

POLICY DOCUMENT

ICICI Pru Assure Life

Unique Identification Number (UIN) allotted by Insurance Regulatory and Development Authority (IRDA)	
ICICI Pru Assure Life	105L093V01

In this Policy, the investment risk in investment portfolio is borne by the Policyholder.

Brief Policy Description: This is a regular premium unit linked life insurance policy which provides death benefit along with investments in unit funds offered by the Company. This product also provides for additional allocation of units on the Date of Maturity.

Policyholder means the owner of the Policy at any point of time.

Life Assured means the person on whose life the Policy has been issued.

Policy is a legal contract between the Policyholder and ICICI Prudential Life Insurance Company Ltd. (the Company), which has been issued on the basis of the proposal form and the documents evidencing the insurability of the Life Assured. The Policy comprises of the Policy certificate and the Policy document (terms and conditions including the Unit Statement(s) to be issued from time to time). The Company agrees to provide the benefits set out in the Policy in return for the premiums paid by the Policyholder.

The Company relies upon the information given by the Policyholder in the proposal form and in any other document(s) or during the medical examination, if any. The Company also relies upon the certification by the Policyholder that the document/s provided in support of the proposal form is/are genuine and bonafide.

The Policy enables the Policyholder to participate only in the investment performance of the Fund to the extent of allocated Units and does not in any way confer any right whatsoever on the Proposer or Life Assured to otherwise share in the profits or surplus of the business of the Company in any manner whatsoever or make any claim in relation to the assets of the Company.

The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the laws of India.

FreeLook Period: A period of 15 days, from the date of receipt of this document, is available to the Policyholder during which the Policy can be reviewed. If the Policy is not suitable, this booklet should be returned to the Company for cancellation within the FreeLook Period.

The Company will return the premiums paid subject to the deductions as follows:

- Insurance stamp duty on the Policy
- Any expenses borne by the Company on the medicals

The freeLook cancellation request, once processed, shall extinguish all the rights, benefits and interest under the Policy

1. Definitions:

In the Policy Document, unless the context otherwise requires:

- "Allocation"** means creating the Units at the prevailing NAV offered by the Company. This is applicable in case of premium payment, Guaranteed Maturity Additions and Switches.
- "Date of Commencement of the policy"** is the date on which the age of the Life Assured and the term of the Policy are calculated and the same is stated in the Policy Certificate.
- "Date of Maturity"** as shown in the Policy certificate is the date on which the Policy contract comes to an end and is the date on which the Maturity Benefit becomes payable.
- "Fund Value"** is the product of the total number of Units allocated to the Policy and the NAV.
- "Fund Management Charge"** means a charge levied as a percentage of the value of assets and shall be appropriated by adjusting the NAV. This is a charge levied at the time of computation of NAV.
- "Life Insurance Cover"** is the excess of the Sum Assured over the Fund Value.
- "Mortality Charge"** shall be levied on the Life Insurance Cover. This charge shall be recovered at the beginning of each Policy month from the fund by cancelling Units for an equivalent amount.
- "Net Asset Value (NAV)"** means the value per Unit calculated in Rupees as mentioned below:

The NAV will be based on the appropriation price when the fund is expanding and the expropriation price when the fund is contracting.

The **appropriation price** is defined as follows:

(Market or Fair Value of the Investments plus expenses incurred in the purchase of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions)
Divided by,
Number of Units outstanding under the Fund at Valuation Date, before any new Units are allocated

The **expropriation price** is defined as follows.

(Market or Fair Value of the Investments minus expenses incurred in the sale of assets plus Current Assets and accrued interest (net of fund management charges) less Current Liabilities and provisions
Divided By,
Number of Units outstanding under the Fund at Valuation Date, before any Units are redeemed

- "Partial Withdrawal"** means any part of Fund Value that is encashed or withdrawn by the Policyholder during the term of the Policy.
- "Premium Re-direction"** is the facility allowing the Policyholder to modify the Allocation of amount of renewal premium into a different investment pattern from the option (investment pattern) exercised at the inception of the Policy.
- "Policy Administration Charge"** means a flat charge levied at the beginning of each Policy month from the Fund Value by cancelling Units of equivalent amount.
- "Regular Premium Contract"** means Unit Linked Insurance Plan where the premium payment is level and paid at regular intervals like yearly, half-yearly or monthly.
- "Redemption"** means encashing the Units at the prevailing NAV offered by the Company where the process involves cancellation of Units. This is applicable in case of exercising Partial Withdrawal, Switches, Maturity, Surrender, Settlement Option or in the case of payment of Death Benefit.
- "Settlement Period"** means the term opted by the Policyholder during which he receives the maturity benefit as structured payments. This can be upto a maximum of five years.
- "Sum Assured"** is the guaranteed amount, adjusted for Partial Withdrawals, of the benefit that is payable on the death of the Life Assured.
- "Surrender"** means voluntary termination of terminating the contract once for all prior to maturity and after the freeLook period.
- "Switch"** means facility allowing the Policyholder to change the investment pattern by moving from one fund to other fund (s) amongst the funds offered under this product.
- "Top up Premium"** is an amount of premium that is paid by the Policyholder at irregular intervals besides basic regular premium payments specified in the contract and is treated as single premium.
- "Unit"** means a portion or a part of the underlying segregated Unit Linked Fund.
- "Unit Linked Fund"** means the pool of assets hypothecated to the Unit-linked liabilities and invested to achieve the fund(s) objective. The price of each Unit in a fund depends on how the investments in the fund perform. The fund is managed by the Company.
- "Valuation Date"** means the date when NAV is declared by the Company. The NAV shall be declared by the Company on a daily basis except on Bank holidays, Exchange holidays, Saturdays, Sundays and the days on which the Corporate Office or Banks or Exchange are closed.

