

# IndiaFirst Life Guaranteed Protection Plus Plan

(Non Linked, Non Participating,  
Individual Pure Risk Premium,  
Life Insurance Plan)



Your  
Promises,  
Our  
Guarantee.

## **Before You Start Reading**

### **Important Note**

IndiaFirst Life Guaranteed Protection Plus Plan is referred to as the Policy throughout the brochure.

### **How Will This Brochure Help You?**

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

## **To Help Your Understanding**

We've done our best to explain everything as simply as possible; however you may come across some terms you're unfamiliar with, which wherever possible, we've tried to explain.

We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance policy.

## Introduction

All of us desire to provide maximum happiness to our loved ones. The thought of unfortunate events befalling us may cause us anxiety about providing a secured happiness to our loved ones. Simply planning about your protection needs can help ease such worries and anxieties.

Presenting, our IndiaFirst Life Guaranteed Protection Plus Plan, a life insurance product, that aims to ensure that the visions that you desired for your family in your lifetime, doesn't remain unfulfilled by the financial void which might get created due to untoward events. With multiple coverage options, be confident of the happiness of your loved ones at all times, irrespective of the circumstances. You can secure your dreams anytime and anywhere through online mode by simply logging onto our website.

### Key Features

- Get financial protection for yourself and your family with life cover at an affordable cost.
- Tailor this policy to suit your safety needs as you get a choice of 3 different coverage options
- Flexibility to receive the death benefit as a lump sum or as a monthly income (as per the selected coverage option)

- Get covered for up to whole of life (till age 99) with an option of paying premiums for only a short duration
- Want to enhance your sum assured without additional underwriting? We provide you with the flexibility to do so on life stages like Marriage, taking a Home Loan, Child Birth (in selected coverage options). This enhanced sum assured would be available on payment of additional premium
- Get your premiums back through Return of Premiums Option
- Option to reduce your sum assured by 50% post reaching a certain age as chosen through Smart Life Option at the end of policy term
- Opt for Waiver of Premium benefit, to ensure policy continuity on diagnosis of any of the 40 Critical Illness or Accidental Total Permanent Disability (in selected coverage options)
- Option to provide coverage to your spouse as well under a single policy

## 1. What is the IndiaFirst Life Guaranteed Protection Plus Plan?

IndiaFirst Life Guaranteed Protection Plus Plan is a Non-Linked, Non-Participating, Individual Pure Risk Premium, Life Insurance Plan, designed to ensure financial well-being of your family in case of any untoward event/s.

## 2. What is the basic eligibility criteria in this policy?

Criteria	Minimum	Maximum
Entry Age (as on last birthday)	18 years;	<b>Life Option &amp; Return of Premium</b> - 65 years <b>Smart Life Option</b> - Age at which benefit decreases less 5 years
Premium Yearly	Rs. 2,400	<b>No limit subject to Board approved underwriting policy</b>
Half Yearly	Rs. 1,200	
Quarterly	Rs. 600	
Monthly	Rs. 200	
Single	Rs. 100	
Premium Paying Term (PPT)	For Single Premium: One-time payment at policy inception For Limited Premium: As per table mentioned below	

Coverage Option	Premium Paying Term (PPT) - For Limited Premium
Option 1: Life Option	Minimum 5 years to maximum 47 years such that the maximum age at end of PPT is 70 years
Option 2: Return of Premium Option	5/7/10/12/15/20/25/30/35 years such that the maximum age at end of PPT is 70 years
Option 3: Smart Life Option	

### Minimum Policy Term:

Coverage Option	Minimum Policy Term		Maximum Policy Term	
	Limited Premium	Single Premium	Limited Premium	Single Premium
Option 1: Life Option	10 years	1 month	81 years	20 years
Option 2: Return of Premium Option	10 years	10 years	67 years	20 years
Option 3: Smart Life Option	10 years	10 years	81 years	20 years

For coverage options 1, for single premium policies, the policy term allowed are at monthly intervals till 24 months, quarterly intervals from 24 months till 60 months and yearly intervals thereafter.

For coverage option 3, the policy term chosen should be such that the reduced benefit is applicable for atleast 6 years.

The combination of premium paying term and policy term available for Limited premium paying policy are as follows:

Premium Paying Term (PPT)	Minimum Policy term	Maximum Policy term
For coverage option 1:		
5 years to 47 years	PPT+ 5 years	As per the option chosen in the table above
For Coverage Option 2:		
5 years	10 years	
7 years	10 years	
10 years	15 years	
12 years	15 years	
15 years	20 years	
20 years	25 years	
25 years	30 years	
30 years	35 years	
35 years	40 years	
For Option 3		
5 years	PPT+ 5 years	
7 years		
10 years		
12 years		
15 years		
20 years		
25 years		
30 years		
35 years		

### Maximum Maturity Age:

Coverage Option	Maximum Maturity Age	
Option 1: Life Option	99 years last birthday	
Option 2: Return of Premium Option	85 years last birthday	
Option 3: Smart Life Option	99 years last birthday	
Coverage Option	Minimum Sum Assured	Maximum Sum Assured
Option 1: Life Option	Rs. 50,00,000	No limit, subject to BAUP
Option 2: Return of Premium Option	Rs. 25,00,000	No limit, subject to BAUP
Option 3: Smart life Option	Rs. 75,00,000	No limit, subject to BAUP

### 3. What are the premium paying modes available in the policy?

The life assured has the option to pay monthly, quarterly, half yearly, yearly premium under limited premium, or a single premium in the policy. Premium will vary depending upon the coverage option chosen.

### 4. What is the sum assured in this policy?

Customer to choose the sum assured subject to minimum Sum Assured conditions and maximum death Sum Assured will be as per Board approved underwriting policy. Premium will be calculated on the basis of Sum Assured chosen. Please refer to the eligibility criteria mentioned above (Point 2) for more details.

### 5. What are the various coverage options available under this policy?

There are 3 coverage options to choose from at policy inception. Coverage option once selected cannot be changed at a later date. We have further explained each of the option and the benefits below for you to understand and choose the right option as per your need. Your premium will vary depending upon the option chosen by you.

1. Life Option
2. Return of Premium Option
3. Smart Life Option

#### A. Under Limited Premium the death benefit is Higher of:

Sum Assured on Death or 105% of Total Premiums Paid\*, till date of death.

\*Total Premiums Paid (TPP) means total of all the premiums received, excluding any extra premium, any rider premium, and taxes.

