

Jeevan Suraksha - Terms & Conditions

Effective Date: March 23, 2025

These Terms of Use govern your participation in the Jeevan Suraksha Social Security Collective, an initiative of Health Guard Foundation. By enrolling to our membership, you agree to the following terms:

1. Eligibility

Open to Indian citizens residing in Telangana & Andhra Pradesh or permanent residents of Telangana & Andhra Pradesh working anywhere in the world.

Applicants must be 18 to 60 years old and not terminally ill at the time of enrolment.

Membership is subject to verification. If ineligible, the application will be rejected and the amount refunded.

Verification process: up to 7 days.

Refund timeline: within 21 days of rejection.

2. Non-Transferable Membership

Switching membership categories requires prior written notification.

Only one active membership per person is allowed.

Duplicate applications will be rejected during verification.

Applicants must submit valid:

Identity proof

Age proof

Nominee details

Additional documents may be requested.

3. Contribution Responsibility

Members must make timely contributions to remain eligible for benefits.

4. Membership Review & Rejection

Applications are reviewed post-registration.

Applications may be rejected in cases of foul play, e.g., enrolling terminally ill individuals.

Rejected applicants will receive a refund.

5. Fund Utilization

Contributions are used solely for pay-outs to nominees of deceased members.

Payouts depend on the total contributions from active members at the time of the claim.

No guaranteed amount (e.g., ₹25 lakhs to ₹1 crore).

Nominees receive the actual collected amount.

6. Exclusions for Payouts

Suicide

Nominee involvement in the member's death

Fraudulent circumstances

7. Failure to Contribute

Missed contributions may lead to suspension or termination of membership.

Repeated non-payment results in termination.

To re-join, all dues must be cleared.

8. Voluntary Withdrawal

Members may withdraw at any time.

No refunds for contributions already paid.

Re-joining requires clearing all arrears.

9. Membership Cap

Once the group reaches 25,000 members, new groups may be formed.

10. Claim Process

In case of death, the nominee must report via the website or helpline.

If the cause of death is under legal investigation, payouts will be withheld until clearance.

11. Dispute Resolution

Disputes will be reviewed by the governing committee.

The committee's decision is final.

Member Pledge

As a member of the Jeevan Suraksha Social Security Collective, I solemnly pledge to uphold the principles of mutual aid and solidarity within our community. I commit to:

Support Fellow Members: Contributing promptly and consistently to the collective fund to ensure timely assistance to the nominees of deceased fellow members.

Maintain Integrity: Providing accurate personal information, adhering to the collective's guidelines, and refraining from any actions that may compromise the trust and welfare of the community.

Promote Transparency: Engaging in open communication, participating in decision-making processes when possible, and supporting the collective's efforts to maintain clear and accessible records.

Foster Community Growth: Encouraging others to join and strengthen our collective, thereby enhancing our capacity to support one another in times of need.

Respect Confidentiality: Honouring the privacy of fellow members and handling all personal information with the utmost care and discretion.

Embrace Solidarity: Recognizing that our strength lies in unity, I will stand with my fellow members, offering support and compassion beyond financial contributions.

By making this pledge, I affirm my dedication to the values and mission of the Jeevan Suraksha Social Security Collective, understanding that our shared commitment ensures the well-being and security of all members.

Important Disclaimer

The total contribution per claim depends on the number of active contributors at the time of the request.

The trust does not guarantee the ₹1 crore, ₹50 lakhs, or ₹25 lakhs payout.

If the required amount is not collected, the nominee will receive only the total amount contributed by active members.

The scheme operates in various states, including Telangana, Andhra Pradesh, Karnataka, and Tamil Nadu. Each state's collective operates independently, and the availability and payout amounts may differ based on regional participation and contributions. For example, the Telangana collective's payout depends on the number of Telangana members in each collective.