled for the rider benefits under each of those riders (including the base product).</p> <p>Riders can be attached any time during tenure of the policy subject to, minimum outstanding term of 5 years on date of attachment of rider and Board approved underwriting policy.</p> <p>Please refer to detailed brochures on riders, consult your financial advisor or visit our website for further details.</p>



# SURRENDER / PREMIUM DISCONTINUANCE / POLICY REVIVAL TERMS

## 1. What happens if you surrender the Policy?

The surrender benefit available under the product varies by the Premium Payment Term chosen. The policy will terminate upon payment of this benefit. You can surrender the Policy any time during the Policy Term after the Policy has acquired a Surrender Value.

**For Regular Pay policies,** Unexpired Risk Premium Value will be zero.

**For Limited Pay policies,** a Unexpired Risk Premium Value is available upon receipt of all premiums under the policy.

Where applicable, the Unexpired Risk Premium Value is calculated as under:

$$\text{Unexpired Risk Premium Value Factor} \times \text{Total Premiums Paid} \times \frac{\text{Outstanding Term (in months)}}{\text{Policy Term (in months)}}$$

- The Outstanding Term (in months) is calculated as the number of whole months from the date of surrender to the end of the Policy Term.
- Unexpired Risk Premium Value Factor is 35%

## 2. What happens when you discontinue paying your premiums before the Policy has acquired surrender value?

If you don't pay the due premium during the Grace Period during the Premium Payment Term, on expiry of the Grace Period, the Policy shall Lapse w.e.f. the due date of unpaid premium, and all benefits under the Policy, including the insurance cover, shall cease and no benefits shall be payable, however, you will have the option to revive the Policy within 5 years from the due date of first unpaid premium.

## 3. What happens when you wish to revive your Policy?

You can revive your Policy within a revival period of five years from the due date of first unpaid premium, subject to following conditions:

- Paying all outstanding premiums together with interest and/or late fees as declared by us from time to time;
- Providing evidence of Life Insured's insurability satisfactory to us
- Revival of the Policy shall take effect only after revival of the Policy is approved by Us basis the Board approved underwriting Policy and communicated to you in writing.

Once the Policy has been revived, on the effective date of revival, all benefits will be restored to their full value.

The monthly interest rate charged on unpaid premiums will be declared by ABSLI on June 1st of each calendar year and is determined as  $(x+1\%)/12$  rounded to the next 0.5%, where x is the base rate of the State Bank of India. The current applicable interest rate, as declared on June 1<sup>st</sup>, 2024, is 1% per month compounded annually.

Any change in basis of determination of interest rate for revival can be done only after prior approval of the Authority. If a lapsed Policy is not revived within five years, the Policy shall be terminated, and no value is payable to you.

## Your Options

### Paying Premiums

You can pay your premium annually, semi-annually, quarterly or monthly mode (automated mode of payment). Modal loadings are given below:

Mode	Annual	Semi Annual	Quarterly	Monthly
Modal Loading	0%	4%	6%	8%

### Taking a Policy Loan

There is no loan facility in this plan.

## Termination Of Policy

The Policy will terminate on the earliest of the following events:

- The date of settlement of the Death Benefit; or
- The date of payment of the surrender Benefit, if any; or
- If the policy has not acquired an Unexpired Risk Premium Value, the date on which the revival period ends; or
- The date of maturity of the Policy; or
- The date of payment of free look cancellation amount.

## Terms And Conditions

### Free Look Period

You will have the right to return the policy within 30 days from the date of receipt of the policy, in case he/she disagrees with the terms & conditions of the policy. ABSLI will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from the policyholder. ABSLI may reduce the amount of refund by proportionate risk premium for the period of cover and expenses incurred by ABSLI on medical examination of the Life Insured, if any and stamp duty charges at the time of issuing the policy in accordance to IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

### Grace Period

Grace Period refers to the time granted by us from the due date for the payment of premium, without any penalty or late fee, during which time your Policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of your Policy. A period of 15 (Fifteen) days from the due date of the first unpaid Premium for monthly Premium payment mode and 30 (Thirty) days from the due date of the first unpaid Premium for annually, semi-annually or quarterly premium payment modes will be allowed. The insurance coverage continues during the grace period, however, in case of occurrence of death or terminal illness or critical illness during the grace period, the Company shall be entitled to deduct the unpaid Premium from the Benefits payable under the Policy.

### Goods and Services Tax (GST)

GST, as applicable, will be extra and levied as per the extant tax laws.

### Tax Benefits

You may be entitled to certain applicable tax benefits on the premiums paid and benefits received under your Policy. Please note that all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. It is advisable to seek an independent tax advice.

