

**Policy Document – SUD Life Guaranteed Money Back Plan
UIN – 142N036V01**

Corporate Agent Name:	Union Bank of India
CIE Name:	Mr. Radhakrishnan A
Specified Person Name:	Ram Anuj
Specified Person Code:	80021165
Specified Person Licence Code:	C000238624
Specified Person Tel. No.:	
Specified Person Mobile No.:	9839099344
Specified Person Email ID :	unnao@unionbankofindia.com
Specified Person Address:	Union Bank Of India Civil Lines Badaun Road Kacheri Road Unnao-209801 Uttar Pradesh

PREAMBLE

The Proposer named in the Schedule of this Policy has submitted the Application together with a personal statement and the first instalment of Premium specified in the Schedule to Star Union Dai-ichi Life Insurance Company Limited (the “**Company**” which expression shall include its assigns and successors) for grant of life insurance cover on the life of the person named in the Schedule. It is agreed by the Company and the Proposer (the “**Parties**”) that the Application along with the personal statement and the declaration together with any report or other document leading to the issuance of this Policy shall form the basis of this contract of insurance.

The Parties do hereby further agree that in consideration of the receipt of future Premiums as stated in the Schedule, the Company will pay such benefits (without interest) as herein stated, to the Beneficiary, on submission of proof (to the complete satisfaction of the Company) of the benefits under the Policy having become payable in accordance with the terms and conditions hereof and of the Beneficiary’s entitlement to them, provided this Policy is in-force.

It is further agreed by and between the Parties that these terms and conditions, any endorsement or a separate instrument executed by the Company in connection with this Policy and any special provisions subject to which this Policy has been issued by the Company and any Schedules, Annexure, Endorsement and/or Addendums hereto shall together form part of this Policy.

It is also agreed that this Policy shall be governed by the Laws of India in force from time to time and all premiums and benefits shall be payable in Indian Rupees only. The benefits and the Premiums payable under this Policy will be subject to taxes and other statutory levies as may be applicable from time to time and such taxes, levies etc will be recovered, directly and completely from the Policyholder.

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Schedule

I. Policy Details

Date of Application:	02/02/2016	Application Number:	11969661
Policy Number	00940762	Client ID	51776076
Date of Commencement of Policy:	09/02/2016	Date of Commencement of Risk	09/02/2016
Sum Assured	Rs. 300,000.00	Basic Premium (Excluding Service tax):	Rs. 24,981.00
Policy Term	15 Years	Premium Paying Term	10 Years
Due Date of Last Premium:	09/02/2025	Premium Periodicity	Annual

II. Policyholder Details

Name of the Policyholder	Mr Laxmi Narayan Pal
Date of Birth	25/06/1977
Age	38 Years
Gender	Male
Relationship with the Life Insured	Self
Identity Proof	PAN Card
Address	Vill Pidari Post Parsaha Mahoba Uttar Pradesh - 210427
Telephone No/ Mobile.No.	8435640079
Email	

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III. Life Insured Details

Name of the Life Insured	Mr Laxmi Narayan Pal
Date of Birth	25/06/1977
Gender	Male
Age	38 Years
Age Admitted	Y
Address	Vill Pidari Post Parsaha Mahoba Uttar Pradesh - 210427
Telephone No./ Mobile.No.	8435640079
Email	

IV. Nominee Details

Name of the Nominee:	Mrs Manju Pal	Relationship of the Nominee with the Life Insured	Wife
Date of Birth of the Nominee:	01/07/1977	Age:	38 Years
Address	Vill Pidari Post Parsaha Unnao Uttar Pradesh - 210427	Telephone No./ Mobile.No.	8435640079
Email			

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V. Appointee Details

Name of the Appointee (In case the Nominee is a minor):	NA	Age:	NA
Appointee's relationship with the Nominee	NA	Telephone No./ Mobile.No.	
Address	-	Email	NA

