

CONSOLIDATED INSURANCE POLICY PORTFOLIO

TABLE OF CONTENTS

1. **Policy 01:** Life Insurance - Pooja Sharma (TrustCover Ltd)
2. **Policy 02:** Car Insurance - Vikas Malhotra (TrustCover Ltd)
3. **Policy 03:** Life Insurance - Aman Gupta (Demo Insurance Co.)
4. **Policy 04:** Health Insurance - Ananya Gupta (Demo Insurance Co.)
5. **Policy 05:** Car Insurance - Raj Malhotra (TrustCover Ltd)
6. **Policy 06:** Car Insurance - Sneha Kapoor (Demo Insurance Co.)
7. **Policy 07:** Life Insurance - Ananya Singh (Demo Insurance Co.)
8. **Policy 08:** Life Insurance - Neha Verma (Demo Insurance Co.)
9. **Policy 09:** Car Insurance - Pooja Sharma (TrustCover Ltd)
10. **Policy 10:** Life Insurance - Raj Verma (SafeLife Insure)
11. **Annexure A:** General Terms & Regulatory Disclosures
- 12.

POLICY 01: LIFE INSURANCE CONTRACT

Insurer: TrustCover Ltd

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

The following details are the specific parameters of your contract as issued.

1. Policy Holder Details

- **Policy Holder Name:** Pooja Sharma
- **Policy Holder ID:** CUST0001
- **Contact Number:** +918138465521
- **Email Address:** pooja.sharma.com

2. Policy Details

- **Policy Number:** POL1001

- **Policy Type:** Life Insurance
- **Insurer Name:** TrustCover Ltd
- **Policy Issue Date:** 03 April 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 03 April 2025
- **Policy Expiry Date:** 03 April 2026
- **Renewal Due Date:** 03 April 2026

4. Coverage and Premium

- **Sum Insured:** ₹25,00,000
- **Annual Premium:** ₹10781
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 03 April 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS & CONDITIONS

5. Policy Summary & Scope

This life insurance policy provides financial protection to your family in the event of your unfortunate demise during the policy term. The policy offers a death benefit equal to the sum assured to the nominated beneficiary. This coverage ensures that your loved ones are financially secure and can maintain their standard of living even in your absence during the policy period.

6. Benefits Covered (Detailed)

The Company hereby agrees to pay the benefits as defined below, subject to the policy status being active at the time of the event:

- **Death Benefit:** Sum assured payable to nominee upon the death of the Life Assured.
- **Accidental Death Benefit:** Additional coverage included in the base plan.
- **Terminal Illness Benefit:** Early payout available upon diagnosis of a terminal illness as defined in the medical annexure.
- **Waiver of Premium:** In case of total permanent disability arising from an accident.
- **Tax Benefits:** Premiums paid and benefits received are eligible for tax deductions Under Section 80C and 10 (10D) of the Income Tax Act, subject to prevailing tax laws.
- **Maturity Benefit:** As per policy terms defined in the specific product illustration.

7. Exclusions & Limitations

The Company shall not be liable to pay any benefit in respect of the following:

- **Suicide Clause:** In case of death due to suicide within 12 months from the date of commencement of risk or from the date of revival of the policy, the nominee shall only be entitled to 80% of the total premiums paid.
- **Pre-existing diseases waiting period:** 24 months (Applicable for riders/Health policies).
- **Self-inflicted injuries:** Not covered under accidental or disability benefits.
- **War and nuclear risks:** Not covered; claims arising from war, invasion, or nuclear contamination are excluded.
- **Illegal activities:** Claims arising from participation in any criminal or illegal activities are not covered.

8. Claim Process & Requirements

- **Claim Intimation:** Notify insurer immediately after death via the toll-free number or email.
- **Required Documents:** The Claimant must submit the Death certificate, original policy document, nominee ID proof, and a duly filled claim form.

- **Claim Settlement:** The Company guarantees settlement within 30 days of document submission and clarification of all requirements.
- **Nominee Verification:** Mandatory KYC and verification required for claim processing.

