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

Disclaimer: IndiaFirst Life Insurance Company Ltd, 12th and 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063. Website: www.indiafirstlife.com, Toll Free No.: 1800 209 8700. IRDAI Reg. No. 143. CIN: U66010MH2008PLC183679. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life e-Term Plan (UIN 143NO48V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co Ltd. Advt. Ref. No.: IndiaFirst Life e-Term Plan / Policy Document/ E/ 01.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063.

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

DD/MM/YYYY

IndiaFirst Life e-Term Plan - UIN: 143N048V01

Non Linked Non Participating Pure Term Insurance Plan

Dear Customer,
Congratulations!

You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

We have provided you the relevant information about your policy in this policy document. This document is simple to understand. Please read it carefully to ensure that this is the right policy for your financial needs.

You can return your policy document if you disagree with any of the terms and conditions within the first 15 (fifteen) days of receipt of your Policy document. In case you have bought this Policy through distance marketing or electronic mode, then, you may return the Policy within 30 (thirty) days from the date of receipt of your Policy document.

You will need to send us the original Policy document and a written request stating your reasons for cancellation, post which we will cancel the policy and refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium and rider premium, if any, stamp duty and medical cost, if any.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, , 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. . You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

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

IndiaFirst Life e-Term Plan
(Non Linked Non Participating Pure Term Insurance Plan)
UIN [143N048V01]

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

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable on the death of the Life Assured during the Policy Term or on occurrence of the covered event during the Policy Term, as the case may be.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory



Annexure A: Policy Schedule

I. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life e-Term Plan
UIN:	143N048V01
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YY
Risk Commencement Date:	DD MM YY
Maturity Date:	DD MM YY

II. Premium and Benefit Details

Sum Assured / Annual Income (only for Income Replacement Benefit):	Sum Assured of Accidental Death:
Coverage Option:	Monthly Income Benefit Period for Death (in Years):
Policy Term:	Premium Paying Term:
Premium Payment Mode: Annual/ Half Yearly/ Quarterly / Monthly / Single	Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Annualized Premium:
Installment Premium (in INR):	Extra Premium, if any:
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

Benefit	Lumpsum / Installment	Monthly Income Benefit Period (in Years)	Installment Benefit Amounts
Accidental Total Permanent Disability			Sum Assured / (Monthly Annuity Factor* for selected instalment Duration in months)
Critical Illness Benefit			Sum Assured / (Monthly Annuity Factor* for selected instalment Duration in months)

*Annuity factor is calculated basis the SBI savings account rate and is annually reviewable at the end of each financial year. Instalment Benefit confirmed at the claim stage will remain constant throughout the benefit period

III. Life Assured Details

Life Assured's Name:	
Date of Birth:	DD MM YY
Age admitted:	Yes / No
Client ID:	
Gender:	
Life Assured's Address:	
Telephone No./ Mobile No:	

IV. Nominee details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Nominee Name	Percentage Share	Age of Nominee	Relationship of Nominee	Appointee's Name*

*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Policy.

V. Insurance Distributor Details

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

VI. Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

V. Insurance Distributor Details

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

VI. Special Conditions

NIL	
-----	--

The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary.
Annexure	Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time.
Annual Income	Annual income is yearly income as disclosed by you at the time of buying policy
Annualized Premium	An amount which is payable in a Policy Year, excluding Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any.
Appointee	The person appointed by you to receive the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age.
Assignment	Assignment is the process through which Policyholder can assign the rights and benefits under the policy to any other person / entity by virtue of an assignment clause under section 38 of the Insurance Act, 1938 as amended from time to time.
Distance Marketing	Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling; (ii) Short Messaging service (SMS); (iii) Electronic mode which includes e-mail, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person
Extra Premium	An additional amount payable by you, which is determined by us in accordance with our board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured subject to your consent.
Free Look Period	A period of 15 days (30 days if the policy is sourced through distance marketing or electronic mode) from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
Grace Period	A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy will be considered to be in-force.
Income Tax Act	Income Tax Act, 1961.
Installment Premium	An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 and as amended from time to time
Lapse	Non-payment of premium within the expiry of grace period.
Life Assured	The person on whose life this Policy has been issued by us.
Modal Factor	A factor used by us for calculating the Premium payable by You under this Policy, if you have opted to pay the Premium through half yearly Premium payment mode or quarterly Premium payment mode or monthly Premium payment mode. The applicable Modal Factor for half yearly Premium Payment mode is 0.5119, for quarterly Premium payment mode is 0.2590 and for monthly Premium payment mode is 0.0870.
Nominee	Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Company on settlement of the claim
Policy	This IndiaFirst Life e-Term Plan which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us.

