The Life Insurance Corporation of India (hereinafter called "the Corporation") having received a Proposal along with Declaration and the first premium from the Proposer and the Life Assured named in the Schedule referred to herein below and the said Proposal and Declaration with the statements contained and referred to therein having been agreed to by the said Proposer and the Corporation as basis of this assurance do by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums as set out in the Schedule, to pay the benefits as set out in the Schedule, but without interest, at the Branch Office of the Corporation where this Policy is serviced to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of the Corporation of the benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment and of the correctness of the age of the Life Assured stated in the Proposal if not previously admitted.

And it is hereby declared that this Policy of Assurance shall be subject to the Conditions and Privileges printed on the back hereof and that the following Schedule and every endorsement placed on the Policy by the Corporation shall be deemed part of the Policy.

---

**Agent's Mobile / Landline Number**

---

**Nominee under Section 39 of the Insurance Act, 1938:**

Signed on behalf of the Corporation at the above-mentioned Branch Office, whose address is given on the last page and to which all communications relating to the policy should be addressed:

---

**Special Provisions:** And as printed overleaf.
1. On death of the Life Assured before the stipulated Date of Maturity provided the policy is in full force by paying upto-date premiums.

2. If LIC’s Accident Benefit rider is opted for and the same is in force: Condition No. 11 of “Conditions and Privileges” shall apply for an amount equal to the Accident Benefit Sum Assured.

2. Payment of Premiums:

(i) The premium payable will be “total instalment premium” which includes premiums and 15 days for monthly premiums. If the premium is not paid 30 days shall be allowed for payment of yearly or half-yearly or quarterly premiums and 15 days for monthly premiums.

(ii) Instalment premium for LIC’s Accident Benefit Rider, if LIC’s Accident Benefit rider is not opted for: Condition No. 11 of “Conditions and Privileges” shall not apply.

Special Provisions

UIN: 512B203V02: LIC’s Accident Benefit Rider is opted for and the same is in force: Condition No. 11 of “Conditions and Privileges” shall apply for an amount equal to the Accident Benefit Sum Assured.

- If LIC’s Accident Benefit rider is not opted for: Condition No. 11 of “Conditions and Privileges” shall not apply.

CONDITIONS AND PRIVILEGES WITHIN REFERRED TO

1. Proof of Age: The premiums having been calculated on the age of the Life Assured as declared in the Proposal, in case the age is found higher than such age, without prejudice to the Corporation’s other rights and remedies, including those under the Insurance Act, 1938, the premiums shall be payable at the rate calculated for the correct age and the original premiums shall stand altered to such Plan of Assurance as is granted by the Corporation according to the practice in force at the commencement of this policy subject to the consent of the Policyholder, otherwise the policy will be cancelled.

2. Payment of Premiums: A grace period of one month but not less than 30 days shall be allowed for payment of yearly or half yearly or quarterly premiums and 15 days for monthly premiums. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

If the death of the Life Assured occurs within the grace period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium as also the unpaid premium's failing due before the next anniversary of the policy.

If the policy has not lapsed and the claim is admitted in case of death under a Policy where the mode of payment of premium is other than yearly, unpaid premium, if any, falling due before the next policy anniversary shall be deducted from the claim amount.

The premium payable will be "total instalment premium" which includes:

(i) Instalment premium for Basic Plan and

(ii) Instalment premium for LIC’s Accident Benefit Rider, if LIC’s Accident Benefit Rider option has been exercised.
3. Revival of Discontinued Policies: If the Policy has lapsed due to non payment of due premium within the days of grace, it may be revived during the lifetime of the assured, but within a period of 2 consecutive years from the date of the first unpaid premium and before the date of maturity, on submission of proof of continued insurability to the satisfaction of the Corporation and the payment of all the arrears of premium together with interest (compounding half-yearly) at such rate as fixed by the Corporation from time to time. The Corporation however, reserves the right to accept at original terms, accept with modified terms or decline the renewal of a discontinued policy. The revival of the discontinued policy shall take effect only after the same is approved by the Corporation and is specifically communicated to the Life Assured.