9. Customer Service & Grievance Redressal

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@trustcoverltd.com
- **Website:** www.trustcoverltd.com
- **Claims Department:** Available 24x7

POLICY 02: MOTOR INSURANCE CONTRACT (PRIVATE CAR)

Insurer: TrustCover Ltd

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Vikas Malhotra
- **Policy Holder ID:** CUST0002
- **Contact Number:** +917914866804
- **Email Address:** vikas.malhotra.com

2. Policy Details

- **Policy Number:** POL1002
- **Policy Type:** Car Insurance

- **Insurer Name:** TrustCover Ltd
- **Policy Issue Date:** 08 July 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 08 July 2025
- **Policy Expiry Date:** 08 July 2026
- **Renewal Due Date:** 08 July 2026

4. Coverage and Premium

- **Sum Insured (IDV):** ₹5,00,000
- **Annual Premium:** ₹8262
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 08 July 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: COMPREHENSIVE POLICY WORDING

5. Policy Summary

This car insurance policy provides comprehensive coverage for your vehicle against damages, theft, accidents, and third-party liabilities. The policy covers own damage to the vehicle, third-party property damage, third-party bodily injury or death, personal accident cover for the owner-driver, and legal liability. The sum insured represents the insured declared value (IDV) of the vehicle during the policy period.

6. Benefits Covered

- **Own Damage Section:** The Company will indemnify the insured against loss or damage to the vehicle insured hereunder caused by fire, explosion, self-ignition, lightning, burglary, housebreaking, or theft. Coverage is up to the IDV.
- **Third Party Liability:** Unlimited coverage as per law for death or bodily injury to third parties; limited coverage for third-party property damage.
- **Personal Accident Cover:** ₹15,00,000 for owner-driver while driving, mounting into, or dismounting from the insured vehicle.
- **Add-Ons:**
 - Zero Depreciation: Not included (available as add-on).
 - Roadside Assistance: Available 24x7.
- **No Claim Bonus (NCB):** Entitlement follows the insurer's guidelines and is forfeited if a claim is lodged during the policy period.

7. Exclusions

The Company shall not be liable to make any payment in respect of:

- **General Exclusions:** Pre-existing diseases waiting period: 24 months (Note: Standard text, applies if Health riders attached).
- **Deliberate Acts:** Self-inflicted injuries or damage.
- **Catastrophic Events:** War and nuclear risks are strictly not covered.
- **Legal Breaches:** Losses arising from illegal activities or use of vehicle for unlawful purposes.
- **Intoxication:** Accidents occurring while the driver is under the influence of intoxicating liquor or drugs.

8. Claim Process

- **Cashless Facility:** Available at network garages.
- **Claim Intimation:** Immediate notification required for accidents.
- **Required Documents:** FIR (mandatory for theft/major accidents), repair estimates, and

photographs of the damage.

- **Surveyor Assessment:** Mandatory for claims estimated above ₹50,000.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@trustcoverltd.com
- **Website:** www.trustcoverltd.com
- **Claims Department:** Available 24x7

POLICY 03: LIFE INSURANCE CONTRACT

Insurer: Demo Insurance Co.

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Aman Gupta
- **Policy Holder ID:** CUST0003
- **Contact Number:** +918464822595
- **Email Address:** aman.gupta.com

2. Policy Details

- **Policy Number:** POL1003
- **Policy Type:** Life Insurance
- **Insurer Name:** Demo Insurance Co.
- **Policy Issue Date:** 21 March 2025

- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 21 March 2025
- **Policy Expiry Date:** 21 March 2026
- **Renewal Due Date:** 21 March 2026

4. Coverage and Premium

- **Sum Insured:** ₹25,00,000
- **Annual Premium:** ₹16368
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 21 March 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This life insurance policy provides financial protection to your family in the event of your unfortunate demise during the policy term. The policy offers a death benefit equal to the sum assured to the nominated beneficiary. This coverage ensures that your loved ones are financially secure and can maintain their standard of living even in your absence during the policy period.

6. Benefits Covered

- **Death Benefit:** Sum assured payable to nominee.
- **Accidental Death Benefit:** Additional coverage included.

- **Terminal Illness Benefit:** Early payout available.
- **Waiver of Premium:** In case of total permanent disability.
- **Tax Benefits:** Under Section 80C and 10 (10D).
- **Maturity Benefit:** As per policy terms.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Claim Intimation:** Notify insurer immediately after death.
- **Required Documents:** Death certificate, policy document, nominee ID proof, claim form.
- **Claim Settlement:** Within 30 days of document submission.
- **Nominee Verification:** Required for claim processing.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
 - **Email Support:** claims@demoinsuranceco.com
 - **Website:** www.demoinsuranceco.com
 - **Claims Department:** Available 24 \times 7\$
-

POLICY 04: HEALTH INSURANCE CONTRACT

Insurer: Demo Insurance Co.

