

# Your Happy Family Policy Pack



Insurance is the subject matter of the Solicitation. IRDA Reg.: No. 143. IndiaFirst Anytime Plan - Product UIN: 143N009V02. Registered and Corporate Office Address: IndiaFirst Life Insurance Company Limited, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Website: [www.indiafirstlife.com](http://www.indiafirstlife.com) Toll Free No.: 1800 209 8700 SMS <FIRST> to 5667735, SMS charges apply. Advtg. Ref No.: Happy Family/Customised Policy Document/E/001

A Joint Venture of





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Add 2.  
Pin code - xxx xxx

DD/MM/YY

**IndiaFirst Anytime Plan - Plan No.: XXXXXXXXXXXX**

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.

All our products have been designed to be simple and easy to understand, providing true value for money. Along with a space with this insurance pack which contains all the details of your Plan, we are also sending you the Plan Schedule and the first Premium receipt.

We have provided you the relevant information about your Plan in this Plan document. This document is simple to understand and carries important information about your Plan and its features. Please read it carefully to ensure that this is the right plan for your financial needs.

You can cancel this Plan if you disagree with any of the terms and conditions within the first 30 (Thirty) days of receipt of your Plan document. You will need to send us the original Plan document and a written request stating your reasons for cancellation, post which we will refund your Premium after deducting the pro rata risk Premium, stamp duty and charges for medical examination, if any.

Please contact us on 1800 209 7800 for any information or help. Our customer care executives will be happy to help you.

Thank you once again for choosing IndiaFirst.

Yours truly,

(Dr. P. Nandagopal)  
Managing Director and CEO



**IndiaFirst Anytime Plan**  
Traditional Non-Participating Pure Protection Term Plan  
UIN: 143N009V02

The Policyholder and the Life Assured named in the Plan Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Plan Schedule. It is agreed by the Policyholder, the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Plan and that the grant of the benefits under this Plan is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this document.

The Company does hereby agree that upon the happening of the death of the Life Assured during the Plan Term and on submission of proof to the satisfaction of the Company, the Sum Assured shall become payable to a person eligible to receive the same under this Plan.

It is further hereby declared that every endorsement issued on this Plan by the Company shall be deemed to be a part of this Plan.

Signed by and on behalf of

**IndiaFirst Life Insurance Company Limited**



(Dr. P. Nandagopal)  
Managing Director and CEO



## Annexure A - Plan Schedule

### I. Plan Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Anytime Plan
UIN:	143N009V02
Plan No.:	
Proposal Form No.:	
Plan Commencement Date:	DD MM YY
Risk Commencement Date:	DD MM YY
Expiry Date:	DD MM YY

### II. Policyholder and Life Assured's Details

Policyholder's Name:	
Date of Birth:	DD MM YY
Relationship with the Life Assured:	
Policyholder's Address:	
Telephone No./ Mobile No:	
Email:	
Life Assured's Name:	
Date of Birth:	DD MM YY
Client ID:	Age:
Gender:	Age admitted: Yes/ No
Life Assured's Address:	
Telephone No./ Mobile No.:	
Email:	

### III. Nominee (as per Section 39 of the Insurance Act) Details

Name:	
Date of Birth:	DD MM YY
Appointee's Name*:	

\*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and will be entitled to receive the death benefit from us for and on behalf of the Nominee.

#### IV. Premium and Benefit Details

Sum Assured:	Plan Term:
Premium Frequency: Regular Premium/ Single Premium	Premium Paying Term:
Regular Premium Payment Mode: Annual/ Six Monthly/ Monthly	Regular Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Premium (in INR):
Extra Premium (in INR):	Service Tax (in INR): Education Cess:
Total Premium (including Service Tax and Education Cess) (in INR):	

#### VII. Special Conditions

NIL	
-----	--

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

**Note:** ON EXAMINATION OF THIS PLAN, if you notice any mistake, then, you may contact us for correction of the same.

The Premium payable under this Plan may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor.

Please read the terms and conditions of this Plan carefully to understand the terms referred to in this Plan Schedule.

## 1. Definitions and Interpretations

### Definitions

We have listed below a few words, terms and phrases which have been used in this Plan along with their meaning for your easy reference.