Where Sum Assured on Death is Sum Assured under this product as defined as:

Highest of 10 times of annualized premium or an absolute amount assured prevailing at the time of death.

Where the Sum Assured prevailing at the time of death is -

Highest of 10 times of annualized premium or an absolute amount assured prevailing at the time of death.

Where the Sum Assured prevailing at the time of death is -

**1. For Life Option & Return of Premium Option** - The Sum Assured chosen by the policyholder at inception

**2. Smart Life Option** - The Sum Assured applicable at the time of death.

Please refer the below section for further details on terms & conditions applicable under each Plan Option

#### B. Under Single Premium the death benefit is Higher of:

Highest of 1.25 times of single premium or any absolute amount which is the Sum Assured prevailing at the time of death.

Where the Sum Assured prevailing at the time of death is -

**1. For Life Option & Return of Premium Option** - The Sum Assured chosen by the policyholder at inception

**2. Smart Life Option** - The Sum Assured applicable at the time of death

#### 1) Life Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

#### 2) Return of Premium Option

On death of the life assured or diagnosis of terminal illness whichever is earlier, during the term of the policy, Sum Assured is payable and the policy terminates once the full amount of benefit is paid on occurrence of either of the events.

On survival of the life assured till the end of the policy term, Maturity Benefit i.e. 100% of Total Premiums Paid (TPP) shall be paid to the Policyholder. The policy terminates once the full amount of benefit is paid.

### 3) Smart Life Option

Under this coverage option, Sum Assured chosen by the policyholder at inception reduces to 50% from the next policy anniversary after attaining age 55/60/65/70 years (as per the age chosen by the policyholder at inception), subject to a minimum Sum Assured after reduction to INR 50,00,000.

Death benefit amount will be paid either as lump sum or/and in a level monthly instalment as per coverage option and pay-out option chosen by the policyholder at inception of the policy.

Please refer to the below table for sample premium amounts for sample ages and coverage options.

Sample Premium amounts for Sum Assured - Rs. 1,00,00,000**				
IndiaFirst Life Guaranteed Protection Plus Plan				
Age	Maturity Age	Premium Paying Term	Life Option	Return of Premium Option
30	85	10	50,274	64,030
35	85	10	65,366	83,125
40	85	10	85,946	1,09,630
45	85	10	1,13,190	1,45,540
50	85	10	1,47,980	1,92,470

Sample Premium amounts for Sum Assured - Rs. 1,00,00,000			
IndiaFirst Life Guaranteed Protection Plus Plan			
Age	Maturity Age	Decreasing Benefit Age	Smart Life Option
30	85	55	35,600
35	85	60	47,900
40	85	60	61,600
45	85	65	85,100
50	85	65	1,07,000

## 6. What are the payout options available under this policy?

You can select any of the below given payout options at the inception of the policy.

### A. Lumpsum Option

The benefit on death or diagnosis of terminal illness, whichever is earlier, is payable as lumpsum and the policy terminates.

### B. Lumpsum and Level Income Option

On death or diagnosis of terminal illness, whichever is earlier, the policyholder can choose 10 % to 50% (in multiple of 10%) of the applicable death benefit to be paid immediately as lumpsum and the balance amount to be paid in arrears as equal monthly instalments over a period of 5 years. The lumpsum percentage has to be chosen at the inception of the policy. The monthly instalment amount will be calculated as dividing balance amount (say, S) by annuity factor (i.e.  $a(n)(12)$ ) i.e.  $S/a(n)(12)$  where n is the instalment period of 5 years. The prevailing SBI savings bank interest rate will be used to calculate the annuity factor. Once the instalment payment starts, this payment remains level throughout the instalment period. The current prevailing interest rate is 2.70% & is subject to review at the end of every financial year and will be changed in case of change in SBI savings bank interest rate.

## 7. How can I increase my Sum Assured under this policy?

- This option shall only be available under Life Option
- Sum Assured can be increased without any medical underwriting on any of the below specified events during the life of the Life Assured. The total increase in Sum Assured shall be subject to overall limit of 100% of initial Sum Assured.
- The option to increase Sum Assured can be availed within a period of six months from the date of the specified events. The increase in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and an additional premium will be charged for an increase in the Sum Assured based on the attained age of the policyholder at the option exercise date.
- To exercise the above options life assured should be underwritten at standard rate at policy inception, the policy should be premium paying at the time of exercising the option and age of the policyholder must be less than 45 years. This option is not allowed for single premium policies.

Life Stage Events	Maximum additional % of Base SA	Maximum Additional SA allowed
Marriage (only one instance during Policy Term)	50%	50 Lakh
Birth/ Legal adoption of 1st child	25%	25 Lakh
Birth/ Legal adoption of 2nd child	25%	25 Lakh
Home loan taken by Life Assured (only one instance during Policy Term)	50% or loan amount (whichever is lower)	50 Lakh

## 8. How can I reduce my Sum Assured under this policy?

- Sum Assured can be reduced in future if it had been increased during an event beforehand and post attaining age 45 years. This option is also applicable only under Life Option.
- The decrease will be allowed to the extent of Sum Assured increased under the specified event in the life of the Life Assured.
- The reduction in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and the premium will be decreased at the same time.
- The decrease in premium corresponding to the specified event of increase will be equal to the additional premium charged at the time of increase in Sum Assured benefit corresponding to that specific event as mentioned in the option to Increase Sum Assured.
- The option to decrease sum assured benefit cannot be availed by the policyholder during the last 5 policy years.
- Once sum assured is decreased it cannot be increased in future.

The written request for reduction in Sum Assured should be sent at least two months prior to the annual policy anniversary.

## 9. What is the Waiver of Premium Benefit offered under the policy?

This is an optional benefit, available only with Life Option & Smart Life Option provided the policy has been underwritten on standard terms. This option has to be selected by the policyholder at the inception of the policy.. All future premiums shall be waived if the Life Assured is diagnosed with any of the listed 40 Critical Illnesses or total permanent disability due to accident. An additional premium will be charged for this benefit. If Joint Life Option is chosen along with this option then WOP is applicable only on the primary life assured.

In case of critical illness, a waiting period of 180 days will be applicable.

