

## Guardian Life Corp.

Registered Office: 21/A, Corporate Park, Business District, Mumbai, India  
Toll-free: 1800-000-000 | Email: care@guardianlifecorp..com

### Life (Endowment Plan) Policy Document

Policy Number	LIF-133326
Policy Type	Life (Endowment Plan)
Policyholder	Ramesh Shah
Sum Insured	■ 20,00,000
Annual Premium	■ 45,000
Validity	01-Apr-2024 to 31-Mar-2044
Insurer	Guardian Life Corp.

#### Policyholder Contact Details

Ramesh Shah  
260/4, Surat, India - 217175

#### Coverage Benefits (Scope & Sub-limits)

- Maturity benefit: Sum Assured plus accrued bonuses (if any).
- Death benefit during term: higher of Sum Assured or 10x annual premium.
- Loan facility available after 3 full years of premium payment.

#### Exclusions (What is not covered)

- Suicide within 12 months from policy inception or revival.
- Lapse due to non-payment beyond grace period; benefits as per paid-up value.

## Claim Process (Step-by-step with timelines)

1. For maturity, submit discharge form with original policy bond.
2. For death claim, nominee to submit proofs and bank details.
3. Settlement subject to verification; NEFT to registered bank account.

## Mandatory Documents for Claims

- Duly filled and signed claim form.
- Valid photo identity proof and address proof.
- Original policy schedule and premium payment receipts.
- FIR/Police intimation for theft/accident cases, as applicable.
- Hospital bills, discharge summary, prescriptions, and diagnostic reports (for health claims).
- Repair estimates, photographs, and garage invoice (for motor claims).
- Death certificate, cause of death certificate, and KYC of nominee (for life claims).

## Terms & Conditions

- Free-look period: 15 days from the receipt of policy. During this period, you may cancel and receive a refund after applicable deductions.
- Grace period for premium payment: 30 days for yearly/half-yearly/quarterly modes and 15 days for monthly mode.
- Non-disclosure or misrepresentation of material facts may render the policy void ab initio.
- All claims are subject to investigation and verification of submitted documents.
- Jurisdiction: Any disputes are subject to the courts situated in the policy issuing city.
- Renewal is subject to underwriting guidelines and may include change in premium/riders at renewal.
- Waiting periods: As specified for particular benefits (pre-existing diseases, specific illnesses).
- Network providers/hospitals list is dynamic and may change without prior notice.
- No benefits shall be payable where the loss arises out of criminal acts or breach of law by the insured.
- GST and other applicable taxes are extra and payable as per prevailing law.
- Portability: You may apply at least 45 days before renewal date to port this policy to another insurer.
- The company reserves the right to revise product features and premium rates with IRDAI approval.
- Nomination and assignment: As per the provisions of the Insurance Act and applicable rules.

## Key Definitions

- Definition: Pre-existing Disease – Any condition, ailment, or injury that existed prior to the effective date of the policy.
- Definition: Waiting Period – The period from the commencement of the policy during which specified conditions are not covered.
- Definition: Sum Insured – The maximum amount payable by the company under the policy.
- Definition: Network Provider – A healthcare provider/garage with whom the insurer has a service level agreement.
- Definition: Deductible – The amount payable by the insured that is subtracted from a claim amount before settlement.

For and on behalf of the Insurer

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Authorized Signatory

(This is a sample document for ML testing. Not a real policy.)