Word	Meaning
Policy Anniversary	The annual anniversary of the Policy Commencement Date.
Policy Commencement Date	The date on which this Policy is issued by us. This is specified in the Policy Schedule.
Policy Schedule	The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then such revised Policy Schedule.
Policy Term	The period which starts on the Policy Commencement Date and ends on the Maturity Date.
Policy Year	A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term.
Premium	An amount that you pay us either as Single Premium or as Regular Premiums for securing the benefits under this Policy. This is specified in the Policy Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proposal Form	The proposal form completed and submitted by you based on which we have issued this Policy to you.
Risk Commencement Date	The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule.
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Revival	Revival is the process of restoring the benefits under the Policy which are otherwise not available due to the nonpayment of premiums on due dates, resulting in the Policy getting lapsed.
Revival Period	The period of 5 (Five) consecutive years from the date of first nonpayment of premium during which you can pay the due unpaid Premiums without any interest to us and comply with the conditions specified in Part D, as the case may be for reviving the Policy
Sum Assured	The guaranteed amount payable on the Life Assured's death during the Policy Term provided we have received the due Premiums and this Policy is in force. The Sum Assured is specified in the Policy Schedule.
Surrender	Termination or cancellation of this Policy prior to the Maturity Date.
Surrender Value	The amount payable by us on Surrender of this Policy before the Maturity Date.
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited.
You or your or Policyholder or Proposer	The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us.
Definitions of Accidental Total and Permanent Disability given below, details of the benefit under ATPD is provided in Part C	
Accident	It is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Accidental Total and Permanent Disability (ATPD)	<p>Accidental Total and Permanent Disability (ATPD) means when the life assured is totally, continuously and permanently disabled and meets either of the two definitions below:</p> <ul style="list-style-type: none"> ▪ Unable to Work: Disability as a result of injury or accident and is thereby rendered totally incapable of being engaged in any work or any occupation or employment for any compensation, remuneration or profit and he/she is unlikely to ever be able to do so. ▪ Physical Impairments: The life assured suffers an injury/accident due to which there is total and irrecoverable loss of: <ul style="list-style-type: none"> i. The use of two limbs; or ii. The sight of both eyes; or iii. The use of one limb and the sight of one eye; or iv. Loss by severance of two or more limbs at or above wrists or ankles; or v. The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle. <p>The disabilities as stated under "Unable to Work" and "Physical Impairments" must have lasted, without interruption, for at least 6 consecutive months and must, in the opinion of a medical practitioner, be deemed permanent. The benefit will commence upon the completion of this uninterrupted period of 6 months. However, for the disabilities mentioned in (iv) and (v) under Physical Impairments, such 6 months period would not be applicable, and the benefit will commence immediately.</p>

Word	Meaning
Accidental Death	Accidental Death shall mean death: <ol style="list-style-type: none"> which is caused by Bodily Injury resulting from an Accident and which occurs due to the said Bodily Injury solely, directly and independently of any other causes and which occurs within 180 days of the occurrence of such Accident provided date of accident is within the policy term
Injury	Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
Medical Practitioner	Medical Practitioner means a person who holds a valid registration from the Medical Council of any State 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 its scope and jurisdiction of license.
Definitions of Critical Illness given below, details of the benefit under CI is provided in Part C	
Waiting Period	<ul style="list-style-type: none"> There will be a waiting period of 90 days from policy inception or from any subsequent reinstatement, whichever is later. The waiting period for this benefit is defined as the period starting from policy inception or date of revival during which no critical illness benefits are payable.
Survival Period	<ul style="list-style-type: none"> There will be a survival period of 30 days applicable from the diagnosis of a critical illness for eligibility of critical illness benefit payment.
Cancer of Specified Severity (malignant tumour)	<p>A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.</p> <p>Exclusion -</p> <ul style="list-style-type: none"> All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 and CIN-3. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; Malignant melanoma that has not caused invasion beyond the epidermis; All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0 All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; Chronic lymphocytic leukaemia less than RAI stage 3 Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs; All tumors in the presence of HIV infection.
First Heart Attack of Specified Severity (Myocardial Infraction)	<p>The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the listed criteria:</p> <ol style="list-style-type: none"> A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain), New characteristic electrocardiogram changes and Elevation of infarction specific enzymes, Troponins or other specific biochemical markers <p>Exclusion -</p> <ul style="list-style-type: none"> Other acute Coronary Syndromes Any type of angina pectoris A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure

