

# Policy Document - Terms and Conditions of your policy

## ICICI Pru Assured Savings Insurance Plan

Unique Identification Number (UIN) allotted by Insurance Regulatory and Development Authority (IRDAI)

UIN number: ICICI Pru Assured Savings Insurance Plan: 105N144V03

### PART B - Definitions

**1. Age** means age at last birthday. **2. Appointee** means the person appointed by You and named in the Policy Schedule. This is applicable only where the Nominee is minor. **3. Claimant** means the person entitled to receive benefits as per the terms and conditions of the policy and includes the policyholder, nominee, assignee and in the absence of the nominee, the legal heir of the policyholder. **4. Date of Maturity / Termination** means the date specified in the Policy Schedule on which the term of the Policy ends and maturity benefit, if applicable, is payable. **5. Death Benefit** means the benefit, which is payable on death as specified in the Policy document. **6. Distance Marketing** means 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 and magazine inserts and (v) solicitation through any means of communication other than in person. **7. Fully paid policy** is a policy for which all premiums have been paid, as per the Premium Payment Term selected, and no further premiums are due. **8. Guaranteed Maturity Benefit** means the amount specified in the Policy Schedule that is guaranteed to be paid by Us in accordance with the terms of the Policy. **9. Grace Period** means the time granted by Us from the due date for the payment of premium, without any penalty / late fee, during which time the policy continues with risk cover without interruption, as per the terms of the policy. **10. Insured Event** is death of the Life Assured during the term of the policy, provided policy is in force. **11. Life Assured** means the person named in the Policy Schedule on whose life the Policy has been issued. **12. Limited Pay** means premiums need to be paid regularly for a limited portion of the policy term. **13. Maturity Benefit** means the benefit, if any, which is payable on maturity i.e. at the end of the policy term, as specified in the Policy document. **14. Minimum Death Benefit (MDB)** means an amount equal to 105% of the total Premiums received (after excluding any extra mortality premium, applicable taxes and/or cess) till the date of the Life Assured's death or 10 times the annual base premium or the chosen Sum Assured (which in this case is 10 times the annual base premium) whichever is highest. **15. Nominee** means the person named in the Policy Schedule who has been nominated by You to receive the Death Benefit. **16. Paid-up policy** is a policy that requires no further premium payment but continues to provide paid-up benefits. **17. Policy** means this document, the Proposal Form, the Policy Schedule and any additional information/document(s) provided to Us in respect of the Proposal Form, and any endorsement issued by Us. **18. Policy Schedule** means the policy Schedule and any endorsements attached to and forming part of this Policy. **19. Policyholder or the Proposer or You or Your** means the owner of the Policy at any point of time. **20. Premium paying policy** is a policy which is neither a paid-up nor fully paid policy. **21. Premium Payment Term** means the period specified in the Policy Schedule during which Premium is payable. **22. Proposal Form** means the form filled in and completed by You for the purpose of obtaining insurance coverage under this Policy. **23. Regulator** is the authority that has regulatory jurisdiction and powers over the Company. Currently the Regulator is Insurance Regulatory and Development Authority of India (IRDAI). **24. Revival of the Policy** means restoration of Policy benefits. **25. Revival Period** means the period of two consecutive years from the due date of the first unpaid premium, during which period You are entitled to revive the Policy. **26. Risk Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. **27. Sum Assured** means the amount specified in the Policy Schedule. **28. Surrender** means complete withdrawal/termination of the Policy by You. **29. Surrender Value** means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of the Policy. **30. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited. **31. You or Your** means the policyholder of the Policy at any point of time.

### PART C

#### 1. Death benefit

(i) On death of the life assured during the policy term, for a premium paying or fully paid policy, we will pay to the Claimant A or B or C, whichever is highest. **Where,** A= Sum Assured plus accrued Guaranteed Additions B= Guaranteed Maturity Benefit (GMB) plus accrued Guaranteed Additions C= Minimum Death Benefit (ii) On payment of Death Benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (iii) Death benefit may be taxable as per the prevailing tax laws.