The critical illnesses covered under this plan -

Sr. No.	Critical Illness
1	Cancer of specified severity
2	Open Chest CABG
3	Kidney Failure requiring regular dialysis
4	Permanent paralysis of limbs
5	Primary (Idiopathic) Pulmonary Hypertension
6	Myocardial Infarction (First Heart Attack Of Specific Severity)
7	Stroke Resulting in Permanent Symptoms
8	Major organ / bone marrow transplant
9	Multiple Sclerosis with persisting symptoms
10	Surgery to Aorta
11	Apallic Syndrome
12	Benign Brain Tumour
13	Coma of specified severity
14	End Stage Liver Failure
15	End Stage Lung Failure
16	Open Heart Replacement or Repair of Heart Valves
17	Loss of Limbs
18	Blindness
19	Third degree Burns

Sr. No.	Critical Illness
20	Major Head Trauma
21	Loss of Independent Existence
22	Cardiomyopathy
23	Brain Surgery
24	Alzheimer's Disease
25	Motor Neurone Disease with permanent symptoms
26	Muscular Dystrophy
27	Parkinson's Disease
28	Deafness
29	Loss of Speech
30	Medullary Cystic Disease
31	Systemic Lupus Erythematosus
32	Aplastic Anaemia
33	Poliomyelitis
34	Bacterial Meningitis
35	Encephalitis
36	Progressive Supra nuclear Palsy
37	Severe Rheumatoid Arthritis
38	Creutzfeldt - Jakob Disease
39	Fulminant Viral Hepatitis
40	Pneumonectomy

The premium rates for this option are guaranteed for five years only from the date of commencement of the policy. The company reserves the right to carry out a general review of the experience from time to time and change the premium as a result of such review on approval of the IRDAI. The company will give notice in writing about the change and the insured person will have the option not to pay an increased premium.

### 10. Does this policy offer the option to cover one's spouse?

Yes, you can cover your spouse along with yourself under the same policy. You can do this by opting Joint Life Option. This option is available only with Life Option. Insurance coverage as chosen commences on both the Life Assureds' at inception of the policy. If this option is chosen, an additional cover of 50% of Primary Life's Sum Assured will be offered to the spouse upto a max of INR 1Cr cover. On occurrence of death of the secondary life assured, applicable benefit shall be payable. In case payout happens for a life assured, policy will continue for the other life assured till benefit for both the life assureds' is exhausted or till the end of policy term, whichever is earlier.

### 11. What do you receive at the end of the policy term?

Maturity Benefit is only applicable in case Return of Premium Option is chosen. On survival of the life assured till the end of the policy term, Maturity Benefit i.e.100% of Total Premiums Paid (TPP) shall be paid to the Policyholder. The policy terminates once the full amount of benefit is paid on occurrence of the event.

No maturity benefit is applicable under any of the other plan options.

### 12. What are the tax benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before purchasing this policy.

### 13. Can I get a loan in this policy?

No, loan is not allowed in this policy.



#### 14. Is there any high sum assured rebate under this policy?

Yes, there is high sum assured rebate under this policy for all options

##### 1) For Life Option

Sum Assured band (INR)	Rebate on premium
50,00,000 – 74,99,999	0.0%
75,00,000 – 99,99,999	1.5%
1,00,00,000 – 1,99,99,999	2.0%
2,00,00,000 – 9,99,99,999	2.5%
10,00,00,000 and above	3.0%

##### 2) For Return of Premium Option

Sum Assured band (INR)	Rebate on premium
25,00,000 – 49,99,999	0.0%
50,00,000 – 99,99,999	3.0%
1,00,00,000 – 9,99,99,999	5.0%
10,00,00,000 and above	6.0%

##### 3) For Smart Life Option

Sum Assured band	Rebate on premium
75,00,000 – 4,99,99,999	0.0%
5,00,00,000 and above	2.0%

The discount factors are derived such that the cost saved on higher Sum Assured policies is appropriately passed on to the policyholder.

#### 15. What happens in case you miss paying your premiums?

In the event of non-payment of premium due under the policy within the grace period the policy will lapse. The cover will cease and no further benefits will be payable in case of a lapsed policy.

In case of the Life Assured's death or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered to be in-force.

Policy will lapse for Return of Premium Option after the expiry of the grace period from the date of first unpaid premium and before payment of 2 policy years premium in full.

Policy will lapse for all other options after the expiry of the grace period from the date of first unpaid premium and no benefit is payable.

Policy will acquire paid-up value only for Return of Premium Option. The paid up value will be acquired after expiry of grace period from the date of first unpaid premium if all premiums have been paid for at least (2) two consecutive years, and subsequent due premiums not being paid.

##### Under Return of Premium Option:

The paid-up death benefit would be:

Sum Assured \* (Total numbers of premiums paid) / (Total Number of premiums payable over the policy term).

The paid-up maturity benefit will be return of 100% of total premium paid as on the date of policy being made paid-up, as chosen by the policyholder at the inception.

### What are your options to revive the policy?

Under Limited Pay policies, the revival period is 5 years from the date of first unpaid premium. The policyholder may revive the policy by:

- paying all unpaid due Premiums along with interest/late fee; and
- providing a declaration of good health and undergoing a medical examination at your own cost, if needed.

The insurer will always have right to refuse such request for revival as per the Board Approved Underwriting Policy. The cost of underwriting/ medicals, if any, will be borne by the policyholder.

The basis used for the calculation of interest rate on revival is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 300 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable during the next financial year. Currently, the interest rate on revival for financial year 2022-23 is 10.0% p.a. (simple).

The current interest rate of 10.0% p.a. is arrived by adding a margin of 300 basis points on 10-year G-Sec of 6.84% p.a. and rounded up to the nearest 50 basis points (10.0% ~ 6.84% + 3.00%). Any change on basis of determination of interest rate for revival can be done only after prior approval of the Authority.

If the policy is revived, then all benefits as per policy T&C will be restored as for an in-force policy.

### Are there any constraints to revive your policy?

Yes. You can revive your policy as long as you do it within five years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfactory medical and financial requirements raised by the Company. The medical cost, if any to be borne by you.

### 16. Do I get a discount on renewal premiums, if paid in advance?

We will offer discount on renewal premium amount if the policyholder pays the premium at least one month prior to premium due date till 11 months prior to due date provided this period falls within a financial year. No discount will be offered if premium is paid within one month prior to premium due date.

### 17. Is there a grace period for missed premiums?

We provide you with a grace period which is the time provided for payment of premium from the premium due date during which the policy is considered to be in-force with the risk cover. For Limited Premium policies, you are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due premium on the due dates. All your policy benefits continue during this grace period and the policy will be considered to be in-force.