Word	Meaning
Age	Age of the Life Assured or the Nominee as at the last birthday on the Plan Commencement Date and on any subsequent Plan Anniversary.
Annexure	Any Annexure, endorsement attached to this Plan as changed/ modified and issued by us from time to time.
Appointee	The person nominated/ chosen by you to receive the proceeds or the benefits under this Plan, if the Age of the Nominee is less than 18 (Eighteen) years.
Expiry Date	The date on which the Plan Term expires and the Plan terminates.
Extra Premium	An additional amount you may have to pay, depending on our board approved underwriting policy.  This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through the Life Assured's medical examination.  For example: We may charge an Extra Premium in case of a Life Assured who is a smoker.
Grace Period	An additional period of 30 (Thirty) days from the due date for payment of Premium for yearly and 6 (Six) monthly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode.
Income Tax Act	Income Tax Act, 1961.
Insurance Act	Insurance Act, 1938.
Life Assured	The person on whose life this Plan has been issued by us.
Modal Factor	A factor used by us for calculating the Premium payable, if you have opted for the 6 (Six) monthly or monthly Premium payment modes.  The applicable Modal Factor for 6 (Six) monthly Premium Payment mode is 0.5119 and for monthly Premium payment mode is 0.0870.
Nominee	The person nominated/ chosen by you as Nominee in accordance with Section 12, who is entitled to receive the death benefit.
Plan	This IndiaFirst Anytime Plan which includes this Plan wording (as may be changed/ modified by us subject to prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Plan Schedule, any tables, information and documents which form a part of this Plan. This Plan includes the entire contract of insurance between you and us.
Plan Anniversary	The annual anniversary of the Plan Commencement Date.  Example: If the Plan Commencement Date is December 18, 2013, then, every December 18 will be the Plan Anniversary thereafter.
Plan Commencement Date	The date on which this Plan is issued by us. This is specified in the Plan Schedule.
Plan Schedule	The schedule attached to this Plan as Annexure A and if we have issued a revised Plan Schedule, then, such revised Plan Schedule.



<b>Word</b>	<b>Meaning</b>
Plan Term	The period which starts on the Plan Commencement Date and ends on the Expiry Date. This is specified in the Plan Schedule.
Plan Year	A period of 12 (Twelve) consecutive months starting from the Plan Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Plan Term. Example: If the Plan Commencement Date is December 18, 2013, then, the first Plan Year will be December 18, 2013 to December 17, 2014.
Premium	An amount that you pay us either as Single Premium or as Regular Premiums for securing the benefits under this Plan. The Premium payable under this Plan includes Extra Premiums (if any) and excludes any taxes, cesses or levies (if any). The Premium payable under this Plan will be determined by us on the basis of the Premium payment mode chosen by you and the applicable Modal Factor. This is specified in the Plan Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Plan. Your Premium Paying Term is specified in the Plan Schedule.
Proposal Form	The Proposal Form completed and submitted by you based on which we have issued this Plan.
Risk Commencement Date	The date on which the insurance coverage starts under this Plan. This is specified in the Plan Schedule.
Regular Premium	The amount which is payable by you during the Premium Paying Term at regular intervals as specified in the Plan Schedule.
Regulatory Authority	The Insurance Regulatory and Development Authority or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Single Premium	The amount that has been received by us before the Plan Commencement Date for securing the benefits under this Plan.
Sum Assured	The guaranteed amount payable on the Life Assured's death during the Plan Term provided we have received the due Premiums and this Plan is in force. The Sum Assured is specified in the Plan Schedule.
Surrender	Termination or cancellation of this Plan prior to the Expiry Date. The procedure for Surrender of this Plan has been specified in Section 4.
Surrender Value	The amount payable by us on Surrender of this Plan before the Expiry Date in accordance with Section 4.
We or us or our or Insurer or Company	IndiaFirst Life Insurance Company Limited
You or your or Policyholder or Proposer	The person named as the Policyholder in the Plan Schedule, who has taken this Plan from us. You may or may not be the Life Assured under this Plan.

## Interpretations

- i. This Plan is divided into numbered sections for ease of reference and reading only
- ii. Except as otherwise stated under this Plan, these divisions and the corresponding section headings do not limit the Plan or its interpretation in any way
- iii. Words of one gender will include the other gender and the singular will include the plural and vice versa, unless the context otherwise requires
- iv. Days mean calendar days, unless stated otherwise
- v. Reference to any statutory enactment includes any subsequent amendment to that statutory enactment
- vi. Please refer to the Plan Schedule for understanding the benefits payable, Premium payable, due dates for payment of Premium and other terms as mentioned in the below terms and conditions of this Plan.

