

Tata AIA Life Insurance iRaksha TROP

Disclaimers

- ¹Total of all the premiums received, excluding any extra premium, any rider premium and taxes and excluding loading for modal premiums (if any), will be returned on survival till maturity.
- ²Rider is not mandatory and is available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ branch.
- ³Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.
- This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Insurance cover is available under this product.
- In case of Sub Standard lives, extra premiums will be charged as per our underwriting guidelines.
- Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the Surrender Value payable may be less than all the Premiums Paid.
- All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder and will always be paid by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy.
- For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

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