### 18. Can you surrender your policy?

Yes, you may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender/ Unexpired Risk Premium Value. Please remember, you cannot revive your Policy once it is surrendered/terminated.

#### For plan options other than Return of Premium option:

Unexpired Risk Premium Value under single premium is allowed after the completion of one policy year. The Unexpired Risk Premium Value for single premium mode will be calculated as below:

$50\% \times \text{Total Premium Paid} \times (\text{Unexpired Term} / \text{Total Term})$

Unexpired Risk Premium Value under limited premium is allowed after the completion of premium paying term or after ten policy years whichever is lower provided all due premiums have been paid. The Unexpired Risk Premium Value for limited premium mode will be calculated as below.

$$30\% \times \text{Total Premiums Paid} \times \left( \frac{\text{Unexpired Term}^*}{\text{Total Term}} \right)$$

\*Unexpired Term will be calculated as on the date of first unpaid premium or on the date on request of termination of the policy, whichever is earlier.

#### For Return of Premium Option:

**For Single Premium:** Surrender value will be available immediately from the date of issuance of the policy.

**For Limited Pay:** Surrender value will be available if all premiums have been paid for at least two consecutive years.

The surrender value will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

The GSV factors are dependent upon policy year of surrender and policy term. The GSV factors will be applicable on total premium paid till date of surrender.

$\text{GSV} = \text{GSV factor} \times \text{total premiums paid}$

GSV Factors are mentioned in the Annexure.

### Special Surrender Value (SSV)

Paid-up maturity benefit multiplied by the SSV factor prevailing at the time of surrender.

The SSV factor will be determined by the Company from time to time having regard to the investment scenario subject to Regulatory approval.

### 19. Can you return your policy (free look period)?

Yes, you can return your policy within the Free Look period;

In case you do not agree to the any policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The free-look period for policies purchased through distance marketing or electronic mode will be 30 days.

#### Do you get any refund when you return your policy?

Yes. We will refund an amount equal to the –

Premium paid

Less: i. Pro-rata risk premium for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

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, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person.

### 20. Important Definitions

Accident	An accident is a sudden, unforeseen and involuntary event caused by external and visible means.
Accidental Total Permanent Disability	<p>Accidental Total Permanent Disability means If the life assured is totally and permanently (TPD) disabled as a result of an accident during the term of the policy. TPD means disablement, of the Person Insured, which meets one or both of the two definitions:</p> <p>Definition 1: Loss of use of limbs or visual loss</p> <p>As a result of accidental bodily injury the Life Assured has suffered</p> <ul style="list-style-type: none"><li>▪ Loss of the use of both limbs; or</li><li>▪ Loss of the sight in both eyes ( Blindness ) ; or</li><li>▪ Loss of the use of one limb and the sight of one eye</li></ul> <p>The loss of a limb means the physical separation of a limb, at or above the wrist or ankle level as a result of injury. This will include medically necessary amputation necessitated by injury. The separation has to be permanent without any chance of surgical correction. Loss of a limb resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded. The loss of use of the particular limb must be certified by a relevant Medical Practitioner and documented for an uninterrupted period of at least six months.</p> <p>1. The total loss of vision in one eye means total, permanent and irreversible loss of all vision in an eye as a result of accident.</p> <p>2. Loss of sight in both eyes – ( Blindness ) evidenced by:</p> <p>I. Total, permanent and irreversible loss of all vision in both eyes as a result of accident</p> <ul style="list-style-type: none"><li>i. corrected visual acuity being 3/60 or less in both eyes or;</li><li>ii. the field of vision being less than 10 degrees in both eyes</li></ul> <p>II. The diagnosis of blindness or the total loss of vision in one eye must be confirmed and must not be correctable by aids or surgical procedure</p>

	<p><b>Definition 2:</b>  <b>Loss of independent living</b>  Permanent Loss of ability through an injury caused solely by an accident, to do at least 3 of the 6 tasks listed below ever again. Total and Permanent Disability should occur within Ninety 90 days of the accident independent of any other causes.  For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.  The insured person must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication. Loss of independent living must be medically documented for an uninterrupted period of at least six months.  The tasks are:  i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;  ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;  iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;  iv. Mobility: the ability to move indoors from room to room on level surfaces  v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;  vi. Feeding: the ability to feed oneself once food has been prepared and made available</p>
Medical Practitioner	<p>Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.  The Medical practitioner should not be the policyholder/insured person himself/herself; or an authorized insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or employed by or under contractual engagement with the insurance company; related to the policyholder/insured person by blood or marriage</p>
Terminal Illness	<p>A Life Assured shall be regarded as Terminally Ill only if that Life Assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners specializing in treatment of such illness, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.</p>
Critical Illnesses Covered	<p><b>1. Cancer of specified severity</b>  I. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.  II. The following are excluded -  I. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3.  ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;  iii. Malignant melanoma that has not caused invasion beyond the epidermis;  iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOMO</p>

- v. All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaNOMO or of a lesser classification,
- viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

## **2. Open Chest CABG**

I. The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

II. The following are excluded:

- I. Angioplasty and/or any other intra-arterial procedures

## **3. Myocardial Infarction**

### **(First Heart Attack of specific severity)**

I. The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- i. A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain)
- ii. New characteristic electrocardiogram changes
- iii. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

II. The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure

## **4. Open Heart Replacement or repair of heart valves**

I. The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Catheter based techniques including but not limited to, balloon valvotomy / valvuloplasty are excluded.

## **5. Primary (Idiopathic) Pulmonary Hypertension**

I. An unequivocal diagnosis of Primary (Idiopathic) Pulmonary Hypertension by a Cardiologist or specialist in respiratory medicine with evidence of right ventricular enlargement and the pulmonary artery pressure above 30 mm of Hg on Cardiac Catheterization. There must be permanent irreversible physical impairment to the degree of at least Class IV of the New York Heart Association Classification of cardiac impairment.

II. The NYHA Classification of Cardiac Impairment are as follows:

- i. Class III: Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.
- ii. Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

III. Pulmonary hypertension associated with lung disease, chronic hypoventilation, pulmonary thromboembolic disease, drugs and toxins, diseases of the left side of the heart, congenital heart disease and any secondary cause are specifically excluded

## **6. Kidney Failure requiring regular dialysis**

I. End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

## **7. Major Organ/ Bone Marrow Transplant**

I. The actual undergoing of a transplant of:

- i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

II. The following are excluded:

- i. Other stem-cell transplants
- ii. Where only islets of langerhans are transplanted

## **8. Stroke resulting in Permanent symptoms**

I. Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

II. The following are excluded:

- i. Transient ischemic attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

## **9. Benign Brain Tumour**

I. Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI.

II. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist.

- i. Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or
- ii. Undergone surgical resection or radiation therapy to treat the brain tumor.

III. The following conditions are excluded:

Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.

## **10. Coma of specified severity**

I. A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:

- i. no response to external stimuli continuously for at least 96 hours;
- ii. life support measures are necessary to sustain life; and
- iii. permanent neurological deficit which must be assessed at least 30 days after the onset of the coma.

II. The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.

## **11. End Stage Liver Disease**

I. Permanent and irreversible failure of liver function that has resulted in all three of the following:

- i. Permanent jaundice; and

- ii. Ascites; and
- iii. Hepatic encephalopathy.
- II. Liver failure secondary to drug or alcohol abuse is excluded.

#### **12. End Stage Lung Disease**

- I. End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:
  - i. FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart; and
  - ii. Requiring continuous permanent supplementary oxygen therapy for hypoxemia; and
  - iii. Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO2 < 55mmHg); and
  - iv. Dyspnea at rest.

#### **13. Loss of Limbs**

The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.

#### **14. Blindness**

- I. Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.
- II. The Blindness is evidenced by:
  - i. corrected visual acuity being 3/60 or less in both eyes or;
  - ii. the field of vision being less than 10 degrees in both eyes.
- III. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure

#### **15. Third Degree Burns**

- I. There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area

#### **16. Major Head Trauma**

- I. Accidental head injury resulting in permanent Neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes.
- II. The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word "permanent" shall mean beyond the scope of recovery with current medical knowledge and technology.
- III. The Activities of Daily Living are:
  - i. Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
  - ii. Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
  - iii. Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;

- iv. Mobility: the ability to move indoors from room to room on level surfaces;
  - v. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  - vi. Feeding: the ability to feed oneself once food has been prepared and made available.
- IV. The following are excluded:

i. Spinal cord injury;

#### **17. Permanent Paralysis of limbs**

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

#### **18. Motor Neurone Disease with Permanent Symptoms**

Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.

#### **19. Multiple Sclerosis with Persistent Symptoms**

I. The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

- i. investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
- ii. there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

II. Neurological damage due to SLE is excluded

#### **20. Deafness**

I. Total and irreversible loss of hearing in both ears as a result of illness or accident. This diagnosis must be supported by pure tone audiogram test and certified by an Ear, Nose and Throat (ENT) specialist. Total means "the loss of hearing to the extent that the loss is greater than 90decibels across all frequencies of hearing" in both ears.

#### **21. Loss of Speech**

I. Total and irrecoverable loss of the ability to speak as a result of injury or disease to the vocal cords. The inability to speak must be established for a continuous period of 12 months. This diagnosis must be supported by medical evidence furnished by an Ear, Nose, Throat (ENT) specialist.

#### **22. Surgery to Aorta**

Undergoing of a laparotomy or thoracotomy to repair or correct an aneurysm, narrowing, obstruction or dissection of the aortic artery. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Surgery performed using only minimally invasive or intra-arterial techniques such as percutaneous endovascular aneurysm repair are excluded

#### **23. Apallic Syndrome**

Universal necrosis of the brain cortex with the brain stem remaining intact. The definite diagnosis must be confirmed by a consultant neurologist and this condition has to be medically documented for at least one (1) month with no hope of recovery

#### **24. Loss of Independent Existence**

Loss of the physical ability through an illness or injury to do at least 3 of the 6 tasks listed below ever again.

The relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured



person expects to retire. The company's appointed doctor should also agree that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

The insured person must need the help or supervision of another person and be unable to perform the task on their own, even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication.

The tasks are

i. **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;

ii. **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

iii. **Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa;

iv. **Mobility:** the ability to move indoors from room to room on level surfaces;

v. **Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;

vi. **Feeding:** the ability to feed oneself once food has been prepared and made available

Loss of independent living must be medically documented for an uninterrupted period of at least six months. Proof of the same must be submitted to the Company while the Person Insured is alive and permanently disabled. The company will have the right to evaluate the insured person to confirm total and permanent disability.

Loss of Independent Existence due to an injury should occur independently of any other causes within ninety (90) days of such injury.

Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier.

## **25. Cardiomyopathy**

The unequivocal diagnosis by a Consultant Cardiologist of Cardiomyopathy causing permanent impaired left ventricular function with an ejection fraction of less than 25%. This must result in severe physical limitation of activity to the degree of class IV of the New York Heart

Classification and this limitation must be sustained over at least six months when stabilized on appropriate therapy. Cardiomyopathy directly related to alcohol or drug misuse is excluded.

New York Heart Classification

Class I. Patients with cardiac disease but without resulting limitation of physical activity. Ordinary physical activity does not cause undue fatigue, palpitation, dyspnea, or anginal pain.

Class II. Patients with cardiac disease resulting in slight limitation of physical activity. They are comfortable at rest. Ordinary physical activity results in fatigue, palpitation, dyspnea, or anginal pain.

Class III. Patients with cardiac disease resulting in marked limitation of physical activity. They are comfortable at rest. Less than ordinary activity causes fatigue, palpitation, dyspnea, or anginal pain.

Class IV. Patients with cardiac disease resulting in inability to carry on any physical activity without discomfort. Symptoms of heart failure or the anginal syndrome may be present even at rest. If any physical activity is undertaken, discomfort increases.

## **26. Brain Surgery**

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy is performed. Keyhole surgery is included however, minimally invasive treatment where no surgical incision is performed to expose the target, such as irradiation by gamma knife or endovascular neuroradiological interventions such as embolizations, thrombolysis and stereotactic biopsy are excluded. Brain surgery as a result of an accident is also excluded. The procedure must be considered necessary by a qualified specialist."

## **27. Alzheimer`s Disease**

Progressive and permanent deterioration of memory and intellectual capacity as evidenced by accepted standardised questionnaires and cerebral imaging. The diagnosis of Alzheimer's disease must be confirmed by an appropriate consultant and supported by the Company's appointed doctor. There must be significant reduction in mental and social functioning requiring the continuous supervision of the life assured. There must also be an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following 5 "Activities of Daily Living" for a continuous period of at least 6 months:

Activities of Daily Living are defined as:

1. **Washing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
5. **Feeding** - the ability to feed oneself once food has been prepared and made available.

