

## Life Insurance Policy Document – Sample B

Coverage: ₹75 Lakhs

Policy Term: 25 years

Premium Payment: ₹10,000/year

Exclusions:

1. Death due to participation in hazardous sports is not covered.
2. Death due to drug overdose or intoxication is excluded.

Optional Riders:

- Waiver of Premium Rider (included)
- Critical Illness Rider (included)