



Protection Solutions

Tata AIA Life Insurance

Group Loan Protect

A Non-Linked, Non-Participating, Group Pure
Risk Credit Life Insurance Plan

TATA AIA
— LIFE INSURANCE

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110)
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Unique Reference Number: - **L&C/Adv1/2020/Feb/326** • UIN: **110N132V02**



Non Linked Non Participating Endowment Assurance Plan

#RakshakaranKiReet

Tata AIA Life Insurance Group Loan Protect

A Non-Linked, Non-Participating, Group Pure Risk Credit Life Insurance Plan

**Your loans secures your customers' dreams!
Our product secures your loan!!**

Loans are a way of life and each individual seeks to fulfill their family's dreams through your loans. However, in order to ensure that your money is secure, and that you continue to help people live better, we are happy to present to you our latest offering.

Tata AIA Life Group Loan Protect offers you the opportunity to cover a host of life's uncertainties – Death, Terminal Illness, Total Permanent Disability and Critical Illness. Should any of these eventualities befall your customer, we will make good their loan outstanding thereby protecting both - their dreams and your business. This ensures that your customer's investment is passed on to their family and not the burden of the loan.

A simple Life Insurance cover at an affordable rates added to your loan goes a long way towards making good happen in the lives of our customer.

About Plan

Tata AIA Life Group Loan Protect is offered to Banks, Financial Institutions, Non-Banking Financial Institutions who are authorised and have license to disburse loans such as home loans / personal loans / education loans / auto loans etc. The plan provides comprehensive Insurance cover to the borrowers of the institution and offers to pay off the loan outstanding in the event of death of the Insured borrower.

The plan is offered through a Group Insurance Policy issued to the lending institution and borrowers of the institution are enrolled under the Group Insurance Policy as Individual Insured Members.

Key Features

- A comprehensive benefit plan which offers financial protection in the event of Death, Terminal Illness, Total Permanent Disability and Critical Illness
- Flexibility to choose comprehensive coverage from 9 different plan options
- Choose between Level or Reducing cover
- Choice of Single Life and Joint Life coverage
- Flexibility to cover co-borrower for entire Loan Amount or on Loan Share basis
- Moratorium period of 3, 5 and 7 years with or without interest payment
- Flexible Policy Term from 2 to 35 years
- Convenient premium payment option - Single Pay/ 5 years Pay

- Lower premium rates for female lives
- Tax benefits available as per current tax laws

Eligibility Criteria

Plan Parameters	Minimum	Maximum	
Age at Entry (years)*	14 (for benefit options 1, 4 & 5) 18 (for benefit options 2, 3, 6, 7, 8, 9)	65	
Age at Maturity (years)*	16 (for benefit options 1, 4 & 5) 20 (for benefit options 2, 3, 6, 7, 8, 9)	75	
Premium Payment Term (years)	Single Pay	Limited pay 5 years	Regular pay 5 years
Policy Term (years)	2 to 35 years	6 to 35 years	5 years
Basic Sum Assured	₹10,000	Limit will be based on characteristics of the Group and shall be as per Board Approved Underwriting Policy	
Premium Payment Mode	Single/ Annual/ Half-yearly / Quarterly/ Monthly		
Group Size (Insured Members)	50	No Limit	

*All reference to age is as on last birthday.

How does the plan work?

The customers are enrolled under Tata AIA Life Group Loan Protect as Insured Members upon completion of the enrollment process and payment of requisite premium. A minimum of 50 members is required to avail this Group Policy.

The premium is calculated basis the entry age of the proposed Insured; proposed Sum Insured and proposed term of coverage. In case of Joint Life Coverage, premiums are calculated for both individuals separately with a discount. The coverage for each Insured Member commences from the date of premium payment following the approval of his enrollment by Tata AIA Life.

Key Benefits in Detail

The two type of cover available under the product are:

1) Level Coverage: The Sum Assured will be initial loan amount and will remain unchanged throughout the term irrespective of the outstanding loan amount. Level Coverage option shall be allowed for interest only loans as per the loan schedule.

2) **Reducing Coverage:** The Sum Assured will be the outstanding loan amount that decreases as per the loan repayment schedule selected by the member during the Policy term. The repayment schedule, issued by the bank/lending institution (the schedule of repayment to bank / lending institution) will depend on initial loan amount, age of insured member, loan term, loan type, underlying interest rate and moratorium period (if any) etc. The loan schedule issued by bank/lending Institution will remain fixed.

Under each of the above cover type, the product offers following nine (9) benefit options which can be chosen at inception of the Policy.