#### 2. Guaranteed Additions (GA)

(i) Guaranteed Additions (GA) will be added to the policy at the end of every policy year if all due premiums have been paid. (ii) Each Guaranteed Addition is equal to Guaranteed Addition rate multiplied with the sum of premiums paid till date (excluding extra mortality premiums, applicable taxes and/or cess, if any). (iii) GA rate depends on policy term as below

Policy Term	Guaranteed Addition rate
10 years	9%
12 or 15 years	10%

#### 3. Maturity Benefit

(i) On survival of the life assured till the end of the policy term provided all due premiums have been paid, we will pay the following: Maturity

Benefit=Guaranteed Maturity Benefit (GMB)+Accrued Guaranteed Additions (ii) Your GMB is as mentioned in the Policy Schedule. (iii) GMB is the Sum Assured on maturity. Your GMB may be lower than your Sum Assured. (iv) On payment of Maturity Benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (v) Maturity benefit may be taxable as per the prevailing tax laws.

#### 4. Suicide clause

If the Life Assured whether sane or insane, commits suicide within 12 months from the date of inception of the policy, you or nominee as applicable, will be entitled to 80% of premiums paid and the policy will terminate. All rights, benefits and interests under the policy will stand extinguished. If the Life Assured whether sane or insane, commits suicide within 12 months from the date of revival of the policy, the higher of 80% of the premiums paid till the date of death of the Life Assured and Surrender Value will become payable and the policy will terminate. All rights, benefits and interests under the policy will stand extinguished.

#### 5. Premium discontinuance

(i) If premium payment is discontinued, before the end of the Premium Payment Term but after the policy has acquired a surrender value, the policy can continue as a paid-up policy with reduced benefits as described below.

$$\text{Paid-up Sum Assured} = \frac{\text{Sum Assured} \times (\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}$$

$$\text{Paid-up Guaranteed Maturity Benefit} = \frac{\text{GMB} \times (\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}$$

$$\text{Paid-up Guaranteed Addition rate} = \frac{\text{Guaranteed Addition rate} \times (\text{Total number of premiums paid})}{(\text{Total number of premiums payable})}$$

(ii) Once a policy becomes paid up, Guaranteed Additions will accrue at the Paid-up Guaranteed Addition Rate based on the total premiums paid to date (excluding extra mortality premiums, applicable taxes and/or cess, if any). (iii) On death of the life assured during the policy term when the policy is paid-up, we will pay the Paid-up Death Benefit. Paid-up Death Benefit is equal to the highest of A or B or C.

Where, • A=Paid-up Sum Assured plus accrued Guaranteed Additions • B=Paid-up Guaranteed Maturity Benefit plus accrued Guaranteed Additions • C= 105% of total premiums paid (excluding any extra mortality premium, applicable taxes and/or cess) till the date of death.

On payment of this paid-up death benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

(iv) On survival of the life assured till the end of the policy term when the policy is paid up, we will pay the Maturity Benefit equal to paid-up GMB plus Accrued GAs. On payment of this paid-up maturity benefit the policy will terminate and all rights, benefits and interests under the policy will stand extinguished. (v) On revival of a paid-up policy, the paid-up Sum Assured and paid-up GMB will be restored to the Sum Assured and GMB applicable at the time of premium discontinuance. The full GAs that would have accrued to the policy will be added to the policy and the reduced GAs will be reversed.

#### 6. Premium payment

(i) You are required to pay premiums for the entire policy term on the due dates and for the amount mentioned in the policy Schedule. (ii) Premiums under the policy can be paid in yearly, half-yearly or monthly mode. (iii) For monthly and half-yearly modes of premium payments, additional loadings will be applied to both the base premium and the extra mortality premium. The additional loadings, expressed as a percentage of the annual premium will be as given below.

Mode of Premium Payment	Loading (% of premium)
Half-yearly	2.5%
Monthly	4.5%
Yearly	Nil

(iv) Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in one financial year is being collected in advance in earlier financial year, we may collect the same for a maximum period of three months in advance from the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium. (v) The grace period for payment of premium is 15 days for monthly mode of premium payment and 30 days for other frequencies of premium payment. (vi) If any premium instalment is not paid within the grace period before the policy acquires a surrender value then the policy shall lapse and the cover will cease. If any premium instalment is not paid within the grace period any time after the policy acquires a surrender value then the policy shall become a paid-up policy and benefits will continue as described in clause 5 above. (vii) You are required to pay premiums for the entire premium payment term. (viii) You are not under any obligation to remind you about the premium due date, except as required by applicable regulations. (ix) You may pay premium through any of the following modes: a. Cash b. Cheque c. Demand Draft d. Pay Order e. Banker's cheque f. Internet facility as approved by us from time to time g. Electronic Clearing System / Direct Debit h. Credit or Debit cards held in your name • Amount and modalities will be subject to our rules and relevant legislation or regulation (x) Any payment made towards first or renewal premium is deemed to be received by us only when it is received at any of our branch offices or authorized collection points and after an official printed receipt is issued by us. (xi) No person or individual or entity is authorized to collect cash or self cheque or bearer cheque on