2. Benefits payable and applicable conditions

2.1. Death Benefit

- This is payable provided the Policy is in force, i.e. either premium paying or where Cover Continuance Option has been exercised or at least three full policy years' premium has been received, as on the date of death of the Life Assured.
- In the event of the death of the Life Assured after attaining age 7 nearest birthday, the Company shall pay higher of the Sum Assured and the Fund Value under the Policy. However, the Sum Assured shall be reduced to the extent of Partial Withdrawals made during the two years immediately preceding the date of death of the Life Assured where the

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death occurs before or at age 60 nearest birthday and to the extent of all withdrawals made after attaining age 58 nearest birthday where the death of the Life Assured occurs after age 60 nearest birthday.

(iii) In the event of the death of the Life Assured before age 7 nearest birthday, only the Fund Value under the Policy shall be payable.

(iv) The Policy shall terminate upon this payment and all the rights, benefits and interest under the said Policy thereafter shall stand extinguished.

2.2. Guaranteed Maturity Addition (GMA)

On the Date of Maturity, the Company shall pay Guaranteed Maturity Addition (GMA). The GMA (as a percentage of the annual premium), applicable for each policy term, is as per the details given below:

Policy Term	Applicable where all due premiums till Date of Maturity are paid	Applicable where cover continuance option has been opted for after payment of premiums for at least seven full Policy years
15	180%	140%
20	270%	180%
25	350%	250%
30	450%	300%

The GMA shall be allocated amongst the Funds in same proportion as the Fund Value held in each plan at the time of Allocation and by using the NAV of the respective fund(s) at the time of Allocation.

2.3. Surrender Benefit

The Surrender value is the Fund Value. No charge shall be levied for Surrender of the Policy. The Surrender value would become payable only after completion of three Policy years or whenever the Policy is Surrendered thereafter. The Policy shall terminate on payment of the Surrender Value and all rights, benefits and interests under the said Policy thereafter shall stand extinguished.

2.4. Maturity benefit:

This is payable provided the Policy is in force on the Date of Maturity. On survival of the Life Assured to the Date of Maturity of the Policy, the Maturity Benefit equivalent to the Fund Value plus the Guaranteed Maturity Addition as applicable for the policy term shall become payable. The Policyholder shall have an option to receive the Maturity Benefit as lump sum or as structured payments, as described in Section 2.5, over a period of up to 5 years after the Date of Maturity. The Policy shall terminate upon the lump sum payment of the Maturity Benefit and all the rights, benefits and interest under the said Policy thereafter shall stand extinguished.

2.5. Loans:

No Loans are allowed under this plan

2.6. Riders:

No riders are allowed under this plan.

2.7. Settlement Option (Structured Payments):

The Policyholder has the option to receive the Maturity Benefit as a structured payout over a period of up to 5 years after maturity. Where the structured payments are chosen, the following conditions shall be applicable:

1. The Policyholder must inform the Company of this option at least three months prior to the Date of Maturity.
2. The Life Insurance Cover shall cease on the Date of Maturity and no other transactions like premium payment, Partial Withdrawal, Switches, Change in Portfolio Strategy etc shall be allowed during this period.
3. During this period the money remains invested in the respective funds and the investment risk in investment portfolio is borne by the Policyholder.
4. Only the Fund Management Charges shall be deducted during this period.
5. Payments can be received by the Policyholder in the form of monthly, quarterly, half yearly or annual installments spread over a period of up to

five years from the Date of Maturity. The payment of installments will be made in advance. The first installment shall become due on the day following the Date of Maturity and subsequent installments as per the frequency chosen by the Policyholder.

6. The available number of Units under the Policy shall be divided by the residual number of installments to arrive at number of Units for each installment. Further, in case of investment in more than one Fund, the number of Units to be withdrawn shall be in the same proportion of the investment held at the time of payment of each installment. The value of installment payment will be arrived at by using the number of relevant Units of respective fund(s) and the NAV of respective fund(s). The stated NAV shall be as of the due date of installment.

7. The balance Fund Value shall become payable in the event of death of the Life Assured during the Settlement Period before receiving last installment. The Policyholder or the Nominee or the Assignee or the Executors as the case may be shall have an option either to take the balance Fund Value as lump sum payment or by way of structured payments, anytime during the Settlement Period. The Policy shall terminate on lump sum payment.

8. The Policyholder has an option to discontinue the Settlement Option and take the balance Fund Value under the Policy in lump sum anytime during the Settlement Period. The Policy shall terminate on the said payment.

2.8. To whom the Benefits are payable:

To the Proposer, Life Assured, or the assign(s) where a valid assignment/endorsement has been recorded, or the nominee(s) where a valid nomination has been registered by the Company (in accordance with Section 39 of the Insurance Act, 1938), or the executors, administrators or other legal representatives who should take out representation to the estate or to such person as directed by a court of competent jurisdiction in India, limited at all times to the monies payable under this Policy.

The Company does hereby agree, that on proof to the satisfaction of the Company of the benefits having become payable as set out in the Schedule and of the title of the said person(s) claiming payment and of the correctness of the age of the Life Assured stated in the Proposal (if not previously admitted) or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Assured/appropriate benefit will be paid by the Company.

3. Premium

3.1. Premium Payment

i. Premiums are payable on the due dates and for the amount mentioned in the Policy at time of commencement of the Policy. For premium payment there is a grace period of 15 days, where the mode of payment is monthly and 30 days for all other modes. If a premium is not paid on the due date or during the days of grace, the provisions as per Section 3.3 shall apply and the Policyholder will continue to have the benefit of investment in the respective Unit funds.

ii. Premiums are payable up to the Date of Maturity.

iii. Premiums are payable without any obligation on the Company to issue a notice for the same.

iv. Premiums are payable through any of the following modes:

- a. Cash*
- b. Cheques
- c. Demand Drafts
- d. Pay Orders
- e. Bankers Cheque
- f. Internet facility as approved by the Company from time to time
- g. Electronic Clearing System
- h. Credit Card

*Amount and modalities will be subject to Company rules and relevant legislation or regulation.

v. A premium shall be construed to be received only when the same is received at any of the Company's offices.

vi. Where premiums have been remitted otherwise than in cash, the application of the premiums received is conditional upon the realization by the Company of the proceeds of the instrument of payment including electronic mode.

