

PART A

Date/ Month/ Year

To,
xxxx
 Add 1,
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 Pin code – xxx xxx

IndiaFirst Life “INSURANCE KHATA” Plan – UIN: 143NxxxV01
 (Non Linked, Non Participating, Micro Insurance Plan)

Dear Customer,

Congratulations! You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you. Please find enclosed Policy Document of IndiaFirst Life “INSURANCE KHATA” Plan.

We have provided you the relevant information about your policy in this policy document. Please read it carefully to ensure that this is the right policy for your financial needs. You can return your policy if you disagree with any of the terms and conditions within the first 15 days for all channels except Distance Marketing where it is 30 days from receipt of your policy document, while stating your reasons for the same. We will refund your premium after deducting the pro rata risk premium, stamp duty and medical cost if any.

Please contact us on **1800 209 8700** for any information or assistance. Thank you once again for choosing IndiaFirst.

Yours truly,

Managing Director and CEO
 (IndiaFirst Logo)

Annexure A
Policy Schedule

I. Insurance Khata Details

Insurance Khata Number	
Product Name	IndiaFirst Life “INSURANCE KHATA” Plan - UIN: 143NxxxV01

II. Life Assured Details

Name	
Date of Birth	DD MM YY
Aadhaar Number	
Gender	
Address	
Mobile Number	
Email	

III. Benefit Details

Plan Details							Nominee / Appointee Details		Insurance Distributor Details				
Policy Number	Risk Commencement Date	Single Premium	Sum Assured	Policy Term	Maturity Date	Maturity Benefit	Name of Nominee	Name of Appointee	Name	License Number	Contact No.	Address	Email

The stamp duty of INR _____ (Rupees in words only) paid by pay order, vide receipt no. _____ dated _____, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

This Policy Schedule is supported by Policy T&C which is available through <SMS Link> / < email id> / www.indiafirstlife.com / Mobile / Web Application

IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097
 Website: www.indiafirstlife.com, **Toll Free No. : 1800 209 8700**, SMS <FIRST> to 5667735, SMS charges apply. IRDAI Regn No. 143.
 CIN: U66010MH2008PLC183679.
 Policy Document_IndiaFirst Life “INSURANCE KHATA” Plan_Modified ver_31032017

PART C

1. Benefits under the policy

1.1 Death benefit

Highest of 125% of the single premium or minimum guaranteed assured benefit on maturity or absolute amount assured on death will be payable in case of the Life Assured's untimely demise.

Where minimum guaranteed assured benefit on maturity is total premiums paid excluding service tax and interest, if any. Absolute amount assured on death is Sum Assured as defined in the Policy Schedule.

1.2 Maturity benefit

Premiums paid excluding service tax is payable provided the Life Assured is alive on the Maturity Date.

2. Rider benefits

There are no riders available under this policy.

3. Paid-Up benefits

Policy will acquire paid-up value from year one.

4. Surrender Benefit

Policyholder can surrender the policy any time during the policy term after acquiring paid up value. The benefit payable on surrender is higher of guaranteed surrender value (GSV) or special surrender value (SSV).

5. Premium Payment

Under this policy, you can pay premium to us as a Single Premium.

PART D

6. Free Look Period

You can return this Policy if you disagree with any of the terms and conditions of this Policy within the first 15 (Fifteen) days of receipt of your Policy document. In case you have bought this policy through distance marketing mode, you may return the Policy within 30 (Thirty) days from the date of receipt of your Policy document. You are required to send us a written request stating the reasons for returning the policy, post which we will refund your Premium after deducting the pro rata risk Premium, stamp duty and charges for medical examination, if any.

7. Making a Death Claim: We will need following documents

- i. Claimant's statement and claim intimation report
- ii. Death certificate issued under section 12/17 of Registration of Births and Deaths Act 1969
- iii. In case of unnatural death we will need FIR and post mortem report duly attested by the police
- iv. In case of death during hospitalization we will need hospitalization documents
- v. Original Policy document
- vi. A copy of photo-identity proof of the Nominee/Claimant
- vii. Copy of bank pass book of Nominee/Claimant along with cancelled cheque
- viii. Any other document or information that we may need for validating and processing the claim

PART E

8. Charges

This is a non-linked non participating micro insurance term assurance with return of premium plan. There are no charges applicable under this policy.

PART F

9. Suicide Clause

If the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the date of Inception of the policy, we will pay 80% (Eighty percent) of the total Premiums received by us and this Policy will terminate.

10. Nomination under section 39 of the Insurance Act, 1938; as amended from time to time, for more details please visit our web site www.indiafirstlife.com

11. Assignment under section 38 of the Insurance Act, 1938; as amended from time to time, for more details please visit our web site www.indiafirstlife.com

12. Loan

Under this policy, you are not entitled to receive any loans.

13. Policy Ceases/ Ends/ Terminates

This Policy will cease immediately and automatically on the happening of the earliest of any of the following:

- i. on the date of payment of the Sum Assured upon the death of the Life Assured; or
- ii. on the date of intimation of rejection of claim by us; or
- iii. on the date of payment of Surrender Value; or
- iv. on the payment of Maturity benefit; or
- v. on the date of receipt of free look request in accordance with Section 6

14. Disclosures

14.1 Misrepresentation/Fraudulent Disclosures: Section 45 of Insurance Act, 1938 as amended from time to time: for more, details please visit our web site www.indiafirstlife.com. Section 45 will not be invoked on any single premium policies bought post completion of 3 years from the date of issue of the unique 'Insurance Khata' number.