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Ananya Gupta
- **Policy Holder ID:** CUST0004
- **Contact Number:** +919596701676
- **Email Address:** ananya.gupta.com

2. Policy Details

- **Policy Number:** POL1004
- **Policy Type:** Health Insurance
- **Insurer Name:** Demo Insurance Co.
- **Policy Issue Date:** 19 December 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 19 December 2025
- **Policy Expiry Date:** 19 December 2026
- **Renewal Due Date:** 19 December 2026

4. Coverage and Premium

- **Sum Insured:** ₹10,00,000
- **Annual Premium:** ₹22543
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 19 December 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: COMPREHENSIVE HEALTH TERMS

5. Policy Summary

This health insurance policy provides comprehensive coverage for hospitalization expenses incurred due to illness or accident. The policy covers room rent, ICU charges, doctor consultation fees, surgical expenses, pre-hospitalization expenses up to 30 days, and post-hospitalization expenses up to 60 days. The sum insured is available for medical expenses during the policy period subject to terms and conditions of the policy document.

6. Benefits Covered

- **Hospitalization Expenses:** Covered up to sum insured for medically necessary treatments.
- **Pre-Hospitalization:** Medical expenses incurred 30 days before admission.
- **Post-Hospitalization:** Medical expenses incurred 60 days after discharge.
- **Day Care Procedures:** Covered as per policy terms for surgeries requiring less than 24 hours hospitalization.
- **Ambulance Charges:** Up to ₹2,000 per hospitalization.
- **Annual Health Check-up:** Available once per policy year.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Cashless Facility:** Available at network hospitals upon pre-authorization.
- **Reimbursement:** Submit claim within 15 days of discharge for non-network hospitals.
- **Required Documents:** Discharge summary, original bills, prescriptions, and diagnostic reports.
- **Claim Intimation:** Must be done within 24 hours of hospitalization.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@demoinsuranceco.com
- **Website:** www.demoinsuranceco.com
- **Claims Department:** Available 24 x 7

POLICY 05: MOTOR INSURANCE CONTRACT (PRIVATE CAR)

Insurer: TrustCover Ltd

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Raj Malhotra
- **Policy Holder ID:** CUST0005
- **Contact Number:** +917173535496
- **Email Address:** raj.malhotra.com

2. Policy Details

- **Policy Number:** POL1005
- **Policy Type:** Car Insurance
- **Insurer Name:** TrustCover Ltd
- **Policy Issue Date:** 18 November 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 18 November 2025
- **Policy Expiry Date:** 18 November 2026
- **Renewal Due Date:** 18 November 2026

4. Coverage and Premium

- **Sum Insured:** ₹5,00,000
- **Annual Premium:** ₹17327
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 18 November 2025
- **Policy Tenure:** 1 Year

- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This car insurance policy provides comprehensive coverage for your vehicle against damages, theft, accidents, and third-party liabilities. The policy covers own damage to the vehicle, third-party property damage, third-party bodily injury or death, personal accident cover for the owner-driver, and legal liability. The sum insured represents the insured declared value (IDV) of the vehicle during the policy period.

6. Benefits Covered

- **Own Damage:** Covered up to IDV.
- **Third Party Liability:** Unlimited coverage as per law.
- **Personal Accident Cover:** ₹15,00,000 for owner-driver.
- **Zero Depreciation:** Not included (available as add-on).
- **Roadside Assistance:** Available 24x7.
- **NCB (No Claim Bonus):** As per insurer's guidelines.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Cashless Facility:** Available at network garages.
- **Claim Intimation:** Immediate notification required for accidents.

- **Required Documents:** FIR (for theft/accidents), repair estimates, photographs.
- **Surveyor Assessment:** Mandatory for claims above ₹50,000.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@trustcoverltd.com
- **Website:** www.trustcoverltd.com
- **Claims Department:** Available 24x7

POLICY 06: MOTOR INSURANCE CONTRACT (PRIVATE CAR)

Insurer: Demo Insurance Co.

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Sneha Kapoor
- **Policy Holder ID:** CUST0006
- **Contact Number:** +917781235887
- **Email Address:** sneha.kapoor.com

2. Policy Details

- **Policy Number:** POL1006
- **Policy Type:** Car Insurance

- **Insurer Name:** Demo Insurance Co.
- **Policy Issue Date:** 17 June 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 17 June 2025
- **Policy Expiry Date:** 17 June 2026
- **Renewal Due Date:** 17 June 2026

4. Coverage and Premium

- **Sum Insured:** ₹5,00,000
- **Annual Premium:** ₹14131
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 17 June 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This car insurance policy provides comprehensive coverage for your vehicle against damages, theft, accidents, and third-party liabilities. The policy covers own damage to the vehicle, third-party property damage, third-party bodily injury or death, personal accident cover for the owner-driver, and legal liability. The sum insured represents the insured declared value (IDV) of the vehicle during the policy period.