Revival of Accident Benefit Rider, if opted for, will only be considered along with the revival of the basic Policy and not in isolation.

4. Non-forfeiture Regulations: If less than three years’ premiums have been paid in respect of this policy and any subsequent premiums be not duly paid, all the benefits under this policy shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable.

However, if after at least three full years’ premium have been paid in respect of this policy and any subsequent premiums be not duly paid, this policy shall not be wholly void, but shall subsist as a paid-up policy. The Basic Sum Assured shall be reduced to such a sum, called Paid-up Sum Assured and shall bear the same relation to the Basic Sum Assured as the number of premiums actually paid shall bear to the total number of premiums originally stipulated for in the policy.

The policy so reduced shall thereafter be free from all liabilities for payment of the within mentioned premiums, but shall not be entitled for Loyalty Addition. On the policy becoming paid-up the special provisions mentioned in the schedule will cease to apply. This Paid-Up Sum Assured shall be payable on the date of maturity or on Life Assured’s prior death.

Notwithstanding what is stated above, if at least 3 full years’ premiums have been paid in respect of this policy, and any subsequent premium be not duly paid, in the event of the death of the Life Assured within six months from the due date of first unpaid premium, Basic Sum Assured will be reduced (a) by the basic premium for the basic policy unpaid with interest thereon up to the date of death, on the same terms as for revival of the Policy during such period and (b) the unpaid premiums for the basic policy falling due before the next policy anniversary.

Notwithstanding what is stated above, if at least five full years’ premiums have been paid in respect of this policy, any subsequent premium be not duly paid, in the event of the death of the Life Assured within 12 months from the due date of first unpaid premium, Basic Sum Assured will be paid after deduction of (a) the premium or any other premiums for the policy unpaid with interest thereon up to the date of death, on the same terms as for revival of the Policy during such period and (b) the unpaid premiums for the basic policy falling due before the next policy anniversary. In addition to the above, Loyalty Addition, if any shall also be payable if death occurs after completion of five years.

These provisions do not apply to Accident Benefit Rider as they do not acquire any paid up value and the rider benefits cease to apply, if policy is in lapsed condition.

5. Tax: Taxes including Service Tax, if any, shall be as per the Tax laws and the rate of tax shall be as applicable from time to time.

The amount of tax as per the prevailing rates shall be payable by the policyholder and the effects the premium and Accident Benefit Rider premiums, if any. The amount of tax paid shall not be considered for the calculation of benefits payable under the policy.

6. Forfeiture in Certain Events: In case any condition herein contained or endorsed herein shall be contravened or in case it is

found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case this policy shall be wholly void, and nothing shall be payable to the policyholder on premiums including extra premiums and Accident Benefit Rider premiums, if any. The amount of tax paid shall not be considered for the calculation of benefits payable under the policy.

7. Suicide: This policy shall be void

i) If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk the Corporation will not entertain any claim under this policy except to the extent of 80% of the premiums paid excluding any taxes, extra premium and Accident Benefit Rider premium, if any, provided the policy is in force.
10. Assignments and Nominations:

i) LIC's Accident Benefit Rider:

a) Assignments:
Assignments is allowed under this plan as per section 38 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 38 of the Corporation are contained in Annexure-II of this policy document.

The notice of assignment should be submitted for registration to the Office of the Corporation, where the policy is serviced.

b) Nominations:
Nominations by the holder of a policy of life assurance is required and is governed by the terms and conditions of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 39 of the Corporation are contained in Annexure-III of this policy document.

The notice of nomination or change of nomination should be submitted for registration to the Office of the Corporation, where the policy is serviced. In registering nomination the Corporation does not accept any responsibility or express any opinion as to its validity or legal effect.