our behalf. **(xii)** You are advised not to hand over cash to any Advisor or any employee of the Company. Handing over cash to any Advisor or any employee is solely at your own risk and we shall in no way be held responsible for any loss in this regard. **(xiii)** Cheque or demand drafts must be drawn only in favour of ICICI Prudential Life Insurance Company Limited. **(xiv)** Please ensure that you mention the application number for the first premium deposit and the policy number for the renewal premiums on the cheque or demand draft. **(xv)** Where premiums have been remitted otherwise than in cash, the application of the premiums received will be conditional on the realization of the proceeds of the instrument of payment, including electronic mode. **(xvi)** If you suspend payment of premium for any reason whatsoever, we will not be held liable. In such an event, benefits, if any, will be available only in accordance with the policy terms and conditions. **(xvii)** In case the payment made towards the first premium or renewal premium is not realized by us due to any reason whatsoever, we shall not be duty bound to intimate the same to you. In such cases, you shall be solely responsible for the verification of such realization and the consequences if the payment is not realized.

## PART D

### 1. Freelook Period

You have an option to review the policy following receipt of the policy document. If you are not satisfied with the terms and conditions of this policy, please return the policy document to us, with reasons for cancellation within • 15 days from the date you received it, if your policy is not purchased through Distance marketing\* • 30 days from the date you received it, in case of electronic policy or if your policy is purchased through Distance marketing\* On cancellation of the policy during the freelook period, we will return the premium subject to the following deductions: **a)** Stamp duty under the policy **b)** Expenses borne by us on medical examination, if any The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished.

### 2. Surrender

**(i)** The Policy will acquire a Surrender Value on payment of: • At least 2 full years' premium if your Premium Payment Term is 5 or 7 years • At least 3 full years' premium if your Premium Payment Term is 10 years **(ii)** On policy surrender, we will pay the Surrender Value equal to the higher of the following: • Guaranteed Surrender Value (GSV) plus Surrender value of accrued Guaranteed Additions • Special Surrender Value (SSV) **(iii)** The policy will terminate on payment of the surrender value. Surrender will extinguish all rights, benefits and interests under the policy. **(iv)** Surrender value may be taxable as per prevailing tax laws. **a) Guaranteed Surrender Value** GSV will be calculated as follows:  $GSV = GSV \text{ Factor} \times \text{total premiums paid (excluding extra mortality premiums, applicable taxes and/or cess, if any) GSV factors are given in Annexure 1. b) Surrender value of accrued Guaranteed Additions (i)}$  The surrender value of accrued Guaranteed Additions will be calculated as follows:  $(\text{accrued Guaranteed Additions}) \times (\text{Guaranteed Surrender Value factor for Gas})$  **(ii)** The Guaranteed Surrender Value factor for GAS is given in Annexure 2. **(c) Special Surrender Value** Special Surrender Value (SSV) will be calculated as follows:  $SSV = (\text{Paid-up GMB} + \text{Accrued GAs}) \times \text{Non-Guaranteed Surrender Value factor (i)}$  Paid-up GMB for premium paying or fully paid policies that surrender will be calculated as defined above. **(ii)** Non Guaranteed Surrender Value factors are given in Annexure 3. **(iii)** Non-Guaranteed Surrender value factors are not guaranteed and may be changed from time to time and the factors may be revised subject to the prior approval of the Regulator.