### Exclusions

#### Suicide

In case the Life Insured, dies due to suicide within 12 months from the Risk Commencement Date or date of revival of the Policy, the Policy shall immediately terminate, and we shall pay the following to the Nominee:

- We shall refund the premiums paid since date of inception of policy till the date of death; or
- We shall pay the Unexpired Risk Premium Value available as on the date of death, whichever is higher to the nominee or beneficiary of the policyholder, provided the policy is in force.

### Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website [www.lifeinsurance.adityabirlacapital.com](http://www.lifeinsurance.adityabirlacapital.com)

### Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, Nominations as mentioned under the Base Policy Contract including any changes made, if any, shall apply to this Rider Contract please refer to our website [www.lifeinsurance.adityabirlacapital.com](http://www.lifeinsurance.adityabirlacapital.com)

### Prohibition of Rebates – 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.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to ten lakh rupees.

### Fraud and Mis-statement

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015 are as follows:

- No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from
  - the date of issuance of Policy or
  - the date of commencement of risk or
  - the date of Revival of Policy or
  - the date of rider to the Policy  
whichever is later.
- On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from
  - the date of issuance of Policy or
  - the date of commencement of risk or
  - the date of Revival of Policy or
  - the date of rider to the Policy whichever is later.For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
- Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
  - The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - The active concealment of a fact by the insured having knowledge or belief of the fact;
  - Any other act fitted to deceive; and
  - Any such act or omission as the law specifically declares to be fraudulent.
- Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
- No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
- Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
- In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or Nominee or assignees of insured, within a period of 90 days from the date of repudiation.
- Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
- The insurer can call 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 of Age of Life Insured. So, this Section will not be applicable for questioning Age or adjustment based on proof of Age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of the Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Act Gazette Notification dated March 23, 2015 for complete and accurate details.]

## About Aditya Birla Sun Life Insurance Company Limited

Aditya Birla Sun Life Insurance Company Limited ("ABSLI") is a part of Aditya Birla Capital Ltd ("ABCL"). ABSLI was incorporated on August 4<sup>th</sup>, 2000, and commenced operations on January 17<sup>th</sup>, 2001. ABSLI is a 51:49 a joint venture between the Aditya Birla Group and Sun Life Financial Inc., an international financial services organization in Canada.

ABSLI offers a range of products across the customer's life cycle, including children future plans, wealth protection plans, retirement and pension solutions, health plans, traditional term plans and Unit Linked Insurance Plans ("ULIPs").

As of June 30, 2024, total AUM of ABSLI stood at Rs.90,682 Crore (22% Increase YOY). ABSLI recorded a gross premium income of Rs.3,986 Crore in Q1 FY25 and registering a y-o-y growth of 28% in Gross Premium with Individual Business FYP with Single Premium at 10% at Rs 644 Crore. ABSLI has a nationwide distribution presence through 380+ branches, 11 bancassurance partners, 6 distribution channels, over 56000+ direct selling agents, other Corporate Agents and Brokers through its website. The company has over 25,000 employees and 20.03 lakh active customers.

## About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is the holding company for the financial services businesses of the Aditya Birla Group. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycle. Powered by over 50,000 employees, the businesses of ABCL have a nationwide reach with over 1,505 branches and more than 200,000 agents/channel partners along with several bank partners.

As of June 30, 2024, Aditya Birla Capital Limited manages aggregate assets under management of Rs. 4.63 Lakh Crore with a consolidated lending book of Rs 1.27 Lakh Crore through its subsidiaries/JVs.

Aditya Birla Capital Limited is a part of the US\$66 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500. Anchored by an extraordinary force of over 187,000 employees belonging to 100 nationalities, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 50% of the Group's revenues flow from overseas operations that span over 40 countries in North and South America, Africa, Asia, and Europe.

For more information, visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com).



## RISK FACTORS AND DISCLAIMERS

**This Policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI).** This is a non-linked non-participating individual pure risk premium life insurance plan. All terms & conditions are guaranteed throughout the Policy Term. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. This brochure contains only the salient features of the plan. For further details please refer to the Policy contract. This product shall also be available for sales through online channel. Tax benefits are subject to changes in the tax laws. For more details and clarification call your ABSLI Insurance Advisor or visit our website and see how we can help in making your dreams come true.

# Aditya Birla Sun Life Insurance Company Limited



## LIFE INSURANCE

Contact our advisor or visit our website <https://lifeinsurance.adityabirlacapital.com> to know more about the various solutions. We provide a wide range of Life Insurance solutions to cater to your specific protection needs.

Protection Plans	Health Plans	Children's Future	Retirement Plans	Wealth Plans with Protection	Savings Plans with Protection
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As per section 10(10D) of the Income-tax Act, 1961, proceeds from life insurance policy issued on or after 1 April 2023 shall be taxable as income from other sources if the cumulative annual premium payable by taxpayer for life insurance policies exceeds ₹ 5 lacs.

“The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.”

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16<sup>th</sup> Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000  
Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110  
UIN: 109N148V01 ADV/11/24-25/2165

### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.