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vii. If the Policyholder suspends payment of premium for any reason whatsoever, the Company shall not be held liable and the benefits, if any will be available only in accordance with the Policy conditions.

viii. If the premiums are paid in advance then the Units will be allocated only on the respective dates.

3.2. Top up premiums

- i. Top up premiums can be paid anytime during the term of the Policy provided all the installment premiums due under the Policy till then have been paid.
- ii. 99% of each Top up premium shall be allocated to Units. The Guaranteed Maturity Addition will not apply to Top up premiums.
- iii. Currently the minimum Top up premium is Rs. 2,000, and shall be subject to change as per the rules of the Company from time to time, subject to prior approval from IRDA.
- iv. The Policyholder will be required to choose between two options of Sum Assured, subject to underwriting: 125% or 500% of the Top up premiums paid, at all such instances.
- v. There is a lock-in period of three years for each Top up premium from the date of payment of that Top up premium for the purpose of Partial Withdrawals. This lock-in period condition will not apply for Top up premiums paid in the last 3 years before the Date of Maturity.

3.3. Continuation of the Policy

- i. Before payment of three full years' premiums, if any premium is not paid within the allowed days of grace, the Life Insurance Cover will cease and mortality charges (if any) will not be deducted. The Policy may be revived within two years (subject to underwriting, where applicable) from the date when the first unpaid premium was due. During this period, the Policyholder will continue to have the benefit of investment in the respective Unit funds and only the Fund Value will be payable in case of death of the Policyholder. If the Policy is not revived within this period, it will be foreclosed at the end of the third Policy year or at the end of the revival period, whichever is later, by paying the Surrender Value as per the Policy terms and conditions.
- ii. In case of discontinuance of premium after paying three full years' premium and before payment of seven full years' premium, a revival period of two years, from the date when the first unpaid premium was due, will be provided. During this revival period the Policyholder will continue to have the benefit of investment in the respective Unit funds and the Life Insurance Cover will continue to apply. All charges will continue to be levied. If the premium payment is not resumed within the period of two years from the due date of the first unpaid premium, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions.
- iii. In case of discontinuance of premium after paying seven full years' premium, if the premium payment is not resumed within the revival period of two years from the due date of the first unpaid premium, the Policyholder will have the option of continuing the Policy beyond the period of two years, with deduction of mortality charges (if any) and other charges. This option is known as the Cover Continuance Option (CCO). If Policyholder opts for CCO the Policy will be continued, subject to the foreclosure conditions as described in Section 8. However, if the Policyholder does not choose to continue the Policy, the Policy will be foreclosed by payment of Surrender Value as per the Policy terms and conditions.

4. Funds

4.1. Investment Objectives of the Funds and Indicative Portfolio Allocation

Fund Name and Its Objective	Asset Allocation	% (Min)	% (Max)	Risk-Reward Profile
Flexi Growth IV: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of large, mid and small cap companies.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High

R.I.C.H. IV: To generate superior long-term returns from a diversified portfolio of equity and equity related instruments of companies operating in four important types of industries viz., Resources, Investment-related, Consumption-related and Human Capital leveraged industries.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Multiplier IV: To provide long-term capital appreciation from equity portfolio predominantly invested in NIFTY scrips.	Equity & Equity Related Securities Debt, Money Market & Cash	80% 0%	100% 20%	High
Flexi Balanced IV: To achieve a balance between capital appreciation and stable returns by investing in a mix of equity and equity related instruments of large, mid and small cap companies and debt and debt related instruments.	Equity & Equity Related Securities Debt, Money Market & Cash	0% 40%	60% 100%	Moderate
Balancer IV: To provide a balance between long-term capital appreciation and current income through investment in equity as well as fixed income instruments in appropriate proportions depending on market conditions prevalent from time to time.	Equity & Equity Related Securities Debt, Money Market & Cash	0% 60%	40% 100%	Moderate
Protector IV: To provide accumulation of income through investment in various fixed income securities. The fund seeks to provide capital appreciation while maintaining a suitable balance between return, safety and liquidity.	Debt Instruments, Money Market & Cash	100%	100%	Low
Preserver IV: To provide suitable returns through low risk investments in debt and money market instruments while attempting to protect the capital deployed in the fund.	Debt Instruments Money Market & Cash	0% 50%	50% 100%	Low

The Company shall obtain the consent of the Policyholder, when any change in the Portfolio allocation pattern of the Funds described above is considered necessary other than on account of market conditions and/or political and economic Force Majeure conditions which are beyond human control. Such change shall be carried out as long as not more than one fourth of the Policyholders disagree. The Policyholder who does not give his consent shall be allowed to withdraw the Units in the Funds at the then prevailing NAV and terminate the Policy.

The Company shall notify the Policyholder about the change in asset allocation when the change is on account of market conditions or political or economic 'Force Majeure' conditions which are beyond human control.

Examples of such Force Majeure or unforeseen circumstances would include:

- i. When one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed other than for ordinary holidays
- ii. When, as a result of political, economic, monetary or any circumstances out of our control, the disposal of the assets of the Unit fund are not reasonable or would not reasonably be practicable without being detrimental to the interests of the remaining Unit holders
- iii. During periods of extreme volatility of markets during which surrenders and switches would, in our opinion, be detrimental to the interests of the existing Unit holders of the fund
- iv. In the case of natural calamities, strikes, war, civil unrest, riots and bandhs
- v. If so directed by IRDA

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The NAV for the fund shall be declared on a daily basis on all the Valuation Dates. The Company reserves the right to change the definition of Valuation Date.

4.2. Portfolio Strategies available under the Policy:

The Policyholder has the choice to invest in either of the Portfolio Strategies mentioned below.

i. LifeCycle based Portfolio Strategy:

- a. Under this strategy, investment will be in the funds Flexi Growth IV and Protector IV in the proportions shown in the table below according to the age of Life Assured.