1. **Option 1:** Sum Assured payable on death or on accelerated Terminal Illness
2. **Option 2:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 7 years whichever is lower
3. **Option 3:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 10 years whichever is lower
4. **Option 4:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Total Permanent Disability benefit
5. **Option 5:** Sum Assured payable on death or on accelerated Terminal Illness and additional Accidental Death benefit
6. **Option 6:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 7 years, whichever is lower, or on accelerated Total Permanent Disability benefit
7. **Option 7:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 10 years, whichever is lower or on accelerated Total Permanent Disability benefit
8. **Option 8:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 7 years, whichever is lower and additional Accidental Death benefit
9. **Option 9:** Sum Assured payable on death or on accelerated Terminal Illness or on accelerated Critical Illness benefit with Critical Illness benefit term equal to the Policy term or 10 years, whichever is lower and additional Accidental Death benefit

The benefit options with Additional Accidental Death Benefit (i.e. Options 5, 8 and 9) are available only with level coverage option & not with reducing coverage option.

Both the type of cover and the available benefit options must be chosen at Policy inception stage

The Policy shall terminate on acceptance of death claim. There is no survival or maturity benefit under this plan.

Critical Illness, Total and Permanent Disability and Accidental Death benefits will be equal to the Sum Assured subject to underwriting.

For Critical Illness, the term is minimum of base cover term or 7/10 years, whichever is lower but for Total Permanent Disability and Accidental Death Benefit, the term is same as base cover term.

Benefits on occurrence of insured event:

On the occurrence of the insured event during the policy term, Sum Assured equal to the initial loan amount is payable for level coverage option & Sum Assured equal to the outstanding loan amount as per the repayment schedule is payable for reducing coverage option.

(i) In case of Single Life:

The Company shall pay, the Sum Assured on the life of such Insured Member as on the date of insured event as mentioned below:

- a) Sum Assured to the extent of Outstanding Loan amount shall be paid in favour of Master Policyholder, subject to the authorization provided by the member
- b) Balance claim amount, if any, after deduction of the outstanding Loan amount will be paid to the nominee or beneficiary of the Insured Member of the Policy

The cover on the life of a member ceases once the claim is paid on his/her life.

(ii) In case of Joint Life:

- a) When each borrower is insured for entire loan amount: Each of the joint borrowers will be insured for 100% of the sum assured. In case a claim is paid for one joint borrower, cover ceases for the surviving joint borrower.

If the insured event is triggered on both joint insured members at the same time, only one benefit equal to sum assured shall be payable in respect of the first Insured Member as stated on the Certificate of Insurance.

- b) When each of the joint borrowers is insured up to his / her respective loan share:

Each of the joint borrowers is insured up to his/her loan share. If the claim is paid on occurrence of insured event of a joint borrower, then the cover shall cease only for that insured member. However, the cover shall continue for the other joint borrower to the extent of his/her loan share.

If the Insured event is triggered on both Joint Insured members at the same time, Sum Assured shall be payable

once to each, as per member's loan share stated on the Certificate of Insurance,

The benefits provided under Joint life option (ii)(a) & (ii)(b) are payable as mentioned below:

Sum Assured to the extent of Outstanding Loan amount shall be paid in favour of Master Policyholder, subject to the authorization provided by the member.

Balance claim amount, if any, after deduction of the outstanding Loan amount will be paid to the nominee or beneficiary of the Insured Member of the Policy

In the lender-borrower groups under this policy, the Master Policyholder is a scheduled banks (including co-operative banks) regulated by Reserve Bank of India, Non-Banking Financial Companies registered with Reserve Bank of India and National Housing Bank regulated Housing Finance Companies.

Accelerated Terminal Illness

Terminal Illness is defined as an advanced or rapidly progressing incurable & un-correctable medical condition, which in the opinion of the treating physician is highly likely to lead to death within the next six months. An independent practicing medical consultant specializing in the relevant field of medicine also needs to opine that the survival of the Insured is less than six months. The waiting period for Terminal Illness benefit is 180 days.

Accelerated Critical Illness (applicable for age 18 and above)

Critical Illness shall be an optional benefit offered with Death Benefit and is an accelerated benefit.

