

To,
Pradeep Borse
Cybage Software Pvt Ltd.
Survey No 13A/1+2+3/1
Wadgaon Sheri, Pune
Pin: 411014
Maharashtra

Dated: 6th October, 2016

Dear Customer,

Thank you for choosing Exide Life Group Term Life Insurance Policy under Policy No. GTL000135-50023351.
Please find below your Policy Certificate. We urge you to carefully go through the information given and keep this document with utmost safety for future reference.

Certificate of Insurance

Exide Life Insurance Group Term Life Plan with Certificate No. COI- 13515

This is to certify that the Insured Member Pradeep Borse is covered as per the Terms and conditions of the above mentioned policy issued by Exide Life Insurance Company Limited to Cybage Software Pvt Ltd as on 01/Jan/2016.



Kshitij Jain
Managing Director & CEO

POLICY SCHEDULE

Name of Insured	Pradeep Borse
Date of Birth	10/06/1992
Sum Assured	2,368,800.00
Premium Amount	1,301.89
Risk Commencement Date	01/01/2016
Risk Expiry Date	31/12/2016
Name of Nominee	As per HR records

CONTACT DETAILS

Registered Office:

Exide Life Insurance Company Limited
3rd Floor, JP Techno Park
No.3/1 Millers Road
Bangalore 560001
Email ID : group.business@exidelife.in
Contact Us: 080 - 6799 9200 (Extension: 6008)

Contact Details of Insurance Ombudsman:

6-2-47 Yeturu Towers , Lane
opp. Saleem Function Palace
A C Gaurds Lakdi - Ka-Pool ,
Hyderabad - 500 004
Email: insombudhyd@gmail.com

Registered & Corporate Office:

Exide Life Insurance Company Limited (Formerly ING Vysya Life Insurance Company Limited)
3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001.

T +91 80 6799 9200

W exidelife.in

IRDAI Registration No. 114

CIN: U66010KA2000PLC028273

This is temporary certificate and final certificate will be issued in the month of April 2017.

(This is because we are recovering premium amount in 12 equal installments, if any employee leaves the organisation post receiving the certificate, they should not claim exemption of full amount as per certificate).

Benefit on Death of the Borrower/ Insured Member

Subject to the terms and conditions of this Policy, if an Insured Member, deceases during the term of the Insurance Cover, the applicable Sum Assured shall become payable to the nominee.

Tax Benefit

The premiums under the policy paid by the Insured Member through the Policyholder are eligible for tax exemption under section 80C and/or other applicable sections of the Income Tax Act prevalent from time to time. (Service Tax Deduction: The premiums paid will be subject to deduction of service tax or such other taxes at such rates as applicable from time to time.)

Terms and Conditions

- 1) In providing the Insurance Cover, the Insurer has relied on the truth and accuracy of the information and declaration in the Application cum Declaration Form given by the Insured Member and based on this information, the Certificate of Insurance is issued. The Insurability of the Insured Member is basis the further evidence of good health. In the event of mis-statement or failure to disclose a material fact to the Insurer, a claim may be affected /rejected subject to the provisions of section 45 of the Insurance Act, 1938.
- 2) No part of the benefits available under this Policy shall be subject to assignment or encumbrance by the Policyholder or the Insured Member or his/her nominees.
- 3) The Insurance Cover hereunder of any Insured Member automatically ceases on the earliest of the following dates:
 - a) The date on which the Insured Member attains the Benefit Expiry Age as mentioned in the Policy or such other Age as provided for, if any in the Policy Schedule.
 - b) The date on which the Insured Member dies.
 - c) The date on which the Insurer has disbursed a Cash Surrender Value in respect of an Insured Member or the date on which the Policy is terminated in accordance with the terms of this Policy.
 - d) The date in which the relationship between policy holder and insured member ceases.

Registration of Claim

All claims and related queries have to be routed to the Insurer through the Policyholder only. The Policyholder shall intimate the claim within 90 days from the date of death and forward the following documents to the Insurer to enable it to process the claim:

- A. In case of death claims, except death claims arising out of accidents or unnatural death
 - a) Certificate of Insurance
 - b) Claim Form;
 - c) Proof of age of the Insured Member, acceptable to the Insurer;
 - d) Original Death Certificate issued by the competent authority; and
 - e) Hospitalization documents (discharge summary along with all investigation reports) if Insured Member has taken treatment for illness leading to his death
- B. In case of death claims arising out of accidents or unnatural deaths, apart from the documents mentioned in paragraph "A" above
 - a. Copies of the First Information Report and the Final Investigation Report thereof, duly attested by the concerned police officials; and
 - b. Copy of post-mortem report and chemical analysis or viscera report (if any) duly attested by the concerned officials.

The Insurer reserves the right to call for any additional documents that it deems necessary depending upon the facts and circumstances of each claim. Delay in intimation of claim or submission of documents for the reasons beyond the control of the Policyholder/Insured Member/Beneficiary may be condoned by the Insurer.

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