

JEEVAN BHARATI (UIN:512N220V01)

LIC presents ' Jeevan Bharati' - a policy exclusively for women. Women of today have excelled in every aspect of life. They have a distinct presence in every profession, vocation or trade and have distinguished themselves in managing household activities with an inherent instinct to save - to meet the unexpected and the unforeseen. LIC has, therefore specially designed a policy for women encouraging them to **SAVE** for **SAFETY** and **SECURITY**.

UNIQUE FEATURES OF ' JEEVAN BHARATI'

- Periodic Returns of Sum assured with Facility to encash at will. Attractive benefits if retained with LIC.
- Unique provision for payment of Guaranteed Additions for first 5 years of the policy and participation in the profit thereafter.
- Life cover continues despite non-payment of premium for a limited period.
- An option for Critical Illness Benefits and Congenital Disability Benefits on children born to the policyholder (details given below).

ELIGIBILITY

All female lives between the ages 18 years (completed) and 50 years are covered under this policy. Physically disabled women are also eligible subject to certain conditions.

BENEFITS:

1. Guaranteed Additions:

Guaranteed Additions @ Rs.50/- per thousand sum assured for each completed year, for the first 5 years

2. Survival Benefits:

For 20 Years Term

20% of the Sum Assured payable at the end of 5 years.

20% of the Sum Assured payable at the end of 10 years.

20% of the Sum Assured payable at the end of 15 years.

40% of the Sum Assured payable together with accrued Guaranteed Additions and bonuses if any at the end of 20 years.

For 15 Years Term

20% of the Sum Assured payable at the end of 5 years.

20% of the Sum Assured payable at the end of 10 years.

60% of the Sum Assured payable together with accrued Guaranteed Additions and bonuses, if any, at the end of 15 years.

3. Death Benefit:

In case of death of the life assured during the policy term, the full sum assured is payable in addition to survival benefits paid earlier. The accrued Guaranteed Additions and accrued bonuses, if any, are also payable.

4. Accident Benefit:

Accident Benefit will be granted under the plan subject to the payment of additional premium of Rs.1/- per thousand Sum Assured. This is inclusive of the maximum limit of Rs.25,00,000 placed under other life insurance plans taken from Life Insurance Corporation of India.

SPECIAL BENEFITS

1. Encashment of Survival Benefit as and when needed:

The policyholder at her option may avail the survival benefit any time on or after its due date. If opted to avail later, increased survival benefit (increment @ rate decided by the corporation from time to time compounded yearly) will be payable.

2. Flexibility to pay premiums in advance: The policyholder will have the flexibility to pay the next yearly premium including Female Critical Illness Rider and CDB Rider in advance (in not more than three instalments) during the year. She will be eligible for a premium rebate at such rate as may be decided by the Corporation from time to time.

3. Option to receive maturity proceeds in the form of an annuity: Provided the policy is in full force on the stipulated Date of Maturity, the policyholder, if she so desires, will have the option to receive the maturity amount in the form of an annuity. This option shall be exercised six months before the Date of Maturity. The rate of annuity will be based on the annuity rates prevalent at the time of stipulated Date of Maturity.
4. Free Insurance Cover:
After two years premiums have been paid, whenever premium payment is discontinued, the risk cover for full sum assured will continue for 3 years from the due date of first unpaid premium. However, this cover is not available for rider benefits.

POLICY TERM

The policy is for a fixed term of 15 or 20 years.

No loan will be granted under this policy.

MISCELLANEOUS: Restrictions under the Basic Plan

1. Sum Assured: Rs.50,000/-,
thereafter in multiple of Rs.5000/-
subject to a maximum of Rs.25,00,000/-.
2. Minimum age at entry: 18 years (last birthday)
3. Maximum age at entry: 50 years (last birthday)
4. Maximum age at maturity: 70 years (last birthday)
5. Mode of payment: Yearly only

OPTIONAL RIDERS

Female Critical Illness (FCI) cover and Congenital Disability Benefit (CDB) cover will be available as options to proposers under the Jeevan Bharati plan. Proposers will have the option to take either the FCI and CDB covers together or the FCI cover alone.

1. FEMALE CRITICAL ILLNESS (FCI) RIDER

A cover equal to the FCI Sum Assured (subject to a maximum as specified below) may be availed under the plan under which the amount shall become payable on the occurrence of any one of the following Critical Illnesses.

Breast cancer
Ovarian / Fallopian Tube cancer
Cervical cancer
Uterine cancer
Vaginal / Vulval cancer

2. CONGENITAL DISABILITIES BENEFIT (CDB) RIDER

A cover equal to 50% of the CDB Sum Assured (subject to a maximum as specified below) may be availed under the plan in respect of each child under which the amount shall become payable on the birth of the child with Congenital Disabilities listed below. This benefit is available for two children.

