

## Overview

LifeSecure is a holistic life insurance policy offering death protection and wealth creation for your loved ones. From pure term plans to savings-linked or market-linked options, LifeSecure is tailored to meet diverse financial goals like retirement, education, and family protection.

## Coverage Options

1. **Term Life Insurance:**  
Provides high coverage at affordable premiums. Pays the sum assured in case of policyholder's death.
2. **Endowment Plans:**  
Combines insurance and savings. Pays a lump sum either on maturity or death.
3. **Whole Life Insurance:**  
Offers lifelong protection (up to 99 years) with guaranteed benefits.
4. **ULIPs (Unit Linked Insurance Plans):**  
Combines market-linked returns with life cover. Multiple fund options available.
5. **Child Plans:**  
Designed to secure your child's education and future milestones with guaranteed pay-outs.

## Premium Information

- Factors: Age, term, lifestyle (smoking, drinking), health status, and sum assured.
- Payment Options: Monthly, quarterly, semi-annual, or annual.
- Premium discounts for longer terms and higher cover amounts.

## Claim Process

1. **Notify the insurer** with the death certificate and policy details.
2. **Submit documents** such as ID proof, medical records, nominee ID, and completed claim form.

3. **Verification** and payment within 7-15 days as per IRDAI norms.

## **FAQs**

**Q:** What if I miss my premium payment?

**A:** A grace period of 30 days is provided. After that, the policy may lapse.

**Q:** Can I revive a lapsed policy?

**A:** Yes, within 2–5 years, subject to underwriting.

**Q:** Are suicide claims covered?

**A:** Excluded if suicide occurs within the first 12 months.