Critical Illness is defined as illnesses the signs or symptoms of which first commence more than ninety (90) days following the Date of Commencement of Risk (which is same as date of inception of the policy), or Effective Coverage Date of Member or Date of Revival whichever is later, and

Insured Event	Benefit Payable
Death or Accelerated Terminal Illness (Level coverage)	Sum Assured equal to initial loan amount
Death or Accelerated Terminal Illness (Reduced coverage without Moratorium)	Sum Assured equal to outstanding loan amount
Death or Accelerated Terminal Illness (Reduced coverage with Moratorium with interest)	Sum Assured equal to initial loan amount during the moratorium period, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Death or Accelerated Terminal Illness (Reduced coverage with Moratorium without interest)	Sum Assured during the moratorium period is the initial loan amount plus the accrued interest, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Accelerated Critical Illness (Level coverage)	Sum Assured equal to initial loan amount
Accelerated Critical Illness (Reduced coverage without Moratorium)	Sum Assured equal to outstanding loan amount
Accelerated Critical Illness (Reduced coverage with Moratorium with interest)	Sum Assured equal to initial loan amount during the moratorium period, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Accelerated Critical Illness (Reduced coverage with Moratorium without interest)	Sum Assured during the moratorium period is the initial loan amount plus the accrued interest, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Accelerated Total Permanent Disability (Level coverage)	Sum Assured equal to initial loan amount
Accelerated Total Permanent Disability (Reduced coverage without Moratorium)	Sum Assured equal to outstanding loan amount
Accelerated Total Permanent Disability (Reduced coverage with Moratorium with interest)	Sum Assured equal to initial loan amount during the moratorium period, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Accelerated Total Permanent Disability (Reduced coverage with Moratorium without interest)	Sum Assured during the moratorium period is the initial loan amount plus the accrued interest, Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.
Accidental Death (Level coverage)	An additional amount equal to Sum Assured payable under Death or Accelerated Terminal Illness (Level coverage).

shall include either the first diagnosis of any of the following illnesses or first performance of any of the covered surgeries stated in this document. This benefit is payable if the policy is in force as on date of the first diagnosis or occurrence of any of the covered 35 Critical Illnesses listed below, post completion of 90 days from date of commencement of risk:

Sr. No	Covered Critical Illness
1	Alzheimer's Disease
2	Bacterial Meningitis resulting in permanent neurological deficit
3	Apallic Syndrome
4	Benign Brain Tumor
5	Brain Surgery
6	Cardiomyopathy
7	Cancer of specified severity
8	Coma of specified severity
9	Deafness
10	End stage Liver Failure
11	End stage Lung Failure
12	Myocardial Infarction (First Heart attack of specified severity)
13	Kidney failure requiring regular dialysis
14	Chronic Pancreatitis
15	Loss of Limbs
16	Blindness
17	Loss of speech
18	Third Degree Burns
19	Major Head Trauma
20	Open chest CABG (Coronary Artery Bypass Grafting)
21	Major organ/bone marrow transplant
22	Motor Neuron Disease With Permanent Symptoms
23	Multiple Sclerosis with persisting symptoms
24	Muscular Dystrophy
25	Medullary Cystic Disease
26	Open Heart replacement or repair of heart valves
27	Parkinson's Disease
28	Permanent Paralysis of limbs (Paraplegia)
29	Primary (Idiopathic) Pulmonary Hypertension
30	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
31	Encephalitis leading to permanent neurological deficit
32	Surgery to Aorta
33	Poliomyelitis
34	Stroke resulting in permanent symptoms
35	Aplastic Anemia

Total Permanent Disability

"Total Permanent Disability" means disablement of the Life Assured. The Life Assured has become totally and irreversibly disabled as a result of accident or illness and can be in one of the below forms:

- 1) The total and permanent loss by severance or loss of use of both hands, and both feet, or both eyes, and a combination of any two (i.e. severance or loss of one hand and loss of sight of one eye or loss of one foot and loss of sight of one eye or loss of one hand and one foot), will also result in the Life Assured being regarded as totally and permanently disabled OR
- 2) The Life Assured must be totally incapable of being employed or engaged in any work or any occupation whatsoever for remuneration or profit OR
- 3) The Life Assured must be unable to perform (whether aided or unaided) at least 3 of the 6 "Activities of Daily Living".

There is a waiting period of 90 days (from the Date of Commencement of Risk or Effective Coverage Date of Member or Date of Revival whichever is later) is applicable for Total Permanent Disability due to illness. No waiting period for any Total Permanent Disability due to accident.

The above disability must have lasted without interruption for at least six consecutive months (180 days) and must be deemed permanent by an Independent Medical Practitioner appointed by the Company.

If the disability is due to amputation/dismemberment, the loss of hand will mean amputation/dismemberment above wrist, the loss of arm will mean amputation/ dismemberment above elbow, the loss of feet will mean amputation/dismemberment above ankle and the loss of leg will mean amputation/ dismemberment above knee.

If the disability is not due to amputation/dismemberment, the loss will mean loss of usage of limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.