Word	Meaning
Open Chest CABG	The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist Exclusion - <ul style="list-style-type: none"> Angioplasty and/or any other intra-arterial procedures
Open Heart Replacement or Repair of Heart Valves	The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Exclusion - <ul style="list-style-type: none"> Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty
Coma of specified Severity	A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of - No response to external stimuli continuously for at least 96 hours; Life support measures are necessary to sustain life; and Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. The condition has to be confirmed by a specialist medical practitioner. Exclusion - <ul style="list-style-type: none"> Coma resulting from alcohol or drug abuse
Kidney Failure requiring regular dialysis	End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
Stroke resulting in Permanent Symptoms	Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. Exclusion - <ul style="list-style-type: none"> Transient ischemic attacks (TIA) Traumatic injury of the brain Vascular disease affecting only the eye or optic nerve or vestibular functions.
Major Organ or Bone Marrow Transplant (as recipient)	The actual undergoing of a transplant of: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. Exclusion - <ul style="list-style-type: none"> Other stem-cell transplants Where only Islets of Langerhans are transplanted
Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months
Motor Neurone Disease with Permanent Symptoms	Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.
Loss of Limbs	The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Exclusion - <ul style="list-style-type: none"> Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse

Word	Meaning
Blindness	Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The Blindness is evidenced by: corrected visual acuity being 3/60 or less in both eyes, the field of vision being less than 10 degrees in both eyes. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.
Alzheimer's Disease	<p>Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured for a minimum period of 6 months from date of diagnosis. This diagnosis must be supported by the clinical confirmation by an appropriate Registered Medical practitioner who is also a Neurologist and supported by the Company's appointed doctor.</p> <p>Exclusions:</p> <ul style="list-style-type: none"> i. Non-organic disease such as neurosis and psychiatric illnesses; and ii. Alcohol-related brain damage.

PART C

1. Benefits under the policy

1. Benefits under the policy

1.1 Risk Cover Benefit

In case of the Life Assured's untimely demise or any other covered event during the policy term provided the life cover is in force, Risk Cover Benefit will be payable to the Life Assured / Nominee(s) / Appointee / Legal Heir as per the Coverage Option opted for.

Life Benefit

Under this option; death benefit of 100% of the Sum Assured is payable on death as a lump sum.

Income Benefit

- Under this option; death benefit of 10% of the Sum Assured is payable on death as a lump sum.
- Remaining 90% of the Sum Assured will be paid as a level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy. The level monthly income may extend beyond the policy term.

Income Plus Benefit

- Under this option; death benefit of 100% of the Sum Assured is payable on death as a lump sum.
- Additional 100% of the Sum Assured will be paid as a level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy. The level monthly income may extend beyond the policy term.

Income Replacement Benefit

- This option provides a replacement of monthly income in case of Life Assured's death; till such time he/she would have turned 60 years of age.
- Under this option; death benefit of monthly income starting immediately from the next monthly policy anniversary from the date of death of the life assured will be paid till the Life Assured would have attained 60 years of age subject to minimum term of 2 years which may extend beyond the policy term. The monthly income is payable in arrear and is calculated as annual income divided by 12. Annual Income amount is the Annual Income as disclosed by the policyholder at the inception of the policy.

Accident Shield Benefit

- Under this option; in case of death 100% of the Sum Assured is payable as a lump sum
- In case of accidental death of the Life Assured; additional death benefit of Sum Assured chosen for Accidental Death is also payable.
- The benefit under this option will cease on completion of 65 years by the Life Assured.
- The overall limit of 1,00,00,000 of Sum Assured per life for ADB applies to all policies issued underlying all the products under IndiaFirst

Disability Shield Benefit

- Under this option; benefit is payable for either on death of the Life Assured or accidental total permanent disability of the Life Assured whichever occurs first during the term of the policy. No additional benefit is payable if death occur after accidental total permanent disability benefit payment has started
- In case of Death 100% of the Sum Assured is payable as a lump sum or.
- In case of Accidental Total and Permanent Disability of the Life Assured; 100% of the Sum Assured will be payable as a level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy and policy will be terminated. The level monthly income may extend beyond the policy term.
- Accidental Total and Permanent Disability is an accelerated benefit and not an additional benefit. If payout of ATPD installments start, then no separate benefit would be payable on death.