Downs Syndrome
Spina Bifida
Tetralogy of fallot
Oesophageal Atresia & Tracheo-oesophageal Fistula
Anal Atresia, Imperforate anus
Cleft Palate with or without Cleft Lip

Payment of claim under either Critical Illness or Congenital Disorder covers does not put any restriction on the subsequent payment of claim under the other cover.

RESTRICTIONS UNDER RIDERS

Minimum Sum Assured	: Rs.50,000/-
Maximum Sum Assured	: Rs.2,00,000/-
Minimum age at entry	: 18 years
Maximum age at entry	: 50 years (last birthday) for Female Critical Illness cover and 35 years (last birthday) for Congenital Disabilities cover
Term of cover	: Same as policy term under Critical Illness cover & up to completed age 40 years under Congenital Disabilities cover
Premium payment term	: <u>Female Critical Illness Rider</u> : Same as policy term under basic plan. Rider premium payment stops on rider claim payment. <u>Congenital Disabilities Benefit Rider</u> : Up to attained age 40 years under cover. Rider premium payment stops on claim payment for second child with congenital disability.

Free insurance cover will not be available for rider(s) benefit.

Premium rates under Female Critical Illness rider and Congenital Disability Benefit rider are guaranteed for only 5 years.

CONDITIONS AND RESTRICTIONS

1. Pre-existing condition exclusion:
Female Critical Illness Rider will not be available to females already suffering from cancer in any part of the body.

Congenital Disability Benefit Rider will not be available to females who have a child/children with congenital disability/disabilities.
2. Waiting period: The requirement that the policy be in-force for a minimum period from the effective date of the policy before the insured event is covered. A waiting period of 6 months applies in case of the cover for Female Critical Illness and 1 year in case of the cover for the birth of a child with congenital disabilities.
3. The congenital disabilities must be manifest within a year of the child's birth.
4. Children born, as a result of fertility treatment including in-vitro fertilization will be excluded from cover for congenital diseases.
5. Benefit exclusion will apply if the life assured is found to be infected with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome.
6. Where there is evidence that the congenital disabilities in the infant have arisen as a result of excessive alcohol consumption or drug abuse on the part of the mother.
7. Survival Period: The life assured should be alive for a minimum period of 2 months from the date of first diagnosis of a Critical Illness, before the insured event is covered.
8. A 30 day survival period will apply i.e. the infant will need to survive for at least 30 days for the Congenital Disability Benefits to be paid.

For full details kindly contact your agent or nearest Branch Office.

BENEFITS ILLUSTRATION: JEEVAN BHARATI						
		Age at entry : 30 years	Term : 20 years			
Sum Assured (Rs.)	Yearly Premium Payable (Rs.)	Amounts payable on death during the year			Amount payable on survival	Amount payable on maturity
		3rd	8th	12th		
1,00,000	7,455	Sum Assured Of Rs. 1,00,000 plus Guaranteed Addition of Rs. 10,000	Sum Assured of Rs. 1,00,000 plus Guaranteed Addition of Rs. 25000 plus accrued bonuses if any	Sum Assured of Rs. 1,00,000 plus Guaranteed Addition of Rs. 25000 plus accrued bonuses if any	Rs. 20,000 at the end of the 5th year Rs. 20,000 at the end of the 10th year Rs. 20,000 at the end of the 15th year	Balance Sum Assured of Rs. 40,000 plus Guaranteed Addition of Rs. 25000 plus accrued bonuses if any.
5,00,000	35,545	Sum Assured of Rs. 5,00,000 plus Guaranteed Addition of Rs. 50,000	Sum Assured of Rs. 5,00,000 plus Guaranteed Addition of Rs. 125000 plus accrued bonuses if any	Sum Assured of Rs. 5,00,000 plus Guaranteed Addition of Rs. 125000 plus accrued bonuses if any	Rs. 1,00,000 at the end of the 5th year Rs. 1,00,000 at the end of the 10th year Rs. 1,00,000 at the end of the 15th year	Balance Sum Assured of Rs. 2,00,000 plus Guaranteed Addition of Rs. 1,25,000 plus accrued bonuses if any.
* The illustration assumes that all premiums are paid when due.						
* Reversionary Bonuses will accrue after 5 years. Bonuses will depend on the future experience of the Corporation						
* If the option of Accident Benefit is chosen, then an amount equal to the basic Sum Assured is payable if death occurs as a result of accident. The premium payable for Accident Benefit is Rs.1 per thousand Sum Assured.						
8 Special benefits are payable under certain term and conditions						