### 3. Loans

**(i)** Loans would be available under this policy only if the policy has acquired a surrender value. **(ii)** You can avail loan up to 80% of the surrender value. **(iii)** Loans may be granted on proof of title to the Policy. The rate of interest payable on such loan shall be as prescribed by the company at the time of taking the loan. **(iv)** The policy shall be assigned absolutely to and be held by us as security for repayment of the loan and interest thereon. **(v)** We shall be entitled to call for repayment of the loan with all due interest by giving three months' notice, if the amount outstanding is greater than the surrender value and if the policy is in paid-up state. **(vi)** In the event of failure to repay by the required date, the policy will be foreclosed, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished

### 4. Revival

A policy, which has lapsed for non-payment of premium or discontinued payment of premium may be revived subject to the following conditions: **(i)** The application for revival is made within 2 years from the date of the first unpaid premium and before the Maturity/ Termination date of policy. Revival will be based on the prevailing Board approved underwriting policy. **(ii)** You furnish, at your own expense, satisfactory evidence of health of the Life Assured as required by Us. **(iii)** The arrears of premiums together with interest, at such rate as we may charge for late payment of premiums, are paid. The current applicable revival interest rate is 14.5% p.a, this is subject to change from time to time. **(iv)** The revival of the policy may be on terms different from those applicable to the policy before it lapsed/ premiums were discontinued; for example, extra mortality premiums or charges may be applicable. We reserve the right to refuse to re-instate the policy, if permitted by the Board approved underwriting policy. In that case, only the premiums paid towards the re-instatement of the policy shall be refunded without any interest. **(v)** The revival will take effect only on its being specifically communicated by Us to You. **(vi)** Any change in revival conditions will be subject to prior approval from the Regulator and will be disclosed to policyholders.

### 5. To whom claims are payable

We will pay the maturity claim to the Policyholder. In the event of death of the Life Assured during the policy term we will pay the death claim to the Claimant who is the Policyholder, if he is different from the Life Assured, or the Nominee(s) if there is a valid Nomination or the Assignee(s) if there is a valid Assignment or the legal heir(s). We will pay the appropriate benefits under the policy provided we are

satisfied that: **a)** Benefits have become payable on the happening of an event as per the policy terms and conditions, **b)** Title of the claimant **c)** Correctness of the information given by You in the proposal form

**6. Riders** Riders may be offered but only subject to prior approval of the Regulator.

## PART F

### General Conditions

- Age** We have calculated the Premiums under the Policy on the basis of the Age of the Life Assured as declared by You in the Proposal Form. You are required to submit the Age proof of the Life Assured and have the Age admitted, in case if the Age was not admitted at the time of proposal. If the Age admitted (the "Correct Age") during the Policy term is found to be different from the Age declared in the Proposal Form, We will take one of the following actions: **a)** If the Correct Age of the Life Assured makes him ineligible for this product, We will offer a suitable plan as per Our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for Us to grant any other plan, We will cancel the Policy from inception and refund the Premiums paid (without interest) under the Policy. The Policy will terminate on the said payment. **b)** If the Correct Age of the Life Assured makes him eligible for this Policy, the revised Premium will be payable as per the Correct Age from the next Policy anniversary. Difference of premium from inception will be collected with interest if age declared is higher and excess premium collected will be refunded without interest if age is found to be lower. The provisions of Section 45 of the Insurance Act, 1938 shall be applicable.
- Nomination** **a)** You can nominate a person only when the Policy has been taken on Your life. **b)** You may nominate a person who will receive the claim under the Policy on the death of the Life Assured. **c)** If a Nominee is less than 18 years, You may appoint any person (as an Appointee) who will receive the claim during the minority of the Nominee. **d)** You may change the nomination any time under the Policy before the Date of Maturity/termination by giving Us written notice of such change. **e)** We do not express any opinion on the validity or legality of the nomination. **f)** Nomination in the Policy will be governed by Section 39 of the Insurance Act, 1938.
- Assignment** **a)** Only You can make the first assignment. **b)** We will record the assignment and the assignee details by making an endorsement on the Policy document or by a separate instrument. **c)** You may assign the Policy by giving Us written notice of the assignment. **d)** The assignment form must be signed by the assignor and must be attested by at least one witness. **e)** We will not consider any assignment which is not recorded in Our books. **f)** An absolute assignment automatically cancels all nominations except where the assignment is made in Our favour. **g)** Assignment is not allowed if the Policy has been effected under Section 6 of the Married Women's Property Act, 1874. **h)** We do not express any opinion on the validity or legality of assignment. **i)** Assignment in the Policy will be governed by Section 38 of the Insurance Act, 1938.
- Incontestability** Section 45 of the Insurance Act, 1938 states that: "No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the You and that the You knew at the time of making it that the statement was false or that it suppressed facts which was material to disclose: **Provided** that 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."
- Non-Disclosure & Fraud** We have issued this Policy after relying upon the information given by You in the Proposal Form and in any other document(s) submitted in support of the Proposal Form. We trust that all document(s) submitted by You in support of Your Proposal Form are genuine and bona fide. We will cancel this Policy in case of fraud or misrepresentation, by paying the Surrender Value, if any, subject to Section 45 of the Insurance Act, 1938. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.
- Communication address** Our communication address is: Address : **Customer Service Desk**, ICICI Prudential Life Insurance Company Limited, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai 400097. Facsimile: 022-42058222 E-mail : lifeline@iciciprulife.com We expect You to immediately inform Us about any change in Your address or contact details.
- Electronic transactions** All transactions carried out by You through Internet, electronic, call centres, tele-service operations, computer, automated machines network or through other means of communication will be valid and legally binding on Us as well as You. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by Us.
- Jurisdiction** The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.
- Legislative changes** All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The Policy terms and conditions may be altered based on any future legislative or regulatory changes.
- Payment of claim** Before payment of any claim to the Claimant under the policy, we will require the following documents: • Claimant's Statement • Original policy document • Death Certificate of the Life Assured issued by the local municipal authority and medical authority • Copy of First Investigation Report (FIR), post mortem, panchnama, final police investigation report etc. in case of death due to accident • Copy of all medical tests/ records, admission records, discharge summary, prescriptions etc where death is not due to accident • Any other documents or information as may be required by the Company for processing of