Age (nearest birthday) of the Life Assured (in years) at the time of Policy inception or on quarterly Policy anniversary as the case may be	Flexi Growth IV	Protector IV
0 – 25	85%	15%
26 – 35	75%	25%
36 – 45	65%	35%
46 – 55	55%	45%
56 – 65	45%	55%
66 – 75	35%	65%

- b. On a quarterly basis, Units shall be rebalanced as necessary to achieve the stated proportion of the Fund Value in the Flexi Growth IV and Protector IV funds as stated above. The re-balancing of Units shall be done on the last day of each Policy quarter. The above stated investment proportions shall apply until the last ten quarters of the Policy are remaining.

- c. During the last ten quarters of the Policy term, the proportion of Units under FlexiGrowth IV fund shall be reduced, as per the table shown below, by transferring the Units to the Protector IV fund.

Age		Exposure to Flexi Growth IV	Exposure in the Last Ten Quarters prior to Maturity									
From	To		10	9	8	7	6	5	4	3	2	1
0	25	85%	76.5%	68.0%	59.5%	51.0%	42.5%	34.0%	25.5%	17.0%	8.5%	0.0%
26	35	75%	67.5%	60.0%	52.5%	45.0%	37.5%	30.0%	22.5%	15.0%	7.5%	0.0%
36	45	65%	58.5%	52.0%	45.5%	39.0%	32.5%	26.0%	19.5%	13.0%	6.5%	0.0%
46	55	55%	49.5%	44.0%	38.5%	33.0%	27.5%	22.0%	16.5%	11.0%	5.5%	0.0%
56	65	45%	40.5%	36.0%	31.5%	27.0%	22.5%	18.0%	13.5%	9.0%	4.5%	0.0%
66	75	35%	31.5%	28.0%	24.5%	21.0%	17.5%	14.0%	10.5%	7.0%	3.5%	0.0%

- d. The Policyholder does not have the flexibility to alter the above stated proportions of Flexi Growth IV and Protector IV while the investments are in the LifeCycle based Portfolio strategy. However, the Policyholder can change the strategy to the Fixed Portfolio strategy at any point of time by opting for Change in Portfolio Strategy as detailed in Section 6.3.

- e. If the Policy quarter is not a Valuation Date then the Company shall apply the NAV of the next immediate Valuation Date. The Policy quarter means the quarterly anniversary of the Policy with reference to Date of Commencement of the Policy.

ii. Fixed Portfolio Strategy

Under this option, the Policyholder has the option to invest his Fund(s), amongst the seven funds as outlined in Section 4.1. The Policyholder shall specify the Fund(s) and the proportion in which the premiums and any existing Fund Value are to be invested in the chosen Fund(s) at the inception of the Policy or at the time of change to the Fixed Portfolio Strategy from the LifeCycle based Portfolio Strategy, as the case may be.

4.3. New Funds

New Funds may be introduced by the Company from time to time and subject to prior approval from IRDA. The Policyholder shall be notified of the introduction of such new Funds. The Company may offer the Policyholder the option to Switch to those Funds at such NAV and subject to such terms and conditions as may be specified by the Company, subject to prior approval from IRDA at that time.

4.4. Investment of the Funds

The Company shall select the investments, including derivatives and Units of mutual funds, by each Fund at its sole discretion subject to the investment objectives of the respective Fund and the Insurance Regulatory and Development Authority Regulations in that behalf. All assets relating to the Fund shall be and shall remain in the absolute beneficial ownership and control of the Company. There is no trust created, whether expressed or implied, by the Company in respect of the investments in favour of the Policyholder / Assignee/ Nominee of the Policy or any other person.

4.5. Fund Closure

- i. Although the Funds are open ended, the Company may, at its sole discretion and subject to prior approval from IRDA, completely or partially close any of the Funds on the happening of any event, which in the sole opinion of the Company requires the said Fund to be closed. The Policyholders shall be given at least three months' prior written notice of the Company's intention to close any of the Funds completely or partially except in 'Force Majeure' situations or conditions like, but not limited to, floods, cyclones, earthquake, war, etc which are beyond human control, where the Company may give a shorter notice. Examples of such Force Majeure conditions are given in Section 4.1.
- ii. In case of complete closure of a Fund, on and from the date of such closure, the Company shall cease to issue and cancel Units of the said Fund and cease to carry on activities in respect of the said Fund, except such acts as are required to complete the closure. In such an event if the Units are not switched to another Fund by the Policyholders, the Company will switch the said Units to any another Fund at its sole discretion subject to prior approval from IRDA. However no fee would be charged by the Company for switching to another Fund or exiting from the Policy in the event of complete closure of the Fund.
- iii. In case of complete closure of the any of the Fund(s) of Life Cycle Portfolio Strategy, the Company shall continue the Life Cycle Portfolio Strategy by switching all the Units lying in the closed fund(s) to other fund(s) with similar asset allocation and risk reward profile.
- iv. In case of partial closure of a fund, after giving notice as above of the date of such closure, the Company shall cease to accept any premium for investing into the said Fund.

4.6. Risks of investment in the Funds

The Policyholder is aware that the investment in Units is subject to the following risks, amongst others, and agrees that he is making the investment in the Units with full knowledge of the same.

- i) The investment risk in the investment portfolio is borne by the Policyholder.
- ii) ICICI Pru Assure Life is only the name of the Policy and does not in any way indicate the quality of the Policy, its future prospects or returns.
- iii) Flexi Growth IV, Flexi Balanced IV, Multiplier IV, R.I.C.H. IV, Balancer IV, Protector IV and Preserver IV and LifeCycle based Portfolio Strategy, Fixed Portfolio Strategy and Automatic Transfer Strategy are the names of the Funds/Asset Allocation Strategies respectively and do not in any manner indicate the quality of the Fund/Strategy, their future prospects or returns.
- iv) Investment in Units are subject to market and other risks and there can be no assurance that the objectives of any of the Funds will be achieved.
- v) The Fund Value of each of the Funds can go up or down depending on the factors and forces affecting the financial and debt markets from time to time and may also be affected by changes in the general level of interest rates.
- vi) The past performance of other Funds or the Asset Allocation Strategies of the Company is not necessarily indicative of the future performance of any of these Funds.
- vii) The Funds / Strategy do not offer a guaranteed or assured return.
- viii) All benefits payable under the Policy are subject to the tax laws and other financial enactments as they exist from time to time.