11. LIC's Accident Benefit Rider:

An 'Accident' for the purpose of this policy is defined as "an accident which constitutes suicide within 12 months from date of revival, an amount which is higher of 80% of the total premiums paid till the date of death (excluding any tax, extra premium and Accident Benefit Rider premium, if any) or the surrender value, shall be payable. The Corporation will not entertain any other claim under this policy.

12. Surrender policy:

The policy can be surrendered at any time during the policy term provided at least three full years' premiums have been paid.

13. Policy Loan:

Loan can be availed under this policy provided atleast three full year's premiums have been paid subject to the following conditions and provisions.

1. The Policy shall be assigned absolutely to the Corporation as security for the repayment of Loan and of the interest thereon;

2. Interest on Loan shall be paid on compounding half-yearly basis at the rate to be specified by the Corporation at the time of taking loan under this policy. The first payment of interest is to be made on the next Policy anniversary or on the date six months after the Policy anniversary whichever immediately follows the date on which the Loan is sanctioned and every half year thereafter. Interest is charged for a minimum period of six months;

3. In case of policies which are not in force i.e. paid-up policies, in the event of default in payment of loan interest on the date due as herein mentioned the Corporation would be entitled to foreclose such policies which continue to be in default, anytime after expiry of notice period of 30 days. Such policies when being foreclosed shall be entitled to payment of surrender value as on date of foreclosure, if any, after deduction of outstanding loan and accrued interest. However, in case of inforce policies (where all the dues premiums stand paid), foreclosure action shall not be applicable;

4. In case the policy shall mature or become a claim by death, the Corporation shall become entitled to deduct the amount of the Loan or any portion thereof which is outstanding, together with all interest thereon from the policy moneys.
Subject to stated above, if the Accident Benefit Rider is opted for, at any time when this Policy is in force for the full Sum Assured as on date of accident, this benefit will be available during the policy term.

The maximum aggregate limit of assurance under all policies including policies with in-built Accident Benefit taken with Life Insurance Corporation of India under individual policies as well as group policies on the same life on which following benefits shall apply not in any event exceed Rs.100 lakhs. If there be more policies than one and if the Total Accident Benefit exceeds Rs.100 lakhs, the benefits shall apply to the first Rs. 100 lakhs. Life Insurance Corporation of India in order of date of policies issued.

If the Life assured is involved in an accident while this Policy is in force for the full Sum Assured, and such injury shall within 180 days of its occurrence solely, directly and independently of all other causes result in death of the Life assured and the same is satisfied to the Corporation, the Corporation in addition to Basic Sum Assured agrees to pay an additional sum equal to the Accident Benefit Sum Assured. However, the policy shall have to be in force at the time of accident irrespective of whether or not it is in force at the time of death.

The Corporation shall not be liable to pay the additional Accident Benefit Sum Assured, if the death of the Life assured shall:

(i) be caused by intentional self injury, attempted suicide, insanity or immorality or whilst the Life assured is under the influence or consumption of intoxicating liquor, drug or narcotic; or

(ii) take place as a result of accident while the Life assured is engaged in military service and any aircraft which is authorised by the relevant authorities to carry such passengers and flying between established aerodromes. The Life assured flying as a passenger in such capacity shall have at that time no duties on board the aircraft or requiring descent therefrom;

(iii) be caused by injuries resulting from taking any part in riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountain-reeving, steeple chasing, any kind, paragliding or parasailing, taking part in adventure sports;

(iv) result from the Life assured committing any breach of law with criminal intent;

(v) (a) arise from employment of the Life assured in the armed forces or military service of any country at war (whether war be declared or not). This exclusion is not applicable if the Life assured was involved in an accident when he is not on duty or was involved in any rescue operations while combating natural calamities in our country

(b) arise from being engaged in police duty in any military, naval or police organization. This exclusion is not applicable where the option to cover Accident Benefit arising on accident while engaged in police duty, has been chosen;

(vi) occur after 180 days from the date of accident of the Life assured.