the claim depending on the cause of the death Claim payments are made only in Indian currency in accordance with the prevailing Exchange control regulations and other relevant laws and regulations in India. In case the Claimant is unable to provide any or all of the above documents, in exceptional circumstances such as a natural calamity, the Company may at its own discretion conduct an investigation and may subsequently settle the claim.

#### PART G

**Grievance Redressal Mechanism & List of Ombudsman**

**i. Customer service:** For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 AM to 7.00 PM, Monday to Saturday; excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on **Our website: [www.iciciprulife.com](http://www.iciciprulife.com)**. Alternatively You may communicate with Us at the customer service desk whose details are mentioned in the Welcome Letter. For updated contact details, We request You to regularly check Our website.

**ii. Grievance Redressal Officer:** If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at [gro@iciciprulife.com](mailto:gro@iciciprulife.com) or 1860 266 7766. **Address:** ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai-400097. For more details please refer to the "Grievance Redressal" section on [www.iciciprulife.com](http://www.iciciprulife.com).

**iii. Senior Grievance Redressal Officer:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may get in touch with Our senior grievance redressal officer (SGRO) at [smgro@iciciprulife.com](mailto:smgro@iciciprulife.com) or 1860 266 7766. **Address:** ICICI Prudential Life Insurance Company Limited, ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the "Grievance Redressal" section on [www.iciciprulife.com](http://www.iciciprulife.com).

**iv. Grievance Redressal Committee:** If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below: ICICI Prudential Life Insurance Co. Ltd. Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO :155255 **Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)** You can also register your complaint online at <http://www.igms.irdai.gov.in/> **Address for communication for complaints by paper:** Consumer Affairs Department Insurance Regulatory and Development Authority of India Survey No. 115/1, Financial District, Nanakramguda, Hyderabad Telangana, 500032 **Ph. No:** 040 20204000.

**II Insurance Ombudsman:** The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017, the Ombudsman shall receive and consider complaints or disputes relating to: **a.** delay in settlement of claims, any partial or total repudiation of claims; **b.** disputes over premium paid or payable in terms of insurance policy; **c.** misrepresentation of policy terms and conditions at any time in the policy document or policy contract; **d.** legal construction of insurance policies in so far as the dispute relates to claim; **e.** policy servicing related grievances against insurers and their agents and intermediaries; **f.** issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer; **g.** non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; **h.** any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (e).