Alcohol related brain damage are excluded.  
Coverage for this impairment will cease at age sixty-six (66) or on maturity data/expiry date, whichever is earlier.

## **28. Muscular dystrophy**

Muscular Dystrophy is a disease of the muscle causing progressive and permanent weakening of certain muscle groups. The diagnosis of muscular dystrophy must be made by a consultant neurologist, and confirmed with the appropriate laboratory, biochemical, histological, and electromyographic evidence. The disease must result in the permanent inability of the insured to perform (whether aided or unaided) at least three (3) of the five (5) "Activities of Daily Living".

Activities of Daily Living are defined as:

1. **Washing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
3. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
4. **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
5. **Feeding** - the ability to feed oneself once food has been prepared and made available

## **29. Parkinson`s Disease**

The unequivocal diagnosis of idiopathic Parkinson's Disease by a consultant neurologist. This diagnosis must be supported by all of the following conditions:

- 1) The disease cannot be controlled with medication; and
- 2) There are objective signs of progressive deterioration; and
- 3) There is an inability of the Life Assured to perform (whether aided or unaided) at least 3 of the following five (5) "Activities of Daily Living" for a continuous period of at least 6 months:

Activities of Daily Living are defined as:

1. **Washing** - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. **Dressing** - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;

3. **Transferring** - the ability to move from a bed to an upright chair or wheelchair and vice versa;
  4. **Toileting** - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
  5. **Feeding** - the ability to feed oneself once food has been prepared and made available.
- Drug-induced or toxic causes of Parkinsonism are excluded.  
Coverage for this impairment will cease at age sixty-six (66) or on maturity date/expiry date, whichever is earlier

### **30. Medullary Cystic Disease**

Medullary Cystic Disease is a disease where the following criteria are met:

1. The presence in the kidney of multiple cysts in the renal medulla accompanied by the presence of tubular atrophy and interstitial fibrosis;
  2. Clinical manifestations of anaemia, polyuria and progressive deterioration in kidney function; and
  3. The diagnosis of medullary cystic disease is confirmed by renal biopsy.
- Isolated or benign kidney cysts are specifically excluded from this benefit

#### **31. Systemic Lupus Erythematosus**

The unequivocal diagnosis by a consultant physician of systemic lupus erythematosus (SLE) with evidence of malar rash, discoid rash, photosensitivity, multi-articular arthritis, and serositis. There must also be hematological and immunological abnormalities consistent with the diagnosis of SLE. There must also be a positive antinuclear antibody test. There must also be evidence of central nervous system or renal impairment with either

- a) Renal involvement is defined as either persistent proteinuria greater than 0.5 grams per day or a spot urine showing 3+ or greater proteinuria
- b) Central nervous system involvement with permanent neurological dysfunction as evidenced with objective motor or sensory neurological abnormal signs on physical examination by a neurologist and present for at least 3 months. Seizures, headaches, cognitive and psychiatric abnormalities are not considered under this definition as evidence of "permanent neurological dysfunction".

Discoid lupus and medication induced lupus are excluded

### **32. Aplastic Anaemia**

Aplastic Anemia is chronic persistent bone marrow failure. A certified hematologist must make the diagnosis of severe irreversible aplastic anemia. There must be permanent bone marrow failure resulting in bone marrow cellularity of less than 25% and there must be two of the following:

1. Absolute neutrophil count of less than  $500/\text{mm}^3$
2. Platelets count less than  $20,000/\text{mm}^3$
3. Reticulocyte count of less than  $20,000/\text{mm}^3$

The insured must be receiving treatment for more than 3 consecutive months with frequent blood product transfusions, bone marrow stimulating agents, or immunosuppressive agents or the insured has received a bone marrow or cord blood stem cell transplant.

Temporary or reversible aplastic anemia is excluded and not covered in this policy.

### **33. Poliomyelitis**

The occurrence of Poliomyelitis where the following conditions are met:

- Poliovirus is identified as the cause; and
- Paralysis of the limb muscles or respiratory muscles must be present and persist for at

least 3 months as confirmed by a consultant neurologist.

Other causes of paralysis such as Guillain-Barre syndrome are specifically excluded

#### **34. Bacterial Meningitis**

Bacterial meningitis is a bacterial infection of the meninges of the brain causing brain dysfunction. There must be an unequivocal diagnosis by a consultant physician of bacterial meningitis that must be proven on analysis of the cerebrospinal fluid. There must also be permanent objective neurological deficit that is present on physical examination at least 3 months after the diagnosis of the meningitis infection

#### **35. Encephalitis**

Severe inflammation of the brain substance (cerebral hemisphere, brainstem or cerebellum) caused by viral infection and resulting in permanent neurological deficit. This diagnosis must be certified by a consultant neurologist and the permanent neurological deficit must be documented for at least 6 weeks.

#### **36. Progressive Supra nuclear Palsy**

Progressive supranuclear palsy occurring independently of all other causes and resulting in permanent neurological deficit, which is directly responsible for a permanent inability to perform at least two (2) of the Activities of Daily Living. The diagnosis of the Progressive Supranuclear Palsy must be confirmed by a registered Medical Practitioner who is a neurologist

#### **37. Severe Rheumatoid Arthritis**

The unequivocal diagnosis of Rheumatoid Arthritis must be made by a certified medical consultant based on clinically accepted criteria. There must be imaging evidence of erosions with widespread joint destruction in three or more of the following joint areas: hands, wrists, elbows, knees, hips, ankle, cervical spine or feet. There must also be typical rheumatoid joint deformities.

Degenerative osteoarthritis and all other forms of arthritis are excluded.

There must be history of treatment or current treatment with disease-modifying anti-rheumatic drugs, or DMARDs. Non-steroidal anti-inflammatory drugs such as acetylsalicylic acid are not considered a DMARD drug under this definition.

