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1) Gurans Annual Cash Back Life Insurance Policy

We have introduced this policy with focus to customers, who have to make repayment of loans or to fulfill individual needs. In this policy, 4% of sum assured will be returned to the assured at completion of every year. On policy maturity date the remaining sum assured plus earned bonus will be returned to the policy holder. In case of death of assured is before the maturity of policy, full sum assured plus earned bonus will be returned to nominee.

Key Feature

- :: Minimum Entry Age : 18 Years
- :: Maximum Entry Age : 55 Years
- :: Minimum Policy Term: 10 Years
- :: Maximum Policy Term: 20 Years
- :: Maximum Maturity Age : 65 Years
- :: Minimum Sum Assured: Rs. 500,000
- :: Premium Payment Frequency : Yearly/Half Yearly/Quarterly

Benefits

- :: 4% of Sum Assured will be returned back to assured annually.
- :: Bonus plus remaining sum assured will be paid to the assured after maturity.
- :: Sum Assured plus bonus will be paid to nominated person in case of death of the assured as per the policy conditions.

Additional Benefits

- :: Premium Waiver
- :: Double Accident Benefit (up to 30 lakhs)
- :: Monthly Income Benefit
- :: Permanent Total Disability Benefit

2) Gurans Surakshit Bhavisya Jiwan Bima Yojana

Key Feature

- :: Minimum Entry Age : 16 Years
- :: Maximum Entry Age : 60 Years
- :: Minimum Policy Term: 10 Years
- :: Maximum Policy Term: 30 Years
- :: Maximum Maturity Age : 70 Years
- :: Minimum Sum Assured: Rs. 5 Lakh
- :: Maximum Sum Assured: According to income source

Benefits

- :: Bonus in case of the maturity
- :: On death of life assured during premium paying term: Full sum assured plus bonus declared and vested in the policy, if any will be paid to nominated person.
- :: On death of life assured post premium paying term :Full sum assured will be paid to nominated person.
- :: On survival to end of premium paying term: Bonuses declared and vested in the policy, if any will be paid to nominated person
- :: On surviving after premium paying till 100 years of age:6 % of Sum assured per annum paid in arrear from end of premium paying term up to age 99 and full sum assured at age 100.
- :: Loan facility
- :: Tax benefits

Additional Benefits

- :: Premium Waiver
- :: Double Accident Benefit
- :: Monthly Income Benefit
- :: Permanent Total Disability Benefit

3) Gurans Savadhik Jeevan Beema Yojana (Gurans Endowment with Profit Policy)

The most popular form of life assurance since it makes provision for the family of the Assured in the event of early death, as also assures a lump sum amount at a desired age. The amount assured, if not paid by reason of earlier death becomes payable at the end of the endowment term. Premiums are payable for a term of years equal to the endowment term or until death if it occurs within this period. If payment of premiums is discontinued after at least two years premiums have been paid, a paid up policy for an amount bearing the same proportion to the sum assured as the number of premiums actually paid bears to the number stipulated for in the policy, will be automatically secured. Such reduced paid up policy will not be entitled to participate in the profits declared thereafter.

First Policy issue date

- :: 01-06-2008

Key Feature

- :: Minimum Entry Age : 16 Years
- :: Maximum Entry Age : 65 Years
- :: Minimum Policy Term: 5 Years
- :: Maximum Policy Term: 59 Years
- :: Maximum Maturity Age : 70 Years
- :: Minimum Sum Assured: Rs. 25 Thousand
- :: Premium Payment Frequency : Yearly/Half Yearly/Quarterly

Benefits

- :: Sum assured plus bonus in case of the maturity
- :: Sum assured plus bonus will be paid to nominated person in case of death of the assured.
- :: Loan facility
- :: Tax benefits

Additional Benefits

- :: Premium Waiver
- :: Double Accident Benefit
- :: Money Back
- :: Monthly Income Benefit
- :: Permanent Total Disability Benefit
- :: Rider Benefit

4) Gurans Surakshit Bhavisya Jiwan Bima Yojana

Key Features

- :: Minimum Entry Age : 16 Years
- :: Maximum Entry Age : 60 Years
- :: Minimum Policy Term: 10 Years
- :: Maximum Policy Term: 30 Years
- :: Maximum Maturity Age : 70 Years
- :: Minimum Sum Assured: Rs. 5 Lakh
- :: Maximum Sum Assured: According to income source

Benefits

- :: Bonus in case of the maturity
- :: On death of life assured during premium paying term: Full sum assured plus bonus declared and vested in the policy, if any will be paid to nominated person.
- :: On death of life assured post premium paying term :Full sum assured will be paid to nominated person.
- :: On survival to end of premium paying term: Bonuses declared and vested in the policy, if any will be paid to nominated person
- :: On surviving after premium paying till 100 years of age:6 % of Sum assured per annum paid in arrear from end of premium paying term up to age 99 and full sum assured at age 100.
- :: Loan facility
- :: Tax benefits

Additional Benefits

- :: Premium Waiver
- :: Double Accident Benefit
- :: Monthly Income Benefit
- :: Permanent Total Disability Benefit