## 2. Executive Summary

### Key Features about this Plan

- i. IndiaFirst Anytime Plan is an online pure protection plan which offers an insurance cover on the Life Assured's life and upon the death of the Life Assured during the Plan Term provides an assured lump sum benefit.
- ii. The Plan provides for a life insurance cover for a period of upto 40 (Forty) years at a reasonable price.
- iii. There are no intermediaries involved for solicitation and sale of this Plan.
- iv. Enjoy tax benefits on the Premium you invest under Section 80C of the Income Tax Act and death benefits under Section 10(10D) of the Income Tax Act

### Risk Factors associated with this Plan

- i. There is no maturity or survival benefit payable under this Plan
- ii. This is a traditional non-participating pure term insurance plan
- iii. You should consult your tax advisor for understanding the tax benefits and liabilities under this Plan. We do not accept any responsibility or express any opinion as to the validity or legality of tax benefits or liabilities as may be applicable to you.

## 3. Benefits Payable under this Plan

### 3.1. Death Benefit

The Sum Assured is payable on the Life Assured' death on or after the Risk Commencement Date but before the Expiry Date.

Subject to Sections 5, 6 and 17, the aforesaid death benefit will become payable to the Nominee/ Appointee/ legal heir (as applicable) as specified in Section 5.1 provided this Plan is in force and we have received the due Premiums.

### 3.2. Maturity Benefit

There are no maturity or survival benefits payable under this Plan.

### 3.3. Rider Benefit

There are no riders available under this Plan.

## 4. Surrender Benefit

- 4.1. You may Surrender this Plan during the Plan Term by submitting a written request to us. Surrendering your Plan during the Plan Term breaks your security cover.
- 4.2. If the Premium frequency chosen by you is Regular Premium and if you Surrender this Plan during the Plan Term, then, no Surrender Value will be payable to you.
- 4.3. If the Premium frequency chosen by you is Single Premium and if you Surrender this Plan during the first 3 (Three) Plan Years, then, no Surrender Value will be payable to you.
- 4.4. Under this Plan, if the Premium frequency chosen by you is Single Premium and if you Surrender this Plan after the completion of first 3 (Three) Plan Years but before the Plan Expiry Date, then, you are entitled to receive the Surrender Value which will be calculated by us in the following manner:  
$$40\% \times \text{Single Premium} \times (\text{Unexpired Plan Term} / \text{Plan Term})$$
- 4.5. Please remember, you cannot revive your Plan once it is surrendered. Upon Surrender of this Plan, you will not be entitled to receive any benefits under this Plan and this Plan will terminate thereafter.

## 5. Payment of Benefits

- 5.1. The death benefit under this Plan will be payable to the Nominee/ the Appointee/ legal heirs/ assignee/ person as directed by a court of competent jurisdiction.
- 5.2. All benefits including the Sum Assured and other sums, if any, under this Plan will only be paid in India and in Indian Rupees.
- 5.3. Upon payment of the proceeds or the Sum Assured to a person specified in Section 5.1, the same will constitute a good, valid and sufficient discharge of our liability under this Plan.

## 6. Making a Claim

### 6.1. Steps involved in making a claim

In order to process a claim under this Plan, we will need a written intimation about the claim, upon the death of the Life Assured during the Plan Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

- i. Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us
- ii. Claimant's statement and claim intimation report
- iii. Death certificate issued by the local health and medical authority (only in case of death of the Life Assured)
- iv. Copies of First Information Report, post mortem report, duly attested by the police (only in case of unnatural death of the Life Assured including accidental death etc.)
- v. Hospitalization documents including discharge summary, all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death)
- vi. Original Plan document
- vii. A copy of photo-identity proof of the claimant and documents establishing the rights of claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- viii. Any other document or information that we may need for validating the claim and to process the claim

## 7. Premium Payment

- 7.1. Under this Plan, you have an option to pay your Premiums as Regular Premiums or as Single Premium only.
- 7.2. Regular Premiums can be paid to us either by monthly/ 6 (Six) monthly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before the due dates to avoid any lapsation.

## 8. Missing your Premium

- 8.1. You are provided a Grace Period in case you miss paying your Regular Premium on the due dates. All your Plan benefits continue during the Grace Period.
- 8.2. In case of the Life Assured's death during the Grace Period, we will pay the death benefit only after deducting the unpaid due Regular Premiums till such date.