**Manner in which complaint to be made (1)** Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located. **(2)** The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. **(3)** No complaint to the Insurance Ombudsman shall lie unless- **(a)** the complainant makes a written representation to the insurer named in the complaint and- **i.** either the insurer had rejected the complaint; or **ii.** the complainant had not received any reply within a period of one month after the insurer received his representation; or **iii.** the complainant is not satisfied with the reply given to him by the insurer; **(b)** The complaint is made within one year- **(i)** after the order of the insurer rejecting the representation is received; or **(ii)** after receipt of decision of the insurer which is not to the satisfaction of the complainant; **(iii)** after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant. **(4)** The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules. **(5)** No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator. We have given below the details of the existing offices of the Insurance Ombudsman. We request You to regularly check our website at [www.iciciprulife.com](http://www.iciciprulife.com) or the website of the IRDAI at [www.irdai.gov.in](http://www.irdai.gov.in) for updated contact details.

- AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.:- 079 - 25501201/02/05/06. Email: [bimalokpal.ahmedabad@ecoi.co.in](mailto:bimalokpal.ahmedabad@ecoi.co.in) **Jurisdiction:** Gujarat , Dadra & Nagar

Haveli, Daman and Diu.

- BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru-560078. Tel No: 080 - 26652048 / 26652049. E mail: [bimalokpal.bengaluru@ecoi.co.in](mailto:bimalokpal.bengaluru@ecoi.co.in) **Jurisdiction:** Karnataka.
- BHOPAL:** Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.:- 0755-2769201, 2769202. Fax : 0755-2769203. Email: [bimalokpal.bhopal@ecoi.co.in](mailto:bimalokpal.bhopal@ecoi.co.in) **Jurisdiction:** Madhya Pradesh & Chhattisgarh.
- BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar-751 009. Tel.:- 0674-2596455/2596461. Fax : 0674-2596429 Email: [bimalokpal.bhubaneswar@ecoi.co.in](mailto:bimalokpal.bhubaneswar@ecoi.co.in) **Jurisdiction:** Orissa.
- CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.:- 0172-2706468/2706196. Fax : 0172-2708274. Email: [bimalokpal.chandigarh@ecoi.co.in](mailto:bimalokpal.chandigarh@ecoi.co.in) **Jurisdiction:** Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668/24335284. Fax : 044-24333664. Email: [bimalokpal.chennai@ecoi.co.in](mailto:bimalokpal.chennai@ecoi.co.in) **Jurisdiction:** Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.:- 011-23237532/23239633 Fax : 011-23230858. Email: [bimalokpal.delhi@ecoi.co.in](mailto:bimalokpal.delhi@ecoi.co.in) **Jurisdiction:** Delhi.
- ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulina Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel : 0484-2358759/2359338. Fax : 0484-2359336. Email: [bimalokpal.ernakulam@ecoi.co.in](mailto:bimalokpal.ernakulam@ecoi.co.in) **Jurisdiction:** Kerala, Lakshadweep, Mahe-a part of Pondicherry.
- GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor Near PanbazarOverbridge, S.S. Road, Guwahati-781 001. Tel.:- 0361-2132204/2132205. Fax : 0361-2732937. Email: [bimalokpal.guwahati@ecoi.co.in](mailto:bimalokpal.guwahati@ecoi.co.in) **Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Plaza, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: [bimalokpal.hyderabad@ecoi.co.in](mailto:bimalokpal.hyderabad@ecoi.co.in) **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
- JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: [bimalokpal.jaipur@ecoi.co.in](mailto:bimalokpal.jaipur@ecoi.co.in) **Jurisdiction:** Rajasthan.
- KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R.Avenue, Kolkatta - 700 072. Tel : 033- 22124339/22124340. Fax : 033-22124341. Email: [bimalokpal.kolkata@ecoi.co.in](mailto:bimalokpal.kolkata@ecoi.co.in) **Jurisdiction:** West Bengal, Sikkim and Andaman & Nicobar Islands.
- LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 -2231331/2231330. Fax : 0522-2231310. Email: [bimalokpal.lucknow@ecoi.co.in](mailto:bimalokpal.lucknow@ecoi.co.in) **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratappgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
- MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 -26106960/26106552. Fax : 022-26106052. Email: [bimalokpal.mumbai@ecoi.co.in](mailto:bimalokpal.mumbai@ecoi.co.in) **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
- NOIDA:** Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddha Nagar, U.P - 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: [bimalokpal.noida@ecoi.co.in](mailto:bimalokpal.noida@ecoi.co.in) **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooi, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orai, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
- PATNA:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel: 0612-2680952. Email: [bimalokpal.patna@ecoi.co.in](mailto:bimalokpal.patna@ecoi.co.in) **Jurisdiction:** Bihar, Jharkhand.
- PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan, N C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: [bimalokpal.pune@ecoi.co.in](mailto:bimalokpal.pune@ecoi.co.in) **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane (excluding Mumbai Metropolitan region).

