## Term Insurance Policy Document – Example

Coverage: ₹1 Crore

Policy Term: 20 years

Premium Payment: ₹12,000/year

## **Exclusions:**

- 1. Suicide is excluded for the first year.
- 2. No claim in case of death due to pre-existing conditions.

## Optional Riders:

- Critical Illness Rider (not selected)
- Accidental Death Rider (included)