## 9. Reviving your Lapsed Plan

- 9.1. You may revive the lapsed Plan within 2 (Two) years from the due date of first unpaid Regular Premium but before the Expiry Date by:
  - i. submitting a written request for revival of the lapsed Plan;
  - ii. paying all unpaid due Premiums; and
  - iii. providing a declaration of good health and undergoing a medical examination, if needed. You will have to bear the cost of medical examinations, if any.
- 9.2. A lapsed Plan will only be revived along with all its benefits when we issue a written endorsement to you in accordance with our board approved underwriting policy.
- 9.3. The Plan will terminate and you will not be entitled to receive any benefits, if the lapsed Plan is not revived till the expiry of the revival period.

## 10. Free Look Period

- 10.1. You can cancel this Plan if you disagree with any of the terms and conditions of this Plan within the first 30 (Thirty) days of receipt of your Plan document. You will need to send us the original Plan document and a written request stating the reasons for cancellation, post which we will refund your Premium after deducting the pro rata risk Premium, stamp duty and charges for medical examination, if any.

## 11. Death Benefit Claim not Admitted under this Plan

- 11.1. You are not entitled to receive death benefits under this Plan, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months from the Plan Commencement Date. In such a case, we will pay 80% (Eighty percent) of the total Premiums received by us and this Plan will terminate.
- 11.2. You are not entitled to receive death benefits under this Plan, if the Life Assured, whether sane or insane, commits suicide within 12 (Twelve) months after revival of the Plan. In such a case, we will pay higher of 80% (Eighty percent) of the total Premiums or Surrender Value, if any, received by us and this Plan will terminate.

## 12. Nomination

### 12.1. Appointing a Nominee to receive the Death Benefit

The death benefit will be payable to the person nominated as Nominee by you in accordance with Section 39 of the Insurance Act

### 12.2. If the Nominee is a minor

If the Nominee is a minor, then, you may appoint an Appointee to receive and hold the death benefits for the benefit of the Nominee until the Nominee attains the Age of 18 (Eighteen) years.

### 12.3. Making/ Changing a Nomination

You can also nominate a person or change a nomination at any time during the Plan Term and while this Plan is in force, by submitting a written request to us. The nomination or change in nomination will become effective only after it is recorded by us in accordance with Section 39 of the Insurance Act.

### 12.4. Our Liability in a Nomination

In accepting or recording a nomination or a change of nomination, we do not accept any responsibility or express any opinion as to its validity or legality.

## 13. Assignment

### 13.1. Assignment of the Plan

You may assign this Plan by making an endorsement on the Plan itself or through a separate instrument in accordance with Section 38 of the Insurance Act. In either case, you should submit a written request to us for registration of the assignment.

Any assignment made by you under this Plan will become effective only after it is recorded by us.

Any assignment will automatically cancel any nomination made by you except in case of any assignment made by you in our favour, in accordance with Section 39 of the Insurance Act.

Assignment is not permitted, if this Plan has been procured under the Married Women's Property Act, 1874.

### 13.2. Our Liability in an Assignment

In accepting or recording an assignment, we do not accept any responsibility or express any opinion as to its validity or legality.

## 14. Loan

- 14.1. Under this plan, you are not entitled to receive any loans.

## 15. Plan Ceases/ Ends/ Terminates

- 15.1. This Plan will cease immediately and automatically on the happening of the earliest of any of the following:
- on the date of payment of the Sum Assured upon the death of the Life Assured; or
  - on the date of intimation of rejection of claim by us; or
  - on the date of Surrender of this Plan; or
  - on the Expiry Date; or
  - on the date of receipt of free look request in accordance with Section 10; or
  - on the expiry of the revival period provided we have not received the due unpaid Regular Premiums along with interest from you till the expiry of such period.

## 16. Change of Address

- 16.1. You are required to inform us in writing, about any change in your/ Nominee's address. This will ensure that our correspondence reaches you/ the Nominee without any delay

## 17. Disclosures

### 17.1. Misrepresentation/Fraudulent Disclosures

In issuing this Plan, we have relied on the truthfulness, accuracy, and completeness of information provided in the Proposal Form and the statements and declarations made by you which form a part of and are the basis of this Plan. If the information provided is found to be incorrect, then, this Plan will be cancelled and the Surrender Value, if any, will be payable to you in accordance with Section 4 above, subject to fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act.

### 17.2. Provisions of Section 45 of the Insurance Act

This Plan is subject to the provisions of Section 45 of the Insurance Act, which states as follows:

"No policy of life insurance effected 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 form for insurance or in any report of a medical officer, or referee, or friend of the

insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the 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 this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

### 17.3. Prohibition of Rebate: Section 41 of the Insurance Act

"(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer:

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees."