Critical Illness Protector Benefit

- Under this option; benefit is payable for either death of the Life Assured or occurrence of Critical Illness whichever occurs first during the term of the policy.
- In case of Death, 100% of the Sum Assured is payable as a lump sum or.
- In case the Life Assured is diagnosed with any of the covered critical illness; 100% of the Sum Assured is payable as a lump sum or as level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy and policy will be terminated. The level monthly income may extend beyond the policy term.
- Critical Illness benefit is an accelerated benefit and not an additional benefit. If payout of Critical Illness benefit installments start, then no separate benefit would be payable on death.

Comprehensive Benefit

- Under this option; benefit is payable for either death of the Life Assured or ATPD or CI, whichever occurs first during the term of the policy. No additional benefit is payable if death occur after accidental total permanent disability or CI benefit payment has started.
- In case of Death 100% of the Sum Assured is payable as a lump sum.
- In case of accidental death of the Life Assured; additional Sum Assured chosen for Accidental Death is also payable.
- In case of Accidental Total and Permanent disability of the Life Assured; 100% of the Sum Assured will be payable as a level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy and policy will be terminated. The level monthly income may extend beyond the policy term.

- In case Life Assured is diagnosed with any of the covered critical illness; 100% of the Sum Assured is payable as a lump sum or as level monthly income during 5 / 10 / 15 / 20 years as mentioned in the schedule of the policy and policy will be terminated. The level monthly income may extend beyond the policy term.
- Either Death or Accidental Total and Permanent Disability or Critical Illness benefit is payable during the policy term. . In case of death of the Life Assured while receiving Accidental Total and Permanent Disability benefit or Critical Illness benefit; the level monthly income is payable for the outstanding term as applicable to the nominee and no additional benefit will be payable.

Accidental Total and Permanent Disability and Critical Illness benefit are an accelerated benefit and not an additional benefit. If payout due to earlier of the occurrence of either of ATPD or CI instalments start then no separate benefit would be payable either on death or other covered incidence under this option.

Note that details definition of Accidental Death; Accidental Total Permanent Disability and Critical Illness is provided in Part B above.

1.2 Maturity benefit

There is no maturity benefit payable under this plan.

2. Rider benefits

There are no riders available under this plan.

3. Option to Increase Sum Assured

- You can increase your Sum Assured during the term of the policy without any medical underwriting on any of the below specified events during the life of the Life Assured as mentioned below. The total increase in Sum Assured shall be subject to overall limit of 100% of initial Sum Assured.
 - o Marriage - 50% of initial Sum Assured maximum up to 1 Crore
 - o 1st Child Birth or Adoption - 25% of initial Sum Assured maximum up to 50 Lacs
 - o 2nd Child Birth or Adoption - 25% of initial Sum Assured maximum up to 50 Lacs
 - o Home Loan - equivalent to loan amount maximum up to 1 Crore.
- To exercise this option Life Assured should be underwritten at standard rate at policy inception
- You can increase your Sum Assured for each specified event only once during the policy term.
- The option to increase Sum Assured will be available for a period of six months from the date of the specified events.
- The increase in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and an additional premium will be charged for an increase in the Sum Assured.
- The premium rate corresponding to the increased Sum Assured shall be based on the age attained and outstanding policy term at the time of the exercise of this benefit. This

shall be subject to the minimum policy term available under the product at the time of exercising this option.

- This benefit will be available for the Life Assured till the age of 55 years only.
- This benefit will not be available for the Income Replacement Benefit, Disability Shield Benefit, Critical Illness Protector Benefit and Comprehensive Benefit.

