

No 119376

CHILDREN'S DOUBLE BENEFIT PLAN

Unique Identification Number: 101N010V01

This Policy is the evidence of a contract between HDFC Standard Life Insurance Company Limited ('We') and the Policyholder ('You') as described in the schedule here under written. This Policy is based on the Proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical evidences and other information received by the Company from the Policyholder or on behalf of the Policyholder. This Policy is effective upon receipt, by the Company, of the consideration payable as First Premium under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all premiums and benefits are expressed and payable in Indian Rupees.

CHILDREN'S DOUBLE BENEFIT PLAN - POLICY SCHEDULE

POLICY NUMBER: 11865963

DATE OF COMMENCEMENT OF POLICY: 12th May 2008

POLICY HOLDER:

Mr. Mukesh Tandon
C-20
K-Road
Mahanagar Extension
Lucknow 226006
Uttar Pradesh

LIFE ASSURED:

Mr. Mukesh Tandon

DATE OF BIRTH:

10th January 1960

AGE ON COMMENCEMENT
OF POLICY (In Years):

48

AGE ADMITTED:

Yes

PREMIUMS:

Rs. 25,275.00 payable Annually from the Date of Commencement.
Final premium due on 12/05/2032

Note : Taxes payable extra at current rates.

TERM

25 Years

BENEFITS:

The Basic benefits, plus any attaching bonuses, and the additional benefits (where applicable) are detailed in the Schedule titled 'Schedule of Benefits' and are governed by the standard policy provisions and additional policy provisions respectively.

ADDRESS FOR
CORRESPONDENCE:

3rd Floor Chandralok Tower, Kapoorthala Commercial Complex, Aliganj,
Lucknow, 226 020
Telephone Nos. -
Fax Nos. -
Email - response@hdfcinsurance.com



The stamp duty of Rs.100.00/- (RUPEES ONE HUNDRED ONLY) paid by pay order, vide Receipt no.39998 dated 30th January 2008.

Proper Officer

Ref: 13371058



PSCDTRN-D2C-Express IT-1241755-851255

Mr. Mukesh Tandon

A-503 Legacy Apartment

14 D Jopling Road

226001

Lucknow

27th February 2010

Tele.Nos - 5222438041

Mobile No - 919415019526

Dear Mr. Mukesh Tandon

Sub: Your Policy no. 13371058

We are glad to inform you that your proposal has been accepted and the Insurance Policy has been issued. We have made every effort to design your Policy information in a simple format. We have highlighted items of importance so that you may recognize them easily.

Policy documents:

As an evidence of the insurance contract between HDFC Standard Life and you, the Insurance Policy is enclosed alongside. Please preserve this document safely and also inform your nominees about the same. We are also enclosing alongside a copy of your proposal form and other relevant documents submitted by you for your information and records.

Option to withdraw:

In case you are not agreeable to any of the provisions stated in the Policy and the details in the proposal form, you have the option of returning the Policy to us stating the reasons thereof, within 15 days from the date of receipt of the Policy. On receipt of your letter alongwith the original Policy documents, we shall arrange to refund the premium paid by you, subject to deduction of the proportionate risk premium for the period on cover and the expenses incurred by us on medical examination and stamp duty charges. A Policy once withdrawn shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.

Contacting us:

The address for correspondence is given on the first page of the Policy document. To enable us to serve you better, you are requested to quote your Policy number in all correspondences. In case you are keen on knowing more about our products and services, we would request you to talk to your Certified Financial Consultant who has advised you while taking this Policy. We have also put in place a grievance redressal mechanism for Policyholders. You can reach our Grievance Redressal Officer at grievance@hdfcinsurance.com or at the Corporate Office address mentioned below.

In case you are not satisfied with our response, you can also approach the Insurance Ombudsman in your region whose address is available on our website www.hdfcinsurance.com.

Thanking you once again for choosing HDFC Standard Life and looking forward to serving you in the years ahead.

Yours Sincerely,

Mrs. Metilda Stanley
Sr. Vice President - Operations.

Correspondence Address: HDFC SL Aliganj Branch, 3rd Floor Chandralok Tower, Kapoorthala Commercial Complex, Aliganj, Lucknow, 226 020

Corporate Office: 'Trade Star' 2nd Floor, 'A' Wing Junction of Kondivita and M.V. Road, Andheri-Kurla Road, Andheri (East), Mumbai 400059, India. Tel: (Board) 28220055/67516666 Fax: 28229998/28222414.

Registered Office: Ramon House, H T Parekh Marg, 169 Backbay Reclamation, Mumbai 400 020, INDIA.