

In case you are not agreeable to any of the provisions stated in the Policy, then you have the option of returning the Policy to us stating the reasons thereof within 15 days (30 days for Distance Marketing\*) from the date of the receipt of the Policy. The cancellation request should be submitted to your nearest Kotak Life Insurance Branch or sent directly to our Head Office. On receipt of your letter along with the original Policy document we shall arrange to refund the Premium paid by you after deducting the proportionate risk Premium, medical charges and stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy. If the Policy has been opted through Insurance Repository (IR), the consideration of the free look period of 15 / 30 days (as per the applicable channel as mentioned above) shall be from the date of email sent by the IR.

\*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, and interactive television (DTH) and (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

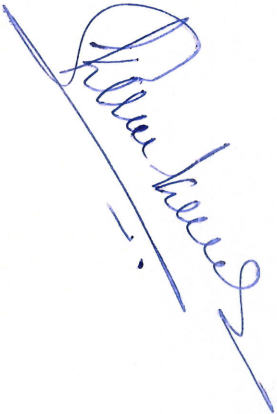
**Contact us:**

If you notice any discrepancy with respect to your name, personal details or other information relating to the Policy, please return the Policy documents to us immediately along with a letter stating the discrepancies. In case of claim or any service request, please contact your Life Advisor or the nearest Kotak Life Insurance Branch. You may also write to us at [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) or call our Customer Service Officers at 1800 209 8800. Please quote your Policy number and client id number in all your correspondence with us.

We hope this Policy meets your expectations and this is the beginning of a long relationship with you. It will be our pleasure to serve you, protect you and be with you, assuring you of our best services at all times.

**Best wishes,**

Authorized Signatory

Kotak Mahindra Life Insurance Company Ltd  
CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot #C-12, G- Block, BKC, Bandra (E), Mumbai- 400051, Website: <http://insurance.kotak.com>, Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com), Toll Free No.: 18002098800

**First Premium Certificate**

**Kotak Mahindra Life Insurance Company Ltd**

Branch: Vijayanagar "Shop no. 1557, 1st floor, UJUNI Pagasus Situated at 6th Cross Opposite to BARTO Bus Depot Chandra Layout," Bangalore, 560 040 550040

Branch	GSTIN	State Code	TIN No.
Bangl - Vijayanagar	29AAAC03968B1ZG	KA	29

Serial Number: 7487155302112021 Date: 02/11/2021

Name & Address of the Policyholder: **Kiran Kumar C.**

No 155 Pagi Mittina Hethina Sanghasavanacoddi Kasabeholi Ramenagar Karnataka  
Mayaganahalli Ramenagar Ph No.: 562128

State Code: KA GSTIN:

TIN No.:

Place of Supply (to be filled only in case of Inter State services): NA

Place of Supply-State: NA  
Policy No: 74871553

Proposal No: 74871553

Basic Product: Kotak Smart Life Plan (UIN-107N102V02)

Date of Commencement of Policy: 02/11/2021

Installment Premium [excluding Goods and Services Tax and Cess]: Rs. 50,996.00

Total Installment Premium: Rs. 53,392.00

Next Premium Due: 02/11/2022

Payment Mode: Annual  
Policy Term: 45 years  
Premium Payment Term: 12 Years

Description of Goods/Services	HSN/SAC Code	Total	Discount	Taxable Value	CGST Rate	CGST Amt	SGST Rate	SGST Amt	IGST Rate	IGST Amt	Cess Rate	Cess Amt
Kotak Smart Life Plan(UIN-107N102V02)	597132	50,242	0	12,650.5	9	1,130	9	1,130	0	0	0	0.00
Accident Death Benefit(UIN-1075001V03)	997132	754	0	754	9	68	9	68	0	0	0	0.00
<b>Total</b>		<b>50,996</b>		<b>13,314.5</b>		<b>1,198</b>		<b>1,198</b>		<b>0</b>		<b>0</b>

Total Invoice Value (in figure): **53,392.00**

Total Invoice Value (in words): **Fifty Three Thousand Three Hundred and Ninety Two Only**

Amount of tax subject to reverse charge: NIL

Tax benefits on the Premium(s) paid and the benefits received are subject to fulfillment of conditions as specified under the prevailing tax laws and are subject to modifications made there to from time to time.

\* Goods and Services Tax and Cess is levied at the applicable tax rates in accordance with the prevailing Tax Laws, from time to time.

*[Signature]*  
Authorized Signatory

**INDEX**

Sl. No.	Contents	Page No.
Part A	Agreement Schedule	6
Part B	Definitions	10
Part C	Benefits Payable Premiums Payable	14
Part D	Lapse Revival Surrender Reduced Paid-Up Loans Vesting on Attaining Majority Free Look Provision	20
Part E	Not Applicable	28
Part F	Suicide Exclusion Fraud and Misstatement Nomination and Assignment Issuance of Duplicate Policy Document Claims Policy Alteration Notice Electronic Transaction Force Majeure Governing Laws	29
Part G	Grievance Redressal System List of Ombudsman Annexure 1: Simplified version of Section 38 Annexure 2: Simplified version of Section 39 Annexure 3: Simplified version of Section 45 Annexure 4: List of valid age proofs  Annexure ADB - Kotak Accidental Death Benefit Rider	34



Date: 02/11/2021

Kiran Kumar C.  
No 158 Regi Milina Hartina  
Sangahesavaranoddi Kasabahobli  
Ramanagar  
Karnataka  
Mayanarahalli Ramanagar  
Pin- 562128 India  
Tel. No.: 08073508401  
Policy No.: 74871553

Mob. No.: 08073508401  
Email: kiran2210@gmail.com



SP BL8S Z9 74871553

Dear Kiran Kumar C.

We welcome you to Kotak Life Insurance family.

We view Insurance as being much more than a cover, it is about savings and protection; about being carefree, about living life to the fullest. It is indeed heartening to know that you share our sentiments.

Please be rest assured, the faith and confidence that you have placed in us would certainly be a rewarding and wholesome experience.

Your Policy details:

Name of Plan	Policy No	Client Id
Kotak Smart Life Plan(UIN-107N102V02)	74871553	69687455
KLI Servicing Branch Address:		
Bangl - Vijayanagar "Shop no. 1557, 1st floor, UJUNI Pegasus Situated at 8th Cross Opposite to BMTC Bus		
Name of the Agent	Deepika S Bagi.	
Agent Code	60528778	
Agent Tel No.		
Agent Mob No.	9742229177	
Address of the agent	337 15th main road Janabharathi Kengeri Upanagar Bangalore Karnataka Bangalore	
Pin	560060	
Email	sanjay.enterprises62@gmail.com	

Your enclosed Policy document is an important legal document and should be kept in a safe place. This Policy is subject to tax laws prevailing in India. You are kindly advised to consult your Tax Advisor for the tax benefits available under this Policy.