6. Benefits Covered

- **Own Damage:** Covered up to IDV.
- **Third Party Liability:** Unlimited coverage as per law.
- **Personal Accident Cover:** ₹15,00,000 for owner-driver.
- **Zero Depreciation:** Not included (available as add-on).
- **Roadside Assistance:** Available \$24 \times 7\$.
- **NCB (No Claim Bonus):** As per insurer's guidelines.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Cashless Facility:** Available at network garages.
- **Claim Intimation:** Immediate notification required for accidents.
- **Required Documents:** FIR (for theft/accidents), repair estimates, photographs.
- **Surveyor Assessment:** Mandatory for claims above ₹50,000.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@demoinsuranceco.com
- **Website:** www.demoinsuranceco.com
- **Claims Department:** Available 24x7

POLICY 07: LIFE INSURANCE CONTRACT

Insurer: Demo Insurance Co.

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Ananya Singh
- **Policy Holder ID:** CUST0007
- **Contact Number:** +917502395521
- **Email Address:** ananya.singh.com

2. Policy Details

- **Policy Number:** POL1007
- **Policy Type:** Life Insurance
- **Insurer Name:** Demo Insurance Co.
- **Policy Issue Date:** 27 October 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 27 October 2025
- **Policy Expiry Date:** 27 October 2026
- **Renewal Due Date:** 27 October 2026

4. Coverage and Premium

- **Sum Insured:** ₹25,00,000
- **Annual Premium:** ₹10912
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 27 October 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This life insurance policy provides financial protection to your family in the event of your unfortunate demise during the policy term. The policy offers a death benefit equal to the sum assured to the nominated beneficiary. This coverage ensures that your loved ones are financially secure and can maintain their standard of living even in your absence during the policy period.

6. Benefits Covered

- **Death Benefit:** Sum assured payable to nominee.
- **Accidental Death Benefit:** Additional coverage included.
- **Terminal Illness Benefit:** Early payout available.
- **Waiver of Premium:** In case of total permanent disability.
- **Tax Benefits:** Under Section 80C and 10 (10D).
- **Maturity Benefit:** As per policy terms.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).

- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Claim Intimation:** Notify insurer immediately after death.
- **Required Documents:** Death certificate, policy document, nominee ID proof, claim form.
- **Claim Settlement:** Within 30 days of document submission.
- **Nominee Verification:** Required for claim processing.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@demoinsuranceco.com
- **Website:** www.demoinsuranceco.
- **Claims Department:** Available 24x7

POLICY 08: LIFE INSURANCE CONTRACT

Insurer: Demo Insurance Co.

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Neha Verma
- **Policy Holder ID:** CUST0008

- **Contact Number:** +918083971897
- **Email Address:** neha.verma.com

2. Policy Details

- **Policy Number:** POL1008
- **Policy Type:** Life Insurance
- **Insurer Name:** Demo Insurance Co.
- **Policy Issue Date:** 02 December 2025
- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 02 December 2025
- **Policy Expiry Date:** 02 December 2026
- **Renewal Due Date:** 02 December 2026

4. Coverage and Premium

- **Sum Insured:** ₹25,00,000
- **Annual Premium:** ₹13067
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 02 December 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This life insurance policy provides financial protection to your family in the event of your unfortunate demise during the policy term. The policy offers a death benefit equal to the sum assured to the nominated beneficiary. This coverage ensures that your loved ones are financially secure and can maintain their standard of living even in your absence during the policy period.

6. Benefits Covered

- **Death Benefit:** Sum assured payable to nominee.
- **Accidental Death Benefit:** Additional coverage included.
- **Terminal Illness Benefit:** Early payout available.
- **Waiver of Premium:** In case of total permanent disability.
- **Tax Benefits:** Under Section 80C and 10 (10D).
- **Maturity Benefit:** As per policy terms.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Claim Intimation:** Notify insurer immediately after death.
- **Required Documents:** Death certificate, policy document, nominee ID proof, claim form.
- **Claim Settlement:** Within 30 days of document submission.