12. Participation in the Profits of the Corporation: Provided the policy

13. Normal requirements for a claim: The normal documents which the claimant shall submit while lodging the claim in case of death of the Life assured shall be claims forms, as prescribed by the Corporation, accompanied with original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death, employer's certificate, whichever is applicable, to the satisfaction of the Corporation. If the age is not admitted under the policy, the proof of age of the Life assured shall also be submitted.

Where the policy results in a maturity claim or in case of surrender of the policy, the Life assured shall submit the discharge form along with the original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account besides proof of age, if the age is not admitted earlier.

Where policy results into an accidental death claim the applicable statements from the following list may be called to ascertain

12. Normal requirements for a claim: The normal documents which the claimant shall submit while lodging the claim in case of death of the Life assured shall be claims forms, as prescribed by the Corporation, accompanied with original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death, employer's certificate, whichever is applicable, to the satisfaction of the Corporation. If the age is not admitted under the policy, the proof of age of the Life assured shall also be submitted.

Where the policy results in a maturity claim or in case of surrender of the policy, the Life assured shall submit the discharge form along with the original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account besides proof of age, if the age is not admitted earlier.

Where policy results into an accidental death claim the applicable statements from the following list may be called to ascertain
1. A certified copy of first information report (FIR).
2. A certified copy of police inquiry report.
3. Copy of panchanama.
4. Post mortem report to know the probable cause of death. If viscera is preserved in post mortem, then chemical analyzer report to know the contents i.e. whether life assured has consumed liquor, drugs, narcotics or poison.
5. News paper cuttings where accident is reported.
6. If death is due to vehicle accident, then copy of driving licence, if life assured was driving the vehicle.
7. Subdivisional magistrate final verdict about death - this will give classification of death as 'natural/suicide/accidental'.
8. When accident is not reported to police authorities, like death due to dog or snake bite, then alternate proofs such as statement of eye witness, affidavit of gramswak or govt. officials, our own enquiry report, attending physician or hospital reports may be sufficient.
9. Hospital treatment records, etc.

14. Legislative Changes: The Terms and Conditions including the premiums and benefits payable under this policy are subject to variation in accordance with the relevant Legislation & Regulations.

15. Free Look Period: If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, he/she may return the policy to the Corporation within 15 days from the date of receipt of the policy stating the reason of objections. On receipt of the same the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for basic plan and Accident Benefit Rider, if any) for the period on cover and stamp duty.

16. Benefit illustration: Your customized Benefit Illustration based on standard life assumption is enclosed to this document.

Section 45 of Insurance Act, 1938:
The provisions of Section 45 of the Insurance Act, 1938, shall be applicable as amended from time to time. The current provisions are contained in Annexure-IV of this policy document.

Grievance Redressal Mechanism:
The Corporation has Grievance Redressal Officers at Branch/ Divisional/ Zonal/ Central Office to redress grievances of customers. For ensuring quick redressal of customer grievances the Corporation has introduced Customer Friendly Integrated Claim Management System through our Customer Portal (website) which is http://www.licindia.in, where registered policy holder may directly register complaint/ grievance and track its status. Customers can also contact by e-mail id co_crmgrv@licindia.com for redressal of any grievances.

In case the customer is not satisfied with the response or do not receive a response from us within 15 days, then the customer may approach the Grievance Cell of the IRDAI through any of the following modes:
• Calling Toll Free Number 155255 / 18004254732 (i.e. IRDAI Grievance Call Centre)
• Sending an email to complaints@irda.gov.in
• Register the complaint online at http://www.igmca.irda.gov.in
• Address for sending the complaint through courier / letter: Consumer Affairs Department, Insurance Regulatory and Development Authority of India, 9th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029, Andhra Pradesh.
• Sending the complaint by Fax to 040-66789768

Claimants not satisfied with the decision of death claim repudiation have the option of referring their cases for review to Zonal Office Dispute Redressal Committee or Central Office Claims Dispute Redressal Committee. A retired High Court/ District Court Judge is member of each of the Claims Dispute Redressal Committees.