5. Units and Applicability of NAV

The Units are allocated in the manner described below and such allocations may be made up to 1/1000th of a Unit or such other fraction as the Company may, in its sole discretion, decide.

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The allocation and redemption of Units for various transactions would be at the NAV as described below:

Type of transaction	Applicable NAV (Where transaction is by way of a request, the same should be received before cut-off time *)
Switch	NAV of the date of receipt of the request or intimation of claim
Surrender	(Intimation means written intimation for the purpose of claims. Request means written or through electronic mode or any other manner as decided by the Company from time to time)
Death claim	
Change in Portfolio Strategy	
Partial Withdrawal	
Direct debit, ECS, credit card, etc for the purpose of renewal premiums	NAV of the date of receipt of instruction or the due date, whichever is later
Renewal premiums received by way of local cheque or pay order or demand drafts payable at par	NAV of the date of receipt of instrument or the due date, whichever is later
Renewal Premiums received by way of outstation cheque or pay order or demand drafts	NAV of the date of receipt of instrument or the due date or date of realization of the amount by the Company, whichever is later
Foreclosures or revival	NAV of the date of effect of foreclosure or revival
Calculation of Fund Value for the purpose of benefit payable on Date of Maturity	NAV of the Date of Maturity
Top up premiums received by way of local cheque or pay order or demand drafts payable at par	NAV of the date of receipt of instrument
Top up premiums received by way of outstation cheque or pay order or demand drafts	NAV of the date of receipt of instrument or date of realization of the amount by the Company, whichever is later
Guaranteed Maturity Addition	NAV as on the Date of Maturity

The allocated Units shall be reversed in case of non realization of the said amount.

*Cut-off time means the time before which transaction requests (such as premiums, surrenders, withdrawals, etc.) should be received at the Company's Office for the applicability of the NAV of the same day. Currently the cut-off time is 3.00 p.m.

If the request or instruction is received after the cut-off time, it shall be deemed to have been received on the following Valuation Date or the due date, whichever is later, for the purpose of assessing the applicable NAV.

If the same day or the next day or the transaction due date or the rebalancing day is not a Valuation date, then the Company shall apply the NAV of the next immediate Valuation Date.

In respect of transactions which are not specifically mentioned herein but involve the allocation and redemption of Units, the Company shall follow the same norms as mentioned in this Section.

For all transactions on the last day of the financial year, the NAV of that day would be applicable, irrespective of the cut-off time.

The Company may, subject to prior approval from IRDA, change the cut-off time by which requests for transactions have to be received and accepted for the purpose of determining the NAV of the relevant Fund to be used for calculating the number of Units. The change shall be intimated to the Policyholder.

6. Service Benefits available to the Policyholder:

6.1. Switching of Units (Applicable only for Fixed Portfolio Strategy)

- a) The Policyholder has an option to switch Units from a particular Fund to another Fund by redemption of the Units in the Fund to be switched from and allocation of new Units in the Fund being switched to based on the NAV of the relevant Fund computed in the manner provided in Section 5.
- b) Four free switches shall be allowed in each Policy year starting from the Date of Commencement of Policy. Thereafter, additional switches will be

charged at Rs.100 per switch by cancellation of units. Any unutilised free switch in a Policy year cannot be carried forward.

- c) Currently, the minimum amount per switch is Rs. 2,000 and shall be subject to change as per the rules of the Company from time to time.
- d) During the first three policy years, switches will not be allowed unless all due premiums till date have been paid under the Policy.

6.2. Automatic Transfer Strategy (Applicable only for Fixed Portfolio Strategy)

- a) The Policyholder can choose to automatically transfer, from his investments in the Preserver IV Fund, a pre-defined amount, every month, into any of the equity funds available under the plan namely Multiplier IV, Flexi Growth IV, and R.I.C.H. IV.
- b) The Policyholder may opt for a transfer date of either 1st or 15th of every month. If the 1st or 15th of the month is not a Valuation Date then the Company shall apply the NAV of the next immediate Valuation Date.
- c) On transfer, the requisite number of Units shall be redeemed from Preserver IV, at the applicable Unit value, and the Units shall be allocated in the new Fund as chosen by the Policyholder.
- d) Currently, the minimum transfer amount is Rs. 2,000. The minimum amount may be revised by the Company from time to time subject to prior approval from IRDA.
- e) The Automatic Transfer Strategy shall continue to be applicable till the time the Company is notified, through a written communication from the Policyholder, to discontinue the same. Further, the Automatic Transfer Strategy shall be processed only subject to the said amount being available under Preserver IV fund of the Policyholder.

6.3. Change in Portfolio Strategy

- a) The Policyholder has an option to change the portfolio strategy four times during the Policy term and no charge shall be levied for the same.
- b) At any time, the entire investment under the Policy can be only invested either in the LifeCycle based Portfolio Strategy or the Fixed Portfolio Strategy.
- c) On moving to the LifeCycle based Portfolio Strategy, the existing Policyholder's funds as well as all future premiums will be allocated between Flexi Growth IV and Protector IV as per the LifeCycle schedule mentioned earlier.
- d) On moving to the Fixed Portfolio Strategy, the Policyholder must specify the proportions, among the choice of funds available, in which his existing funds and future premium should be invested.

6.4. Premium Re-direction

This feature is applicable only for those policyholders who have opted for the Fixed Portfolio Strategy.

The Policyholder shall specify the Fund(s) and the proportion in which the premiums are to be allocated at inception of the Policy. The Policyholder shall have the option to change the proportion in which the premiums are to be invested at the time of payment of subsequent premiums without charge. This will not be treated as a switch.