- **Nominee Verification:** Required for claim processing.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@demoinsuranceco.com
- **Website:** www.demoinsuranceco.com
- **Claims Department:** Available 24x7

POLICY 09: MOTOR INSURANCE CONTRACT (PRIVATE CAR)

Insurer: TrustCover Ltd

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Pooja Sharma
- **Policy Holder ID:** CUST0009
- **Contact Number:** +917649226271
- **Email Address:** pooja.sharma.com

2. Policy Details

- **Policy Number:** POL1009
- **Policy Type:** Car Insurance
- **Insurer Name:** TrustCover Ltd
- **Policy Issue Date:** 12 April 2025

- **Policy Status:** Active

3. Policy Duration

- **Policy Start Date:** 12 April 2025
- **Policy Expiry Date:** 12 April 2026
- **Renewal Due Date:** 12 April 2026

4. Coverage and Premium

- **Sum Insured:** ₹5,00,000
- **Annual Premium:** ₹15594
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 12 April 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This car insurance policy provides comprehensive coverage for your vehicle against damages, theft, accidents, and third-party liabilities. The policy covers own damage to the vehicle, third-party property damage, third-party bodily injury or death, personal accident cover for the owner-driver, and legal liability. The sum insured represents the insured declared value (IDV) of the vehicle during the policy period.

6. Benefits Covered

- **Own Damage:** Covered up to IDV.
- **Third Party Liability:** Unlimited coverage as per law.

- **Personal Accident Cover:** ₹15,00,000 for owner-driver.
- **Zero Depreciation:** Not included (available as add-on).
- **Roadside Assistance:** Available 24 \times 7\$.
- **NCB (No Claim Bonus):** As per insurer's guidelines.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.
- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Cashless Facility:** Available at network garages.
- **Claim Intimation:** Immediate notification required for accidents.
- **Required Documents:** FIR (for theft/accidents), repair estimates, photographs.
- **Surveyor Assessment:** Mandatory for claims above ₹50,000.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
 - **Email Support:** claims@trustcoverltd.com
 - **Website:** www.trustcoverltd.com
 - **Claims Department:** Available 24x7
-

POLICY 10: LIFE INSURANCE CONTRACT

Insurer: SafeLife Insure

SECTION A: POLICY SCHEDULE (ORIGINAL DATA)

1. Policy Holder Details

- **Policy Holder Name:** Raj Verma
- **Policy Holder ID:** CUST0010
- **Contact Number:** +917625266947
- **Email Address:** raj.verma.com

2. Policy Details

- **Policy Number:** POL1010
- **Policy Type:** Life Insurance
- **Insurer Name:** SafeLife Insure
- **Policy Issue Date:** 23 January 2025
- **Policy Status:** Expiring

3. Policy Duration

- **Policy Start Date:** 23 January 2025
- **Policy Expiry Date:** 23 January 2026
- **Renewal Due Date:** 23 January 2026

4. Coverage and Premium

- **Sum Insured:** ₹25,00,000

- **Annual Premium:** ₹9052
- **Payment Mode:** Annual
- **Payment Status:** Paid
- **Premium Due Date:** 23 January 2025
- **Policy Tenure:** 1 Year
- **Co-payment:** Nil

SECTION B: EXPANDED TERMS

5. Policy Summary

This life insurance policy provides financial protection to your family in the event of your unfortunate demise during the policy term. The policy offers a death benefit equal to the sum assured to the nominated beneficiary. This coverage ensures that your loved ones are financially secure and can maintain their standard of living even in your absence during the policy period.

6. Benefits Covered

- **Death Benefit:** Sum assured payable to nominee.
- **Accidental Death Benefit:** Additional coverage included.
- **Terminal Illness Benefit:** Early payout available.
- **Waiver of Premium:** In case of total permanent disability.
- **Tax Benefits:** Under Section 80C and 10 (10D).
- **Maturity Benefit:** As per policy terms.

7. Exclusions

- **Pre-existing diseases waiting period:** 24 months (for Health policies).
- **Self-inflicted injuries:** Not covered.

- **War and nuclear risks:** Not covered.
- **Illegal activities:** Not covered.

8. Claim Process

- **Claim Intimation:** Notify insurer immediately after death.
- **Required Documents:** Death certificate, policy document, nominee ID proof, claim form.
- **Claim Settlement:** Within 30 days of document submission.
- **Nominee Verification:** Required for claim processing.

9. Customer Service

- **Toll-Free Number:** 1800-123-4567
- **Email Support:** claims@safelifeinsure.com
- **Website:** www.safelifeinsure.com
- **Claims Department:** Available 24x7

DISCLAIMER & REGULATORY NOTICE

- **Disclaimer:** THIS IS A SAMPLE POLICY DOCUMENT CREATED FOR DEMONSTRATION AND EDUCATIONAL PURPOSES ONLY.
- **Legal Status:** This document does not represent any real insurance policy, customer, or insurance company.
- **Use Restriction:** This document should not be used for any official, legal, or financial purposes.
- **Generation Date:** 28 January 2026.
- **Document ID:** DOC2026-SAMPLE-SERIES.