#### **38. Creutzfeldt- Jakob Disease**

Creutzfeldt-Jacob disease is an incurable brain infection that causes rapidly progressive deterioration of mental function and movement. A neurologist must make a definite diagnosis of Creutzfeldt-Jacob disease based on clinical assessment, EEG and imaging. There must be objective neurological abnormalities on exam along with severe progressive dementia

#### **39. Fulminant Viral Hepatitis**

A submassive to massive necrosis of the liver by any virus, leading precipitously to liver failure. This diagnosis must be supported by all of the following:

- rapid decreasing of liver size;
- necrosis involving entire lobules, leaving only a collapsed reticular framework;
- rapid deterioration of liver function tests;
- deepening jaundice; and
- hepatic encephalopathy.

Acute Hepatitis infection or carrier status alone, does not meet the diagnostic criteria

#### **40. Pneumonectomy**

The undergoing of surgery on the advice of a consultant medical specialist to remove an entire lung for any physical injury or disease.

Waiting Period	There will be a waiting period of 180 days from policy inception or from any subsequent reinstatement, whichever is later. No Critical Illness Benefit or Degenerative Disease benefit shall be payable during this waiting period.
Survival Period	There will be a survival period of 14 days applicable from the date of diagnosis of a critical illness or degenerative disease for eligibility of critical illness benefit payment.

## 21. What are the conditions in which the benefits of this policy will not be paid?

### Suicide Exclusion

In case of death due to suicide or terminal illness within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

**Exclusions for Accidental Total Permanent Disability:** Total and Permanent Disability (due to accident) shall not be paid if disability occurring directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Suicide or self-inflicted injury, whether the life assured is medically sane or insane.
2. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, civil commotion. War means any war whether declared or not.
3. Service in the armed forces, of any country at war or service in any force of an international body
4. Taking part in any naval, military or air force operation during peace time.
5. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
7. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
8. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.
9. Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving

the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting.

10. Any disability due to any kind of sickness, disease before and/or after the effective date of the cover; any existing external congenital anomaly will not be covered, and policy will not be issued for such members having external congenital anomaly. Other than external congenital anomaly all other congenital anomaly will be covered.

Where External Congenital Anomaly means a condition, which is visible and accessible parts of the body and present since birth, and which is abnormal with reference to form, structure or position.

11. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

### Exclusions for Critical Illness/ Degenerative Diseases:

In addition to the condition specific exclusion mentioned in the definitions, we will not pay any claim arising directly or indirectly due to any of the following causes:

1. Pre-Existing disease:  
Pre-Existing disease means any condition, ailment, injury or disease:
  - a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or
  - b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement
 After completion of 48 months from date of issuance or reinstatement, as the case may be, pre-existing exclusion clause will not be applicable
2. Intentional self-inflicted injury, attempted suicide while sane or insane.
3. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
4. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, civil commotion, strikes.

5. Taking part in any naval, military or air force operation during peace time.

6. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable

7. Participation by the insured person in a criminal or unlawful act with a criminal intent.

8. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

9. Any external congenital anomaly will not be covered, and policy will not be issued for such individuals having external congenital anomaly.

Where External Congenital Anomaly means a condition, which is visible and accessible parts of the body and present since birth, and which is abnormal with reference to form, structure or position.

10. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

Please refer Important Definitions section to know more about the exclusions on Critical Illnesses.

## 22. Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 23. Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

**24. Prohibition of Rebate:** As per provisions of Section 41 of the Insurance Act, 1938 as amended from time to time.

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

For more details please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 25. Fraud and Misstatement:

Fraud/ Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

**Section 45 of the Insurance Act 1938, as amended from time to time states**

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

For more details please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## **26. About IndiaFirst Life Insurance**

We've had Bank of Baroda, Andhra Bank (now, Union Bank of India) and Legal & General as our founding partners. After journeying with us through our years of growth, Legal & General sold its stake in Feb 2019 to Carmel Point Investments India Private Limited, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC. Our Shareholding pattern of the company now stands at Bank of Baroda - 65%, Union Bank of India - 9% and Carmel Point Investments India Private Limited - 26%.

## Annexure GSV Factors for Return of Premium Option

### A. Limited Premium

Year of Surrender / Policy Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	NA	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	NA	NA	90%	90%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	NA	NA	NA	90%	90%	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%
9	NA	NA	NA	NA	90%	90%	77%	70%	66%	63%	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%
10	NA	NA	NA	NA	NA	90%	90%	72%	74%	70%	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%
11	NA	NA	NA	NA	NA	NA	90%	90%	82%	77%	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	83%	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	80%	78%	76%	74%	73%	71%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	86%	83%	81%	79%	77%	75%	74%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	81%	79%	78%	76%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	84%	82%	80%	78%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%	81%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	87%	85%	83%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%	85%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	88%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%