6.5. Increase of Sum Assured

The Policyholder shall have the option to increase the Sum Assured on the following terms and conditions:

- a) Any increase in Sum Assured shall be allowed provided all due premiums under the Policy till that date are paid.
- b) Any increase in the Sum Assured shall be subject to underwriting and that the Policyholder shall bear the cost of any medical report(s) and any other charges. All such costs shall be recovered by the Company through cancellation of the Units.
- c) No increase in Sum Assured shall be allowed on or after the Policy anniversary on which the Life Assured attains age 60 nearest birthday.
- d) The increase in the Sum Assured shall be in multiples of Rs.1,000 subject to the maximum Sum Assured applicable as per the sustainability matrix provided in Annexure II. This may change from time to time as per the then rules of the Company.

Policy Document - Cont.

- e) The Policyholder shall have to pay the increased Mortality Charges as a result of increase in Sum Assured and the same shall be deducted by cancellation of Units.

6.6. Decrease of Sum Assured

The Policyholder shall have the option to decrease the Sum Assured on the following terms and conditions:

The decrease in the Sum Assured shall be in multiples of Rs. 1,000 subject to the minimum Sum Assured of five times the annual premium.

- a) Notwithstanding anything contained above in relation to the increase of Sum Assured, once the Policyholder has opted for decreasing the Sum Assured, the Policyholder shall not be allowed further increase in Sum Assured without underwriting and subject to the Policyholder bearing the cost of medical reports and any other charges.
- b) The multiple of Rs.1,000 referred above may change from time to time as per the then rules of the Company.

6.7. Partial Withdrawals

- a) The Policyholder has an option to make partial withdrawal of Units from any Fund by specifying either the number of Units to be withdrawn or the amount to be withdrawn.
- b) Partial Withdrawals will be allowed after completion of seven Policy years and subject to payment of premiums for seven full Policy years.
- c) Only one Partial Withdrawal is allowed in each Policy year subject to a maximum of 20% of the Fund Value as on the date of withdrawal. There would be no charge for this withdrawal. Any unutilised withdrawal cannot be carried forward.
- d) Currently, the minimum amount of Partial Withdrawal is Rs. 2,000, which shall be subject to change as per the rules of the Company from time to time. This is subject to foreclosure condition as stated in Section 8.
- e) The Sum Assured shall be reduced to the extent of Partial Withdrawals made during the two years immediately preceding the date of death of the Life Assured where the death occurs before or at age 60 nearest birthday and to the extent of all withdrawals made after attaining age 58 nearest birthday where the death of the Life Assured occurs after age 60 nearest birthday.
- f) After a partial withdrawal, if the Fund Value remaining under all funds together is less than 110% of one full year's premium, then the Policy will be foreclosed and Fund Value will be paid out.
- g) For Policies issued on minor lives, Partial Withdrawal would be allowed only after the Life Assured attains age 18 years nearest birthday.
- h) There will be a 3 year lock-in period (from the date of payment) on the Top up premiums for the purpose of partial withdrawals. However this condition will not apply if the Top up premiums are paid during the last three years before the Date of Maturity.
- i) Partial Withdrawals may result in the proportion of funds in the Flexi Growth IV and Protector IV funds to differ from the LifeCycle schedule mentioned earlier. This will be rebalanced by automatic switching of Units at the next Policy quarterly anniversary if the LifeCycle Portfolio Strategy has been chosen.
- j) The Company may, in the general interest of the holders of Unit linked policies and keeping in view unforeseen circumstances/ unusual market conditions, limit the total number of Units withdrawn on any day to 5% of the total number of Units then outstanding.
- k) In exceptional Force Majeure circumstances the Company may, in its sole discretion, defer the switching or withdrawal of Units and the surrender of the Policy for a period not exceeding one month from the date of application. Examples of such Force Majeure conditions are given in Section 4.1.

7. Charges

7.1. The following charges are applicable under the Policy

a) Mortality Charges

- i. Mortality Charges would be calculated on the Life Insurance Cover. This charge shall be recovered on a monthly basis by cancellation of Units.

- ii. The age dependent standard Mortality Charges table provided in the Policy document as Annexure 1. At inception, the charges may be revised based on the occupation, health and age of the Life Assured as per the underwriting norms of the Company.

- iii. Mortality Charge would be levied only after the Life Assured attains age 7 nearest birthday.

b) Premium Allocation Charges

Premiums are allocated to the chosen fund after deducting the Premium Allocation Charges as shown below. No part of the first year premium is invested in unit linked investment funds. Subsequent premiums are allocated to the chosen fund after deducting the premium allocation charges as given below:

Policy Year	Premium Allocation Charge (% of Premium)
1	100%
2-3	10%
4-5	5%
6- and thereafter	0%

On Top ups, an Allocation charge of 1% will apply.

c) Policy Administration Charges

The Policy Administration Charge shall be Rs.60 per month. This charge will be recovered by cancellation of Units.

d) Fund Management Charges

The Fund Management Charges are as follows:

Fund Name	Fund Management Charge (% per annum of the net assets)
Flexi Growth IV	1.50%
Flexi Balanced IV	1.00%
Multiplier IV	1.50%
R.I.C.H. IV	1.50%
Balancer IV	1.00%
Protector IV	0.75%
Preserver IV	0.75%

This is charged by way of adjustment to NAV.

7.2. Revision of Charges

The Company reserves the right to revise the following charges at any time during the term of the Policy. Any revision will be with prospective effect subject to prior approval from IRDA and after giving a notice to the Policyholders. The following limits are applicable:

- i) The Fund Management Charges may be increased to a maximum of 2.50% per annum of the net assets for each of the plans.
- ii) The Policy Administration Charge may be increased to a maximum of Rs. 240 per month.
- iii) The Partial Withdrawal Charge may be increased to a maximum of Rs. 200 per Partial Withdrawal.
- iv) The Switching Charge may be increased to a maximum of Rs.200 per Switch.

Any Policyholder who does not agree with revision in the charges shall be allowed to withdraw the Units in the plans at the then prevailing Fund Value, and terminate the Policy.

The Mortality Charges and Premium Allocation Charges are guaranteed for the term of the Policy.