Sum Assured Details

	Sum Assured	Basic Premium	Current Service Tax	Educational Cess	Total Premium	Policy Term	Premium Payment Term	Expiry / Maturity Date
Base Plan	Rs. 300,000.00	Rs. 24,981.00	Rs. 906.00	Rs. 0.00	Rs. 25,887.00	15 Years	10 Years	09/02/2031

Benefits are payable to: The Policyholder/ Life Assured, the assignee where a valid assignment/endorsement has been recorded (in accordance with Section 38 of the Insurance Act, 1938), or in the event of death of the Life Assured; the Beneficiary where a valid nomination has been registered with the Company (in accordance with section 39 of the Insurance Act, 1938), or in the event of death of the Life Assured without making a valid nomination, the Executors, Administrators or other legal representatives of the Policyholder, or the beneficiary earmarked in the policy under the provisions of Sec. 6 of the Married Women Property Act, 1874 or to such person as directed by a court of competent jurisdiction in India. (the person/s to whom the benefits are payable under this Policy are herein referred to as the “Beneficiary”). The benefits payable are limited at all times to the monies payable under this Policy.

The Company will pay the benefits (without interest) as herein stated under the Policy, having become payable, to the Beneficiary / Policyholder on proof to the complete satisfaction of the Company, in its sole discretion.

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Special Provisions (if any) : N. A.

Signed for and on behalf of the Star Union Dai-ichi Life Insurance Company Limited



Authorised Signatory

IRDA Regn. No. 142

The Stamp Duty of Rs 60.00 (Rupees Sixty Only) Paid under Mudrank Number 2004/4125/CR/690/M-1, vide receipt no 0002753863201516 dated 29/10/2015.

Note: The Life Cover under this Policy shall commence only on the Date of Commencement of Risk. On examination of this Policy, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

First Premium Receipt

08/02/2016

Receipt No. 10129331

Mr Laxmi Narayan Pal Vill Pidari Post Parsaha Mahoba Uttar Pradesh 210427 Tel. No. Mobile : 8435640079 Email ID :	Policyholder : Mr Laxmi Narayan Pal Life Assured : Mr Laxmi Narayan Pal Application No. : 11969661 Policy No. : 00940762 Client ID : 51776076
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Product	: Guaranteed Money Back Plan - 142N036V01
Date of Commencement	: 09/02/2016
Basic Sum Assured	: Rs. 300,000.00
Total Basic Premium (incl serv tax)	: Rs. 25,887.00

Amount Received	Premium Amount Adjusted	Backdating Interest	Excess Premium	Next Premium Due Date
Rs. 25,886.00	Rs. 25,886.00	Rs. 0.00	Rs. 0.00	09/02/2017

Consolidated Revenue Stamp duty paid: Notification No.Mudrank – 2015/1154/359/M-1.

Note:

- This receipt is subject to credit being received by Star Union Dai-ichi Life Insurance Co.Ltd Company's account
- Risk cover will be effective from the date commencement.
- Excess amount will be maintained in the policy account and will be adjusted towards future premium payment/dues of the policy
- Eligible for tax benefit u/s 80C/80CCC(1)/80D or as applicable as per prevailing tax rules
- Service Tax and Cess are as per prevailing service tax law. Category: Life Insurance. Service tax registration no.AALCS3949QST001
- This document is digitally signed

Our Touch-points:

Call Centre : 1800-200-8833 (Toll Free) / 022-39546300 (charges apply) Monday-Saturday, 8:00am-8:00pm
E-mail : customercare@sudlife.in
Website : www.sudlife.in

Yours Sincerely,



For Star Union Dai-ichi Life Insurance Co.Ltd.
Authorized Signatory

Star Union Dai-ichi Life Insurance Co.Ltd. has an Anti-fraud policy for protecting the policyholders and company's interest against unethical practices and frauds. A awareness presentation and extract is available on our company website