14.2 Prohibition of Rebate: Section 41 of the Insurance Act, 1938 as amended from time to time, for more details please visit our web site www.indiafirstlife.com

15. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of the Regulatory Authority.

16. Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control and restricts our performance under this Policy, this Policy will be wholly or partially suspended only for such period.

17. Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

PART G

18. Grievance Redressal

You may contact us in case of any grievance or complaint at Customer Care, IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

The complaint should be made in writing duly signed or through email by the complainant or by his/her legal heirs with full details of the complaint and the contact information of complainant.

A written communication giving reasons of either redressing or rejecting the grievance/ complaint will be sent to you within 14 (Fourteen) days from the date of receipt of the grievance/ complaint. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.

However, if you are not satisfied with our resolution provided or have not received any response within 14 (Fourteen) days, then, you may email us at grievance.redressal@indiafirstlife.com or write to our 'Grievance Officer' at the above mentioned address.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255
Email ID: complaints@irda.gov.in

You can also register your complaint online at
<http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:
Consumer Affairs Department,
Insurance Regulatory and Development Authority of India,
9th floor, United India Towers, Basheerbagh,
Hyderabad – 500 029, Andhra Pradesh
Fax No: 91- 40 – 6678 9768

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure B or visit our website www.indiafirstlife.com) if your grievance pertains to:

- insurance claim that has been rejected or dispute of a claim on legal construction of the policy;
- delay in claim settlement;
- dispute with regard to premium; or
- non-receipt of your policy document.

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 insurer;
- within a period of one year from the date of rejection by the insurer; and
- if it is not simultaneously under any litigation.

**Annexure B – List of Ombudsmen
Address & Contact Details of Ombudsmen Centres**

**Office of The Governing Body of Insurance Council
(Monitoring Body for Offices of Insurance Ombudsman)**
3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. Tel no: 26106671/6889.
Email id: inscoun@gbic.co.in website: www.gbic.co.in

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If you have a grievance, approach the grievance cell of Insurance Company first.
If complaint is not resolved/ not satisfied/not responded for 30 days then
You can approach The Office of the Insurance Ombudsman (Bimalokpal)
Please visit our website for details to lodge complaint with Ombudsman.

- You have first approached your insurance company (IndiaFirst) with the complaint and
 - They have not resolved it
 - Not resolved it to your satisfaction or
 - Not responded to it at all for 30 days
- Your complaint pertains to any policy you have taken in your capacity as an individual and
- The value of the claim including expenses claimed is not above Rs 20 lakh

Office of the Insurance Ombudsman - Ahmedabad 2nd Floor, Ambica House, Ashram Rd, AHMEDABAD-380 014 . Tel:- 079-27545441/27546840 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman - Bhopal 2 nd Floor, Janak Vihar Complex, 6, Malviya Nagar, BHOPAL-462 003 . Tel:- 0755-2769201/9202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh
Office of the Insurance Ombudsman - Bhubaneshwar 62, Forest Park, BHUBANESHWAR-751 009 . Tel:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in Area of Jurisdiction - Odisha	Office of the Insurance Ombudsman - Chandigarh SCO No.101-103,2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017 . Tel:- 0172-2706468/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
Office of the Insurance Ombudsman - Chennai Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018 . Tel:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in Area of Jurisdiction - Tamil Nadu, –Pondicherry Town and Karaikal (which are part of Pondicherry)	Office of the Insurance Ombudsman – New Delhi 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI-110 002 . Tel:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in Area of Jurisdiction - Delhi
Office of the Insurance Ombudsman - Guwahati "Jeevan Nivesh", 5 th Floor, S.S. Road, GUWAHATI-781 001 . Tel:- 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 . Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Office of the Insurance Ombudsman - Ernakulam 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015 . Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe – a part of Pondicherry	Office of the Insurance Ombudsman - Kolkata Hindustan Building, Annexe, 4 th Floor, C.R.Avenue, KOLKATA - 700072 Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands
Office of the Insurance Ombudsman - Lucknow Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001 . Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajganj, Santkabrinagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Office of the Insurance Ombudsman - Noida 4 th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, NOIDA – 201301 . Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
Office of the Insurance Ombudsman - Jaipur Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302005 . Tel: 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in Area of Jurisdiction - Rajasthan	Office of the Insurance Ombudsman - Pune 3 rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet PUNE – 411030 . Tel: 020-32341320 Email: Bimalokpal.pune@gbic.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman - Bengaluru 24 th Main Road, Jeevan Soudha Bldg., JP Nagar, 1 st Phase, Ground Floor BENGALURU – 560025 . Tel No: 080-26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in Area of Jurisdiction - Karnataka	Office of the Insurance Ombudsman - Mumbai 3 rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI – 400054 . Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in Area of Jurisdiction – Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Office of the Insurance Ombudsman - Patna 1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA – 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@gbic.co.in Area of Jurisdiction - Bihar, Jharkhand	