8. Foreclosure of the Policy

- a. If the full premium for the first three Policy years is not paid and the Policy is not revived within the period of two years from the due date of the first unpaid premium, then the Surrender value as described in Section 2.3 will be paid at the end of the third Policy year or at the end of the revival period, whichever is later.
- b. If premiums for three full Policy years have been paid and after three Policy years have elapsed; and the Fund Value across all Funds under the Policy falls below 110% of one full year's premium, the Policy shall be terminated by paying the Fund Value.

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9. Force Majeure:

If the performance by ICICI Prudential of any of its obligations herein shall be in any way prevented or hindered in consequence of any act of God or State, Strike, Lock out, Legislation or restriction of any Government or other authority or any other circumstances beyond the anticipation or control of the parties, the performance of this contract shall be wholly or partially suspended during the continuance of the contract. Please refer Section 4.1 for examples of Force Majeure.

General Conditions

1. Age

- i) The Mortality Charges payable under the Policy have been calculated on the basis of the age of the Life Assured as declared in the Proposal. In case the age of the Life Assured has not been admitted by the Company, the Policyholder shall furnish such proof of age of the Life Assured as is acceptable to the Company and have the age admitted.
- ii) In the event the age so admitted (the "correct age") is found to be different from the age declared in the Proposal, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, one of the following actions shall be taken:
 - a) If the correct age of the Life Assured is such as would have made the Life Assured uninsurable under the Plan of insurance specified in the Policy Certificate, the Plan of insurance shall stand altered to such Plan of insurance as is generally granted by the Company for the correct age of the Life Assured, which will be subject to the terms and conditions as are applicable to that Plan of insurance. If the Policyholder does not wish to opt for altered Plan or if it is not possible for the Company to grant any other Plan of insurance, the Policy shall stand cancelled from the date of issue of the Policy and the Fund Value shall be returned subject to deduction of the expenses incurred by the Company on the Policy.
 - b) If the correct age of the Life Assured is found to be higher than the age declared in the Proposal, then subject to the underwriting evaluation at point of such knowledge, if the Life Assured is found insurable the charges (the "corrected Mortality Charges") payable under the Policy shall be altered corresponding to the correct age of the Life Assured from the Date of Commencement of the Policy and the Policyholder shall pay to the Company the accumulated difference between the corrected charges and the original charges from the Date of Commencement of the Policy up to the date of such payment with interest at such rate and in such manner as is charged by the Company for late payment of premium. If the Policyholder fails to pay such accumulated difference, together with interest, the same shall be recovered by cancellation of Units. Where the Life Assured is not found insurable, the Company would return the Fund Value under the Policy and terminate the Policy.
 - c) If the correct age of the Life Assured is found to be lower than the age declared in the Proposal, the charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured (the "corrected Mortality Charges") from the Date of Commencement of the Policy and the Company shall refund without interest, the accumulated difference between the original charges paid and the corrected charges.

For the purpose of above Clauses, the Fund Value shall be calculated by using the NAV of the date of cancellation/ termination of the Policy by the Company.

2. Revival of the Policy

A Policy, which has lapsed for non-payment of premium within the days of grace, may be revived subject to the following conditions:

- i. The application for revival is made within two years from the due date of the first unpaid premium. If the Policy is not revived within this period, then the Policy shall be foreclosed by paying the Surrender Value at the end of the revival period or at the end of three years, whichever is later.
- ii. The Policyholder, at his own expense, furnishes satisfactory evidence of insurability of the Life Assured.
- iii. The receipt of arrears of premiums.
- iv. The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. The Company reserves the right to refuse revival of the Policy. In event of refusal to revive the Policy, only the premiums paid for revival will be refunded to the Policyholder. In case the Policy has acquired a Surrender value the same will be paid in accordance with Section 2.3 of the terms and conditions.
- v. The revival will take effect only on it being specifically communicated by the Company to the Life Assured.

- vi. During this period, the Policyholder will continue to have the benefit of investment in the respective Unit funds.

3. Suicide

If the Life Assured, whether medically sane or insane, commits suicide within one year from date of issue of this Policy, then no benefits shall become payable and the Policy shall terminate.

Further, if the Life Assured, whether sane or insane, commits suicide within one year from the effective date of increase in the Sum Assured, then the amount of increase shall not be considered in the calculation of the Death Benefit.

4. Assignment and nomination

- (a) An assignment of this Policy may be made by an endorsement upon the Policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. The first assignment may be only made by the Proposer. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its books. Assignment will not be permitted where Policy is under the Married Women's Property Act, 1874. Section 38 of the Insurance Act 1938 may be referred for the complete provision.
- (b) The Life Assured, where he is the holder of the Policy, may, at any time during the tenure of the Policy, make a nomination for the purpose of payment of the claim proceeds secured by the Policy in the event of his death. Where the nominee is a minor, the Life Assured may also appoint a person to receive the money during the minority of the nominee. Nomination may be made by an endorsement on the Policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. Section 39 of the Insurance Act 1938 may be referred for the complete provision.

The Company does not express itself upon the validity or accepts any responsibility on the assignment or nomination in recording the assignment or registering the nomination or change in nomination.

5. Special Provisions

Any special provisions subject to which this Policy has been entered into whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

6. Policy Alterations

Policy alterations would be allowed after payment of at least one full year's premium subject to the rules of the Company and Insurance Regulatory and Development Authority guidelines at that point in time.

7. Incontestability

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 shall after the expiry of two years from the date on which it was 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 of insurance or any report of a medical officer, or a 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 statements was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in the 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.

8. The Policyholder of this policy has certified that the documents submitted in support of the proposal for insurance are genuine and bonafide.

9. Notices

Any notice, direction or instruction given under the Policy shall be in writing and delivered by hand, post, facsimile or e-mail to:

In case of the Policyholder/Nominee: As per the details specified by the Policy holder / Nominee in the Proposal Form / Change of Address intimation submitted by him.

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In case of the Company:

Address : **Customer Service Desk**
 ICICI Prudential Life Insurance Company Limited
 Vinod Silk Mills Compound,
 Chakravarthy Ashok Nagar, Ashok Road
 Kandivali (East)
 Mumbai- 400 101

Facsimile : 022 67100803 / 805
 E-mail : lifeline@icicprulife.com

Notice and instructions sent by the Company to the Policyholders will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

The Policyholder should immediately inform the Company about the change in the address or the nominee particulars to enable the company to service him effectively.