**Policy Schedule, terms and conditions of the policy and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties (E18: Ver1)**

#### Annexure 1: Guaranteed Surrender Value Factors

Policy Year	Premium Payment Term			
	GSV	5	7	10
1	0%	0%	0%	0%
2	30%	30%	30%	0%
3	30%	30%	30%	30%
4	50%	50%	50%	50%
5	50%	50%	50%	50%
6	50%	50%	50%	50%
7	50%	50%	50%	50%
8	60%	60%	60%	60%
9	60%	60%	60%	60%
10	60%	60%	60%	60%
11	60%	60%	60%	60%
12	60%	60%	60%	60%
13	60%	60%	-	-
14	60%	60%	-	-
15	60%	60%	-	-

**Annexure 2: Guaranteed Surrender Value Factors for GAs**

Age at Surrender	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
3																7%
4															8%	7%
5													10%	8%	7%	
6												12%	10%	8%	7%	
7											14%	12%	10%	8%	7%	
8										17%	14%	12%	10%	8%	7%	
9									21%	17%	14%	12%	10%	8%	7%	
10								25%	21%	17%	14%	12%	10%	8%	7%	
11						30%	25%	21%	17%	14%	12%	10%	8%	7%		
12						36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
13					44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
14				52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
15			63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
16		76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
17	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
18	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
19	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
20	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
21	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
22	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
23	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
24	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
25	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
26	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
27	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
28	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
29	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
30	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	14%	12%	10%	8%	7%	
31	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	15%	12%	10%	8%	7%	
32	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	15%	12%	10%	8%	7%	
33	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	15%	12%	10%	8%	7%	
34	91%	76%	63%	52%	44%	36%	30%	25%	21%	17%	15%	12%	10%	8%	7%	
35	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
36	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
37	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
38	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
39	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
40	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	10%	9%	7%	
41	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	12%	11%	9%	8%	
42	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	13%	11%	9%	8%	
43	91%	76%	63%	52%	44%	36%	30%	25%	21%	18%	15%	13%	11%	9%	8%	
44	91%	76%	63%	52%	44%	37%	31%	26%	21%	18%	15%	13%	11%	9%	8%	
45	91%	76%	63%	53%	44%	37%	31%	26%	21%	18%	15%	13%	11%	9%	8%	
46	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	15%	13%	11%	9%	8%	
47	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	15%	13%	11%	10%	8%	
48	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	16%	13%	11%	10%	8%	
49	91%	76%	63%	53%	44%	37%	31%	26%	22%	18%	16%	13%	11%	10%	9%	
50	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	13%	12%	10%	9%	
51	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	14%	12%	10%	9%	
52	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	14%	12%	10%	9%	
53	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	14%	12%	10%	9%	
54	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	14%	12%	11%	9%	
55	91%	76%	63%	53%	44%	37%	31%	26%	22%	19%	16%	14%	12%	11%	10%	
56	91%	76%	63%	53%	44%	37%	31%	27%	23%	19%	17%	14%	13%	11%	10%	
57	91%	76%	63%	53%	44%	37%	31%	27%	23%	19%	17%	15%	13%	11%	10%	
58	91%	76%	63%	53%	44%	37%	32%	27%	23%	20%	17%	15%	13%	12%		
59	91%	76%	63%	53%	44%	37%	32%	27%	23%	20%	17%	15%	13%			
60	91%	76%	63%	53%	45%	38%	32%	27%	23%	20%	17%	15%				
61	91%	76%	63%	53%	45%	38%	32%	27%	23%	20%	18%					
62	91%	76%	63%	53%	45%	38%	32%	27%	24%	21%						
63	91%	76%	63%	53%	45%	38%	32%	28%	24%							
64	91%	76%	63%	53%	45%	38%	32%	28%								
65	91%	76%	63%	53%	45%	38%	33%									
66	91%	76%	63%	53%	45%	38%										
67	91%	76%	64%	53%	45%											
68	91%	76%	64%	54%												
69	91%	76%	64%													
70	91%	76%														
71	91%															
72																