Accidental Death Benefit

An accident is a sudden, unforeseen and involuntary event caused by external visible and violent means which occurs during the lifetime of the insured but excludes illness and diseases. The coverage will terminate upon death of the Insured and no other benefit under the coverage shall be payable.

An Accidental death means the death of the life assured which results directly, solely and independently of any other causes from bodily injury and occurs within 180 days of the date of accident.

Where Accident leading to death has occurred during the coverage term of Certificate of Insurance but Accidental Death has occurred after the expiry of coverage term, however within 180 days from the date of Accident, we shall pay the Accidental Death benefit. No Sum Assured shall be payable since the coverage term has expired

In the event of the death of the Life Assured after 180 days of the occurrence of the accident, the Company shall not be liable to pay this benefit. The coverage must be in-force at the time of accident.

For more details, coverage and exclusions under Terminal Illness, Critical Illness, Total Permanent Disability and Accidental Death Benefits, kindly refer the Policy Terms and Conditions on www.tataaia.com.

Other Benefits and Features

Moratorium Period:

The moratorium period benefit is available with the Reducing coverage option only wherein the member may take mortgage or retail loan where the sum assured during the moratorium period will be equal to initial loan amount. Insured Member may choose a moratorium period of 3, 5 and 7 years. After moratorium period the Sum Assured follows the outstanding loan amount as per the repayment schedule.

Moratorium cover options:

- a) With payment of interest during the moratorium period - where interest is paid by the borrower during the moratorium period, the Sum Assured during the moratorium period is the initial loan amount.
- b) With no payment of interest during the moratorium period - where no interest is paid by the borrower during the moratorium period, the Sum Assured at any time during the moratorium period is the initial loan amount plus the accrued interest till that time.

For both the above options the Sum Assured after the moratorium period will be the amount of loan outstanding as per the repayment schedule.

For Critical Illness / Total Permanent Disability / Accidental Death Benefit, the benefit will be equal to Sum Assured under the plan. For Critical Illness the cover term is lower of policy term or 7/10 years but for Total Permanent Disability and Accidental Death Benefit, the cover term is same as Policy term.

All eligible members of the group can opt for the Insurance for loan availed, only at the time of disbursement of the loan and can also choose a policy term up to a maximum of loan term.

Joint Life Cover:

Joint Life shall mean a person, who is also insured along with the primary loan borrower, being spouse of the primary loan borrower or any person other than spouse of the primary loan borrower, where the loan is jointly held in the names of both the lives.

The plan can either be taken on a single life basis where one person has taken the loan or joint life basis where the loan is taken by two persons and there is a relationship of one primary loan borrower and one co-borrower in the title of the loan. Under Joint life option only two (2) borrowers are allowed to be

covered including the primary loan borrower. Under Joint life option the coverage is provided only if the loan is jointly held in the names of both the lives.

Under joint life basis, the product proposes to offer coverage to the co-borrower also, against death (including accidental death), Terminal Illness, Critical Illness or Total Permanent Disability, as the case may be.

Following options are available under Joint life basis:

- Each borrower must be Insured for entire loan amount: Each of the joint borrowers will be Insured for 100% of the Sum Assured. In such cases only the spouse of the primary loan borrower can be the co borrower. In case a claim is paid on death/ occurrence of Insured event for one joint borrower, cover ceases for the surviving joint borrower. If the Insured event is triggered on both Joint Insured Members at the same time, only one benefit equal to Sum Assured shall be payable in respect of the first Insured Member stated on the Certificate of Insurance.
- Each of the joint borrowers is Insured up to his/her share of loan: Each of the joint borrowers is Insured up to his/her share of loan. If the claim is paid on death/occurrence of insured event of one joint borrower, then the insurance cover shall cease only for that Insured Member. However, the Insurance Cover shall continue for the surviving Joint Borrower(s) to the extent of his/her share(s) of loan. If the Insured event is triggered on both Joint Insured members at the same time, Sum Assured shall be payable once to each as per member share stated on the Certificate of Insurance.

Joint Life Discount:

In case of Joint borrowers where each borrower is covered for the entire loan amount, there is a discount of 3% of individual single life rate for Single pay option & a discount of 2% of individual single life rate, for non-single pay option is applicable. Joint Life discount is not applicable in case each of the joint borrower is insured up to his/her share of loan.

Surrender Benefit:

- **Surrender by Insured Member-** The Insured Member also has the right to surrender the Insurance Cover, only if the member repays the outstanding loan amount in full and submits a surrender request with the Company. In case of limited premium option, the surrender benefit will be available if at least two full years premiums are paid. In Single premium option, surrender value is payable at any point during the policy term.
- **Surrender by Master Policyholder-** The Master Policyholder can terminate the Master Policy at any time by giving a written intimation to the Insurer. In such cases, post surrender, New Enrolments will cease and for existing insured members there is an option to continue the policy as an individual policy on same terms and condition as those of the group policy or avail surrender benefit and terminate the insurance cover..

