



INSUREWELL LIFE SHIELD POLICY

Your Partner in Protection, Security, and Peace of Mind

◆ About the Policy

InsureWell Life Shield is a comprehensive life insurance plan that ensures financial protection for your loved ones in case of unforeseen circumstances. Designed to suit individuals across all walks of life, this policy provides a lump sum payout to the nominee in the event of the policyholder's untimely demise during the policy term.

◆ Key Benefits

- **Life Cover Protection:** Provides financial security to your family in your absence.
 - **Flexible Premium Options:** Choose between monthly, quarterly, or annual premium payments.
 - **Tax Benefits:** Enjoy tax deductions on premiums paid under prevailing tax laws.
 - **Optional Riders:** Enhance your policy with accidental death, critical illness, and disability riders.
 - **Maturity Benefit:** Return of premiums if no claim is made during the term (applicable in return-of-premium plans).
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◆ Eligibility Criteria

- **Entry Age:** 18 to 60 years
 - **Policy Term:** 10 to 40 years
 - **Sum Assured:** Minimum ₹5 lakhs, no maximum limit
 - **Premium Payment Term:** Equal to or less than the policy term
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◆ Premium Payment Modes

- Monthly
 - Quarterly
 - Half-Yearly
 - Yearly
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◆ Exclusions

- Suicide within the first 12 months of policy inception

- Death due to participation in hazardous activities not disclosed at the time of policy purchase
 - Death due to pre-existing medical conditions not declared during application
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◆ **Claim Process**

1. **Intimate the Claim:** Contact us via phone, website, or branch visit.
 2. **Submit Required Documents:** Death certificate, policy documents, identity proof of nominee, and medical records (if applicable).
 3. **Claim Evaluation:** Our team will assess and verify the documents.
 4. **Payout:** Eligible claims are settled within 7 working days after document verification.
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◆ **Why Choose InsureWell?**

- 99.4% Claim Settlement Ratio
 - 24/7 Customer Assistance
 - Trusted by Over 10 Million Policyholders
 - Strong Network of Advisors and Service Branches
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◆ **Contact Us**

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Website: www.insurewell.com

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Disclaimer: This brochure is only for information purposes. For full policy terms, conditions, and exclusions, please refer to the policy document or consult an authorized representative.