10. Payment of Claim

Before payment of any claim under the Policy, the Company shall require the delivery of the original of this Policy document along with written intimation and other documents as mentioned below establishing the right of the claimant or claimants to receive payment. Claim payments are made only in Indian currency.

1. Claimant's statement
2. Death certificate issued by the local and medical authority in case of death claim
3. Medical evidence
4. Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim.

11. Legislative Changes

This Policy including the premiums and the benefits under the Policy will be subject to the taxes and other statutory levies as may be applicable from time to time, and such taxes, levies etc. will be recovered, directly and completely from the Policyholder.

12. Electronic Transactions

The Customer shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleshop operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

13. Customer Service

(a) For any clarification or assistance, the Policy holder may contact our advisor or call our Customer Service Representative at the telephone numbers listed below during office hours (9.00 a.m. to 9.00 p.m.)

The Policyholder may communicate with us on the following numbers:
 Customer Service Helpline (Call Centre Timings: 9.00 A.M. to 9.00 P.M., Monday to Saturday; excluding national Holidays).

State	Number	State	Number
Andhra Pradesh	9849577766	Maharashtra (Mumbai)	9892577766
Chattisgarh	9893127766	Maharashtra (Rest)	9890447766
Delhi	9818177766	West Bengal (Kolkatta, Howrah)	9831377766
Goa	9890447766	Punjab	9815977766
Gujarat	9898277766	Rajasthan	9829277766
Haryana (Karnal)	9896177766	Tamil Nadu (Chennai)	9840877766
Haryana (Faridabad)	9818177766	Tamil Nadu (Rest)	9894477766
Karnataka	9845577766	Uttar Pradesh (Agra, Bareilly, Meerut, Varanasi)	9897307766
Kerala	9895477766	Uttar Pradesh (Kanpur, Lucknow)	9935277766
Madhya Pradesh	9893127766	Uttaranchal	9897307766
For all other cities, kindly call our Customer Service Toll Free Number 1800-22-2020 from your MTNL or BSNL line.			

Alternatively the Policyholder may communicate with the Company:

By mail at : Customer Service Desk
 ICICI Prudential Life Insurance Company Limited
 Vinod Silk Mills Compound,
 Chakravarthy Ashok Nagar, Ashok Road
 Kandivali (East)
 Mumbai- 400 101

Facsimile : 022 67100803 / 805
 E-mail : lifeline@icicprulife.com

The Company Web portal www.icicprulife.com must be checked for updated contact numbers.

(b) Grievance Redressal Mechanism

The Company has a grievance redressal mechanism for resolution of any dispute and any grievance or complaint in respect of this Policy may be addressed to:-

ICICI Prudential Life Insurance Company Limited
 Stream House
 Kamla Mills Compound
 Building 'A'
 Senapati Bapat Marg
 Lower Parel
 Mumbai-13

(c) Insurance Ombudsman

The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies.

- ii. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if:
 - The grievance has been rejected by the Grievance Redressal Machinery of the Insurance Company
 - Within a period of one year from the date of rejection by the Insurance Company
 - If any other Judicial authority has not been approached
- iii. In case if the Policyholder is not satisfied with the decision/resolution of the Company, the Policyholder may approach the Insurance Ombudsman at the address given below if the grievance pertains to:
 - any partial or total repudiation of claims
 - the premium paid or payable in terms of the policy
 - any claim related dispute on the legal construction of the policies in so far as such dispute relate to claims
 - delay in settlement of claims
 - non-issue of policy document to customers after receipt of premiums
- iv. The complaint to the office of the Insurance Ombudsman should be made in writing duly signed by the complainant (Policyholder) or by his legal heirs with full details of the complaint and the contact information of complainant.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel.079 - 27546150 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, BHOPAL- 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR – 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa

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CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2nd floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajashthan
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI – 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD – 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: hvd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, KOLKATA – 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: joblko@sancharnet.in	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI – 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa

Annexure I

Standard Mortality Charges per thousand Life Insurance Cover (for male life assured)

Age nearest birthday	Mortality charges	Age nearest birthday	Mortality charges
		41	2.65
7	0.72	42	2.82
8	0.72	43	3.04
9	0.75	44	3.31
10	0.77	45	3.62
11	0.85	46	3.98
12	0.96	47	4.39
13	1.02	48	4.85
14	1.08	49	5.35
15	1.13	50	5.91
16	1.17	51	6.51
17	1.22	52	7.15
18	1.26	53	7.85
19	1.29	54	8.60
20	1.33	55	9.39
21	1.35	56	10.23
22	1.38	57	10.93
23	1.40	58	11.83
24	1.42	59	12.93
25	1.43	60	14.21
26	1.45	61	15.69
27	1.45	62	17.37
28	1.46	63	19.25
29	1.46	64	21.32
30	1.46	65	22.42
31	1.49	66	25.30
32	1.53	67	28.51
33	1.59	68	32.09
34	1.66	69	36.08
35	1.75	70	40.51
36	1.86	71	45.44
37	1.98	72	50.92
38	2.12	73	57.00
39	2.30	74	63.75
40	2.48	75	71.25

Notes:

1. The Mortality Charges applicable to female life assured will be those applicable to a two years younger male life assured.
2. For female life assured of age 7 and 8, the charges will be those applicable to male life assured of age 7.

The Policy shall be subject to and be governed by this Policy document and the terms and conditions of the schedule enclosed herewith including every endorsement by the Company and shall together form a single contract. (Ver. U60)

Annexure II Maximum Sum Assured Multiple

Age at entry\Term	15	20	25	30
Upto 20	90	50	25	10
20-25	80	40	20	10
26-30	60	30	15	5
31-35	40	20	10	5
36-40	30	10	5	5
41-45	20	10	5	5
46-50	10	5	5	
51-55	10	5		
56-60	5			