**Outstanding Term (Policy Term - Number of Complete Policy Years - 1)**

For the following Premium Payment Term - Policy Terms - 1, 7-15

Age at Surrender	Outstanding Term (Policy Term - Number of Complete Policy Years - 1)															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
3																25%
4															27%	25%
5													30%	27%	25%	
6												33%	30%	27%	25%	
7											36%	33%	30%	27%	25%	
8										40%	36%	33%	30%	27%	25%	
9									44%	40%	36%	33%	30%	27%	25%	
10								49%	44%	40%	37%	33%	30%	27%	25%	
11						53%	49%	44%	40%	37%	33%	30%	28%	25%		
12					59%	53%	49%	44%	40%	37%	33%	30%	28%	25%		
13				65%	59%	53%	49%	44%	40%	37%	33%	30%	28%	25%		
14			71%	65%	59%	53%	49%	44%	40%	37%	33%	30%	28%	25%		
15		78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%		
16		86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
17	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
18	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
19	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
20	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
21	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
22	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
23	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
24	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
25	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
26	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	30%	28%	25%	
27	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	33%	31%	28%	25%	
28	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	25%	
29	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%	
30	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%	
31	95%	86%	78%	71%	65%	59%	54%	49%	44%	40%	37%	34%	31%	28%	26%	
32	95%	86%	78%	71%	65%	59%	54%	49%	44%	41%	37%	34%	31%	28%	26%	
33	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%	
34	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%	
35	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	28%	26%	
36	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	26%	
37	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	26%	
38	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	37%	34%	31%	29%	27%	
39	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	34%	32%	29%	27%	
40	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	29%	27%	
41	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	27%	
42	95%	86%	78%	71%	65%	59%	54%	49%	45%	41%	38%	35%	32%	30%	28%	
43	95%	86%	79%	71%	65%	59%	54%	50%	45%	42%	38%	35%	32%	30%	28%	
44	95%	86%	79%	72%	65%	59%	54%	50%	46%	42%	38%	35%	33%	30%	28%	
45	95%	86%	79%	72%	65%	60%	54%	50%	46%	42%	39%	36%	33%	31%	29%	
46	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	31%	30%	
47	95%	86%	79%	72%	65%	60%	55%	50%	46%	42%	39%	36%	34%	32%	30%	
48	95%	86%	79%	72%	65%	60%	55%	50%	46%	43%	40%	37%	34%	32%	31%	
49	95%	86%	79%	72%	66%	60%	55%	51%	47%	43%	40%	37%	35%	33%	32%	
50	95%	86%	79%	72%	66%	60%	55%	51%	47%	43%	40%	38%	36%	34%	33%	
51	95%	86%	79%	72%	66%	60%	55%	51%	47%	44%	41%	38%	36%	35%	34%	
52	95%	86%	79%	72%	66%	60%	56%	51%	48%	44%	41%	39%	37%	36%	35%	
53	95%	86%	79%	72%	66%	61%	56%	52%	48%	45%	42%	40%	38%	37%	36%	
54	95%	87%	79%	72%	66%	61%	56%	52%	48%	45%	43%	41%	39%	38%	37%	
55	95%	87%	79%	72%	66%	61%	56%	52%	49%	46%	43%	41%	40%	39%	39%	
56	95%	87%	79%	72%	66%	61%	57%	53%	49%	47%	44%	42%	41%	41%	41%	
57	95%	87%	79%	73%	67%	62%	57%	53%	50%	47%	45%	44%	43%	42%	43%	
58	95%	87%	79%	73%	67%	62%	58%	54%	51%	48%	46%	45%	44%	44%		
59	95%	87%	79%	73%	67%	62%	58%	55%	52%	49%	47%	46%	46%			
60	95%	87%	80%	73%	68%	63%	59%	55%	52%	50%	49%	48%				
61	95%	87%	80%	73%	68%	63%	59%	56%	53%	52%	50%					
62	95%	87%	80%	74%	68%	64%	60%	57%	55%	53%						
63	95%	87%	80%	74%	69%	64%	61%	58%	56%							
64	95%	87%	80%	74%	69%	65%	62%	59%								
65	95%	87%	80%	75%	70%	66%	63%									
66	95%	87%	81%	75%	70%	66%										
67	95%	88%	81%	75%	71%											
68	95%	88%	81%	76%												
69	95%	88%	82%													
70	95%	88%														
71	95%															
72																