

TERMS & CONDITIONS



- Premiums includes rider premiums but excludes GST



- You would be required to stay invested in the insurance policy throughout the term of the policy to reap maximum benefits of this plan



- The 'Benefit illustration' signed by you provides details such as maturity amount, guaranteed and non-guaranteed returns. Please note that the illustration has been sent to your registered email id provided by you for your records



- Surrendering your policy after minimum period, would lead to huge losses. Please refer benefit illustration for more details



- We thank you for choosing e-IA (electronic-Insurance Account) and supporting the 'go green' initiative. Electronic-Insurance Account is a dematerialized account that provides you a single view of policies across any Insurance company. Your insurance policy details will be available in your e-IA account post issuance of your policy. (Applicable only for policies wherein EIA is selected)



- Freelook period:
 - a) You have an option to MODIFY/CANCEL your policy during the free look period which is 15 days from receipt of your policy document [Applicable only if below option b) is not applicable]
 - b) You have an option to MODIFY/CANCEL your policy during the free look period which is 30 days from the date of credit to EIA Account [Applicable only for policies wherein EIA option is selected]

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- Customer Declaration Form:
 - a) We understand that you have read and signed the Customer Declaration Form while filling the application form. i.e. the One Page Declaration with the key policy features mentioned in it. [Applicable only for IBL channel submissions via Good Connect]
 - b) We understand that you have read the declaration on Customer Declaration Form and provided consent via OTP [Applicable in other than a) above]



- We would also like to inform you that life insurance is a standalone product and is neither linked to a fixed deposit nor loan or any other banking products



- We understand that your relationship manager / advisor has not assured any rebate of premium, commission, discount or any other indirect benefits



- Please go through the terms and conditions in your policy document upon receipt of the same

#RakshakaranKiReet

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**BEWARE OF SPURIOUS/
FRAUD PHONE CALLS**

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