In case of death claims related grievances, claimants can also approach Dispute Redressal Committee. A retired High Court/ District Court Judge is the option of referring their cases for review to Zonal Office Claims Dispute Redressal Committee or Central Office Claims Dispute Redressal Committee.
1. A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

2. An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section(1), where it has sufficient reason to believe that such transfer or assignment is not bonafide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.

3. The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policy-holder giving notice of such transfer or assignment.

4. Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of the receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.

5. Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be effective as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice addressed to the insurer has been given containing reasons for such refusal, and the insurer has failed to communicate the same to the policyholder not later than thirty days from the date of receipt of the communication from the insurer.

6. The date on which the notice referred to in sub-section (5) is delivered shall be deemed to be the date on which the notice is delivered for the purposes of sub-section (4).
priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises between assignees, the dispute shall be referred to the Authority.

7 Upon the receipt of the notice referred to in sub-section (5), the insurer shall record such fact of transfer or assignment in addition to the date thereof and the name of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation – Wherever the expression referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignor or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

9 Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

10 Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the policyholder’s or the nominee’s or assignee’s account in the event of either the policyholder or the nominee or assignees in the event of either the policyholder or the nominee or assignees becoming an assignee or transferee predeceasing the insured; or

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the regulations, grant a written acknowledgement of the receipt of such notice to which such acknowledgment relates.

Annexure-III
Nomination – As per Section 39 of the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015

1 The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policy holder to appoint any person in the manner laid down by the insured, and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

2 Any such nomination in order to be effectual shall, unless it is amended by the Insurance Laws (Amendment) Act, 2015, as per Section 39 of the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015, not be affected by the provisions of this section.
3. The insurer shall furnish to the policy holder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

4. A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer’s interest in the policy.

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect only the rights of the nominee to the extent of the transferee or assignee, as the case may be, in the policy.

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same registration of that policy shall be cancelled unless the policy is re-registered by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

5. Where the policy matures for payment during the lifetime of the person whose life is insured or where there are more nominees than one, all the nominees entitled to the proceeds of any policy of insurance on his own life shall be beneficially entitled to the amount secured by the policy.

6. Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.

7. Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insured to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of the title to the policy, could not have conferred any such beneficial title on the nominee.

8. Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die before the person whose life is insured does, the amount secured by the policy shall be payable to the policyholder on repayment of loan other than on a security of policy to the insurer.

9. Where the policy matures after the person whose life is insured has ceased to exist, the amount secured by the policy is payable to the heirs or legal representatives of the person whose life is insured.

10. The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

11. Where a policyholder dies after the maturity of the policy but before the payment of the amount secured by the policy, the same shall be payable to the policyholder on repayment of loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel the nomination, but shall affect the rights of the nominee only to the extent of the insurer’s interest in the policy.

12. The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women’s Property Act, 1874, applies or has at any time applied:

Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.
3. Notwithstanding anything contained in subsection (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insurer can prove that the misstatement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the insurer or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revocation of the policy or the date of the rider to the policy, whichever is later.

Provided that in case of fraud, the onus of disproving lies upon the insurer or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

Explanation II—Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insurer or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

Provision of such insurance policy shall be deemed to be for the purpose of the formation of the contract, to be the agent of the insurer.
NOTE: In case you have any Complaint/Grievance, you may approach Grievance Redressal Officer/Insurance Ombudsman whose address is as under:

Address of Branch

Address of Grievance Redressal Officer

Address of Insurance Ombudsman

NOTE: In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.

YOU ARE REQUESTED TO EXAMINE THIS POLICY, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.

IRDAI Regn. No.: 512