4. Option to Decrease Sum Assured

- You can choose to reduce the Sum Assured in future equal to the Sum Assured increased under the specified event in the life of the Life Assured. The partial reduction of the increased Sum Assured is not allowed.
- The reduction in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and the premium will be decreased at the same time.
- The decrease in premium corresponding to the specified event of increase will be equal to the additional premium charged at the time of increase in Sum Assured benefit corresponding to that specific event as mentioned in the option to Increase Sum Assured
- The option to decrease sum assured benefit cannot be availed by the policyholder during the last 5 policy year.
- Once sum assured is decreased it cannot be increased in future
- The written request for reduction in Sum Assured should be sent at least two months prior to the annual policy anniversary.

5. Paid-Up benefits

There is no Paid-Up benefit payable under this plan.

6. Surrender Benefit

You may surrender your Policy during the Policy Term by submitting a written request to us.

If the Premium frequency chosen by you is Regular Premium and if you Surrender your policy during the policy Term, then, no Surrender Value will be payable to you.

If the Premium frequency chosen by you is Single Premium then, you are entitled to receive the Surrender Value after completion of three policy year which will be calculated by us in the following manner:

The surrender value for single premium mode under all benefit options except Income Replacement Benefit:

$40\% \times \text{Single Premium} \times (\text{Unexpired Policy Term}^* / \text{Total Policy Term})$.

The surrender value for single premium mode under option Income Replacement Benefit:

$40\% \times \text{Single Premium} \times (\text{Unexpired Policy Term}^* / \text{Total Policy Term})^2$.

*Unexpired Policy Term will be calculated as on date of surrender.

Please remember, you cannot revive your Policy once it is surrendered. Upon Surrender your Policy will terminate immediately.

7. Premium Guarantee

- The premium rates for the Critical Illness Protector Benefit and Comprehensive Benefit are guaranteed for ten years only from the date of commencement of the policy.
- On or after completion of ten years from the date of commencement of the policy, the company reserves the right to carry out a general review of the experience from time to time and change the premium as a result of such review on approval of the IRDAI.
- Once the rate is modified, the company will give an option to the policyholder to either accept the modified premium or terminate the policy.

8. Grace Period

You are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due premium on the due dates. In case of the Life Assured's death or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered to be in-force.

PART D

9. Premium Payment

Regular Premiums can be paid to us either by monthly/ quarterly/ half yearly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before the due dates to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

In case of Accidental Total and Permanent Disability; premium to be paid till the time it is established that the disability is permanent. Once the disability is established as a permanent disability, the premium paid, if any from the date of accident is refunded along with eligible disability benefit.

10. Reviving your Lapsed Policy

You may revive the lapsed Policy within 5 years from the due date of first unpaid regular premium but before the Maturity Date by:

- i. submitting a written request for revival of the lapsed Policy;
- ii. paying all unpaid due Premiums without any interest; and
- iii. providing a declaration of good health and undergoing a medical examination at your own cost, if needed.

A lapsed Policy will only be revived along with all its benefits in accordance with our board approved underwriting policy. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

11. Free Look Period

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

12. Loan

No Loan available under this policy.

PART E

13. Charges

This is a non-linked non participating pure term insurance plan. There are no charges applicable under this plan.

PART F

12. Making a Claim

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

For Death Claim -

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. First Information Report, Panchnama, Inquest report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death) or medico-legal certificate.
- v. Copy of Driving License of the Life Assured, in case the Life Assured was driving
- vi. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports.
- vii. Investigation/Diagnostic reports leading to the Diagnosis of the ailment suffered, in case of critical illness
- viii. Original Policy document.
- ix. Self attested copies of Address proof and Identity proof of Nominee
- x. Self attested Copy of bank pass book of Nominee/Claimant along with cancelled cheque.
- xi. Any other document or information that we may need for validating and processing the claim.

For Accidental Total Permanent Disability -

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report for Disability.
- iii. Attending Doctor's Certificate duly filled and signed in original.
- iv. Disability Certificate issued by Attending Neuro physician/Surgeon/Civil Surgeon etc, providing the detail of the Physical Severance and its Nature (Permanent/Temporary)
- v. First Information Report, Panchnama and Inquest report, duly attested by the police or medico-legal certificate.
- vi. Copy of Driving License of the Life Assured, in case the Life Assured was driving
- vii. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports.
- viii. Self attested Copy of bank pass book of Policy Holder along with cancelled cheque.
- ix. Any other document or information that we may need for validating and processing the claim.