Year of Surrender / Policy Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%
10	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%
11	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	54%	54%
12	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	55%
13	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	56%
14	66%	65%	64%	63%	63%	62%	61%	61%	60%	60%	60%	60%	59%	59%	59%	58%	58%	58%	58%	58%
15	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%	61%	61%	61%	60%	60%	60%	59%	59%	59%	59%
16	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%
17	72%	71%	70%	69%	68%	67%	67%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%	61%	61%	61%
18	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	65%	65%	64%	64%	63%	63%	63%	62%	62%
19	77%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	67%	66%	65%	65%	65%	64%	64%	63%	63%
20	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	65%	65%	64%	64%
21	81%	79%	78%	77%	75%	74%	73%	72%	72%	71%	70%	69%	69%	68%	67%	67%	66%	66%	66%	65%
22	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	69%	68%	68%	67%	67%	66%
23	86%	84%	82%	80%	79%	78%	77%	76%	75%	74%	73%	72%	71%	71%	70%	69%	68%	68%	68%	67%
24	88%	86%	84%	82%	81%	80%	78%	77%	76%	75%	74%	73%	73%	72%	71%	71%	70%	69%	69%	68%
25	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%	76%	75%	74%	73%	72%	72%	71%	71%	70%	69%
26	90%	90%	88%	86%	85%	83%	82%	80%	79%	78%	77%	76%	75%	75%	74%	73%	72%	72%	71%	71%
27	NA	90%	90%	88%	86%	85%	83%	82%	81%	80%	79%	78%	77%	76%	75%	74%	74%	73%	72%	72%
28	NA	NA	90%	90%	88%	87%	85%	84%	82%	81%	80%	79%	78%	77%	76%	75%	75%	74%	73%	73%
29	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%	81%	80%	79%	78%	77%	77%	76%	75%	74%	74%
30	NA	NA	NA	NA	90%	90%	88%	87%	85%	84%	83%	82%	81%	80%	79%	78%	77%	76%	76%	75%
31	NA	NA	NA	NA	NA	90%	88%	87%	86%	84%	83%	83%	82%	81%	80%	79%	78%	77%	77%	76%
32	NA	NA	NA	NA	NA	NA	90%	90%	88%	87%	86%	84%	83%	82%	81%	80%	79%	79%	78%	77%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	82%	82%	81%	80%	79%	78%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	79%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	89%	87%	86%	85%	84%	83%	82%	81%	80%	80%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%	81%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	87%	86%	85%	84%	83%	82%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	86%	85%	84%	84%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	89%	89%	88%	87%	86%	85%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%	86%
41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%
42	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%
43	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
44	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
45	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Plan Term	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%
10	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
12	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
13	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%
14	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
15	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%
16	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	56%	56%
17	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%
18	62%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%
19	63%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	58%
20	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%
21	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%
22	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%
23	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%
24	68%	67%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%
25	69%	68%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%
26	70%	69%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%
27	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%
28	72%	72%	71%	70%	70%	69%	68%	68%	67%	67%	66%	66%	66%	66%	66%	66%	66%	65%	65%	65%
29	73%	73%	72%	71%	71%	70%	70%	69%	68%	68%	68%	67%	67%	67%	67%	67%	66%	66%	66%	65%
30	74%	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%
31	75%	75%	74%	73%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	68%	68%	67%	67%	67%
32	76%	76%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%	68%	68%
33	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	70%	69%	69%	69%	68%
34	78%	78%	77%	76%	76%	75%	75%	74%	73%	73%	72%	72%	72%	71%	71%	70%	70%	69%	69%	69%
35	79%	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	72%	72%	72%	71%	71%	70%	70%	70%	70%
36	81%	80%	79%	78%	78%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	71%	71%	70%
37	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%	75%	74%	74%	74%	73%	73%	72%	72%	71%	71%
38	83%	82%	81%	80%	80%	79%	78%	77%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%
39	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	73%	73%	73%	72%
40	85%	84%	83%	82%	81%	81%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	74%	74%	73%	73%
41	86%	85%	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%	75%	75%	74%	74%	74%
42	87%	86%	85%	84%	83%	83%	82%	81%	80%	80%	79%	79%	78%	77%	77%	76%	76%	75%	75%	75%
43	88%	87%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%
44	89%	88%	87%	86%	85%	84%	84%	83%	82%	81%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%
45	90%	89%	88%	87%	86%	85%	84%	83%	82%	82%	81%	80%	80%	79%	79%	79%	78%	78%	77%	77%
46	90%	90%	89%	88%	87%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	79%	79%	78%	78%	77%
47	NA	90%	90%	89%	88%	87%	86%	86%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%	78%
48	NA	NA	90%	90%	89%	88%	87%	86%	86%	85%	84%	83%	83%	82%	81%	80%	80%	79%	79%	79%
49	NA	NA	NA	90%	90%	89%	88%	87%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%	79%	79%
50	NA	NA	NA	NA	90%	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	82%	82%	81%	81%	80%
51	NA	NA	NA	NA	NA	90%	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	83%	82%	81%	81%
52	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	84%	83%	83%	83%	82%	82%	82%
53	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	84%	83%	83%	83%	82%	82%
54	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	84%	84%	83%	83%	83%
55	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	85%	84%	84%	84%	84%
56	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	85%	84%	84%
57	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	85%	85%
58	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	86%	86%	86%
59	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	87%	86%	86%
60	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	89%	88%	87%	87%
61	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	89%	88%	88%
62	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	89%	89%
63	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	89%
64	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
65	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Policy Term	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%
12	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
13	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
14	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
15	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%
16	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%
17	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%
18	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%
19	58%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%
20	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%	58%
21	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%
22	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%
23	61%	61%	61%	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%	59%
24	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	59%	59%
25	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	60%
26	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	61%	60%
27	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%
28	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%
29	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%
30	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%
31	67%	66%	66%	66%	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%
32	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	64%	64%
33	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%
34	69%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%	65%	65%	65%	65%	65%
35	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	66%	66%	66%	66%	66%	65%
36	70%	70%	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%
37	71%	70%	70%	70%	69%	69%	68%	68%	68%	68%	68%	67%	67%	67%	67%	66%
38	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%	67%	67%
39	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%
40	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	69%	68%
41	73%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%	70%	69%	69%	69%	69%
42	74%	73%	73%	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%
43	75%	74%	74%	74%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%	70%	70%
44	76%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%
45	76%	76%	75%	75%	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%
46	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%	72%	71%
47	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%
48	78%	78%	77%	77%	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%
49	79%	78%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%
50	80%	79%	79%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	74%
51	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%	74%	74%
52	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%
53	82%	81%	81%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%
54	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%	76%	76%	76%
55	83%	83%	82%	81%	81%	80%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%
56	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%
57	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	79%	78%	78%	77%
58	85%	85%	84%	83%	83%	82%	82%	81%	81%	80%	80%	80%	79%	79%	78%	78%
59	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%
60	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	78%
61	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	81%	81%	81%	80%	80%	80%
62	88%	87%	87%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	81%	80%
63	89%	88%	87%	87%	86%	86%	85%	84%	84%	83%	83%	82%	82%	81%	81%	81%
64	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%
65	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%
66	90%	90%	89%	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%
67	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%	83%	83%
68	NA	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%	83%
69	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%
70	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	85%	85%	85%
71	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%	85%
72	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%
73	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	87%	86%	86%
74	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	88%	88%	87%	87%	87%
75	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%	87%
76	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%	88%
77	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%	88%
78	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%	89%
79	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	89%
80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

## B. Single Premium

Year of Surrender / Plan Term	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
23	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
24	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
25	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

Year of Surrender / Plan Term	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
18	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
19	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
20	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
21	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
22	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
23	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
24	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
25	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
26	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
27	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
28	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
29	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
30	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
31	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
32	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%	90%
33	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%	90%
34	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%	90%
35	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%	90%
36	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%	90%
37	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%	90%
38	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	90%
39	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
40	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Our Shareholding pattern of the company now stands at Bank of Baroda - 65%, Union Bank of India - 9% and Carmel Point Investments India Private Limited - 26%. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and Product name: IndiaFirst Life Guaranteed Protection Plus Plan UIN: 143N069V01. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Protection Plus Plan is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoter's M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Adv. Ref. No. : IndiaFirst Life Guaranteed Protection Plus Plan /Brochure

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