**Benefits :**

**Benefits in case of death during the selected term:**  
The Sum Assured along with the vested bonuses is payable on death in a lump sum.  
  
**Benefits in case of survival to the end of selected term:**  
The Sum Assured along with the vested bonuses is payable in a lump sum on survival to the end of the term. An additional Sum Assured is payable on death thereafter.  
  
**Accident Benefit:**  
An additional Sum Assured (subject to a limit of Rs.5 lakh) is payable in a lump sum on death due to accident up to age 70 of life assured. In case of permanent disability of the life assured due to accident this additional Sum assured is payable in instalments.  
  
**Supplementary/Extra Benefits:**  
These are the optional benefits that can be added to your basic plan for extra protection/option.  An additional premium is required to be paid for these benefits.  
  
**Surrender Value:**  
Buying a life insurance contract is a long-term commitment. However, surrender values are available on the plan on earlier termination of the contract.