For Critical Illness Benefit -

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report for Critical Illness.
- iii. Attending Doctor's Certificate duly filled and signed in original.
- iv. First Information Report, Panchnama and Inquest report, duly attested by the police in case Life Assured suffers from Permanent Paralysis of Limbs / Loss of Limbs / Blindness due to accidental injuries or medico-legal certificate.
- v. Copy of Driving License of the Life Assured, in case the Life Assured was driving
- vi. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports
- vii. Investigation/Diagnostic reports leading to the Diagnosis of the ailment suffered, in case of critical illness
- viii. Self attested Copy of bank pass book of Policy Holder along with cancelled cheque.
- ix. Any other document or information that we may need for validating and processing the claim.

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

13. Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

14. Exclusions

A. Exclusions for Accidental Death Benefit

Death due to the consequences of or occurring during the events as specified below are not covered:

- Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
- Drug Abuse: Life assured under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
- Self-inflicted Injury: Intentional self- Inflicted injury including the injuries arising out of attempted suicide.

- Criminal acts: Life assured involvement in Criminal and/or unlawful acts with unlawful or criminal intent.
- War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

B. Exclusions for Accidental Total and Permanent Disability

Disability due to the consequences of or occurring during the events as specified below are not covered:

- Sickness and Infection: Accidental Total and Permanent Disability caused or contributed to by any sickness or infection, except infection caused by an external visible wound accidentally sustained.
- Drug Abuse: Life assured under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
- Self-inflicted Injury: Intentional self- Inflicted injury including the injuries arising out of attempted suicide.
- Criminal acts: Life assured involvement in Criminal and/or unlawful acts with unlawful or criminal intent.
- War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

C. Exclusions for Critical Illness

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

- Diseases in the presence of an HIV infection and/or AIDS.
- Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period) or from the last revival.
- A 30 days survival period will be applicable between the diagnosis of a critical illness and eligibility for critical illness benefit payment.
- The benefit shall not apply or be payable in respect of any Critical Illness for which care, treatment, or advice was

recommended by or received from a Physician, and which first manifested itself or was contracted prior to Policy issue date/ Policy inception

- Any congenital condition.
- Intentional self-inflicted injury, attempted suicide, while sane or insane.
- Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Failure to seek or follow medical advice.
- War, invasion, act of foreign enemy, hostiles (whether war be declared or not),
- Armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. Armed person will be covered subject to general and Critical illness specific exclusion (Not covered during war & military operations etc.) Otherwise they may be covered
- Taking part in any naval military or air force operation during peace time.
- Participation by the insured person in any flying activity, except as a bona fide, fare- paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Participation by the insured person in a criminal or unlawful act.
- Engaging in or taking part on professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
- Nuclear Contaminated; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by the nuclear fuel materials or accident arising from such nature.

15. Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time.

A Leaflet containing the provisions of Section 39 is enclosed as an Annexure for reference.

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

A Leaflet containing the provisions of Section 38 is enclosed as an Annexure for reference

17. Policy Ceases/ Ends/ Terminates

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

- on the date of payment of the claim benefit; or
- on the date of intimation of rejection of claim by us; or
- on the date of payment of Surrender Value; or
- on the date of receipt of free look request; or
- on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period

18. Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

19. Disclosures

Misrepresentation/Fraudulent Disclosures: shall be governed as per Section 45 of Insurance Act, 1938 as amended from time to time. A Leaflet containing the provisions of Section 45 is enclosed as an Annexure for reference as well as available on our website www.indiafirstlife.com.

20. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of the Regulatory Authority.

21. Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control and restricts our performance under this Policy, this Policy will be wholly or partially suspended only for such period.

22. Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

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

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

PART G

24. Grievance Redressal

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063,, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

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

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255
Email ID: complaints@irda.gov.in

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department, Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda Gachibowli, Hyderabad, Telangana - 500032

IRDAI TOLL FREE NO: 18004254732

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure of List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;

- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

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

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

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

List of Ombudsmen

<p>Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD - 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in Area of Jurisdiction - Odisha</p>	<p>Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, CHANDIGARH - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman - New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in Area of Jurisdiction - Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bBimalokpal.jaipur@ecoi.co.in Area of Jurisdiction - Rajasthan</p>	<p>Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, I st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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