Surrender Value under Level Sum Assured or Reducing Sum

Assured benefit option:

Surrender value = (50% of the premiums paid less Goods and Services Tax & Cess) multiplied by (unexpired Policy term divided by total Policy term) multiplied by (Coverage at the time of surrender / Sum Assured at inception)

Grace Period:

A grace period of 30 days for the yearly, half yearly and quarterly premium payment frequencies and of 15 days for the monthly premium payment frequency is allowed under the Policy. If the full premium for the first 2 policy years remains unpaid at the end of their grace period for Limited / Regular pay 5 Years, the Policies shall lapse from the due date of the first unpaid premium. If any claim occurs during the grace period, any due premium (without interest) of the policy will be deducted from the claim pay out.

In case of failure of the Master Policyholder to remit to Us, provided the premium is received from Insured Member within grace period, the insurance coverage of the Insured Member, even after expiry of grace period, shall continue, provided the Insured Member establishes that he had paid the premium and secured a proper receipt for the same

Revival:

If a premium is in default beyond the grace period and subject to the Policy not having been surrendered, it may be revived, in accordance with prevailing Underwriting Guidelines duly approved by the Board within five years after the due date of the first unpaid premium before the end of the Policy term subject to:

- (i) Insurance cover has not been surrendered;
- (ii) A written application for revival is received from the Insured Member by the Company, together with revival fee (including applicable interest), evidence of insurability of the Life Assured, to the satisfaction of the Company;
- (iii) Payment of all overdue premiums with applicable interest charged by the Company to reinstate this cover;

The cost incurred by the Company for the medical examination of the Life Assured to revive the Insurance cover shall also be borne and paid by the Insured Member to the Company.

Interest on premiums will be at a simple annual rate which we shall determine. The applicable interest rate for revival is determined using the State Bank of India (SBI) [or any other public sector undertaking bank] domestic term deposit rate for tenure '1 year to 455 days', plus 2%. Any alteration in the formula will be subject to prior approval of IRDAI. The current simple interest rate on revival from 1st October 2019 is 8.50% p.a. (i.e. SBI interest rate of 6.50% + 2%).

Any evidence of insurability requested at the time of revival will be based on the prevailing Underwriting Guidelines duly approved by the Board. The member cover which is not revived by the end of the revival period shall be terminated.

There is no revival option for Single Premium.

Flexible premium payment modes:

You have an option to pay the premiums either Single, Annually, Half-yearly, Quarterly and Monthly modes. Loading on premiums will be applicable as mentioned in the table below:

Mode	Modal Loading
Annual	Multiply Annual Premium Rate by 1 (i.e. No loading)
Half - Yearly	Multiply Annual Premium Rate by 0.51 (i.e. loading of 2%).
Quarterly	Multiply Annual Premium Rate by 0.26 (i.e. loading of 4%).
Monthly	Multiply Annual Premium Rate by 0.0883 (i.e. loading of 6%).

Terms and Conditions

1. Free Look Period

The Policyholder/ Insured Member has a period of 15 days from the date of receipt of the Policy Document/ Certificate of Insurance, to review the terms and conditions of the Policy and where the Policyholder/ Insured Member disagrees to any of those terms or conditions, he/she has the option to return the Policy/ Certificate of Insurance stating the reasons for his objection, when he/she shall be entitled to a refund of the premium paid, without interest, subject only to a deduction of a) Proportionate Risk Premium for the period of cover, b) Stamp Duty and Medical Examination costs (including Goods and Services Tax & Cess) which have been incurred for issuing the Policy/ Certificate of Insurance.

2. Exclusion

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.

"Total Premiums paid" means total of all the premiums paid, excluding any extra premium, any rider premium and taxes.

3. Tax Benefits

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, Life Insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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.

4. Termination

The coverage of the member ends in case of a claim, surrender value paid after full foreclosure of loan, cancellations, coverage ending on attaining the maximum coverage age or expiry of policy term.

5. Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture Company, formed by Tata Sons Ltd. and AIA Group Ltd (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed pan-Asia Life Insurance Group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

DISCLAIMER:

- The brochure is not a contract of Insurance. The precise terms and conditions of this plan are specified in the Policy contract available on Tata AIA Life website.
- This product is underwritten by Tata AIA Life Insurance Company Ltd. 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 non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines
- All taxes, duties, surcharge, cesses or levies, (including but not Limited to Good & Services Tax and

TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder.

**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.