### 17.4. Making Untrue/Incorrect Statements or Withholding Information

If you or the Life Assured or the Nominee/ Appointee/ legal heir or anyone acting on your

or their behalf advances any claim knowing the claim to be false, dishonest or fraudulent or submits untrue or incorrect statement or withhold any information, then, this Plan will be cancelled by us immediately and the Surrender Value, if any, will become payable to you, in accordance with Section 4 above, provided we have established such acts/ omissions in accordance with Section 45 of the Insurance Act.

#### 17.5. False Disclosure about Age

The Life Assured's Age has been admitted on the basis of the declaration made by the Life Assured/ Proposer in the Proposal Form and/ or in any statement or declaration submitted alongwith the Proposal Form, on the basis of which this Plan has been issued by us. If the Life Assured's Age is found to be different from that declared, then, we may cancel this Plan immediately and the Surrender Value, if any, will become payable to you, in accordance with Section 4 above, provided we have established such acts or omissions in accordance with Section 45 of the Insurance Act.

### 18. Right to Revise/ Delete/ Alter the Terms and Conditions of this Plan

- 18.1. We may revise, delete and/ or alter any of the terms and conditions of this Plan subject to receipt of the prior approval of the Regulatory Authority. We will intimate you by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Plan.

### 19. Loss of Plan Document

- 19.1. You should submit a written intimation about the loss of the Plan document and the reason for the loss. We will issue you a duplicate Plan document if we are satisfied that the original Plan document is lost or misplaced. The original Plan document immediately and automatically ceases to have any validity upon issue of the duplicate Plan document.
- 19.2. You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Plan document.

### 20. Electronic Transactions

- 20.1. You or the Life Assured will always adhere to and comply with all our terms and conditions in relation to electronic transactions and any electronic transaction effected by you or the Life Assured, as the case may be, will constitute a legally binding and valid transaction.
- 20.2. Such electronic transactions will include any transactions effected by you through internet, teleservice operations, short messaging services, electronic data interchange, call centres, or by means of electronic automated machines or through other means of telecommunications, established by us or on our behalf for and in relation to this Plan or our other products and services.

### 21. Force Majeure

- 21.1. 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, which restricts performance of our obligations under this Plan, then, this Plan will be wholly or partially suspended during the continuance of such force majeure conditions.
- 21.2. Once the force majeure conditions ceases to exist, then, we will resume our obligations under this Plan for such period during which the force majeure conditions existed.

### 22. Issuance of Notices

- 22.1. We also have the discretion to issue either individual notices to you or to publish general notices on our website [www.indiafirstlife.com](http://www.indiafirstlife.com) in relation to this Plan and/or for services in relation to the same.

### 23. Taxes

- 23.1. We will deduct the applicable taxes in accordance with the applicable provisions of Indian tax laws. Any Premium and benefit payable under this Plan is subject to applicable taxes, levies, cess, etc. which shall always be

paid by you. You are liable to pay all applicable taxes, levies, cess etc. as levied by the Government/ statutory authorities from time to time.

- 23.2.** You should consult your tax advisor for understanding the tax benefits and liabilities under this Plan. We do not accept any responsibility or express any opinion as to the validity or legality of tax benefits or liabilities as may be applicable to you.

## 24. Governing Law and Jurisdiction

- 24.1.** All claims, disputes or differences arising under or in connection with this Plan will be governed by and construed in accordance with Indian laws and shall be subject to the jurisdiction of the Indian Courts.

## 25. Grievance Redressal

- 25.1.** You may contact us at any of the following touch points in case of any grievance or complaint:

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

- 25.2.** 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.

- 25.3.** 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](mailto:grievance.redressal@indiafirstlife.com) or write to our 'Grievance Officer' at the above mentioned address.

- 25.4.** An acknowledgment to all grievances/ complaints received will be sent within 3 (Three) working days of receipt of the complaint/grievance. If you are not satisfied with our decision/ resolution, and if your grievance is related to the below mentioned issues, then, you may approach the nearest Ombudsman. The list of Ombudsmen is as annexed below as Annexure B.

- i. An insurance claim that has been rejected or dispute of a claim on legal construction of the Plan.
- ii. Delay in settlement of the claim.
- iii. Dispute with regard to Premium.
- iv. Non-receipt of your insurance document.

- 25.5.** The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of the complainant.

- 25.6.** As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by us provided the same dispute is not already decided by or pending before a court of law.

## Annexure B: List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C. U. Shah College, Ashram Road, Ahmedabad - 380 014. Tel.: 079-27546840, Fax: 079-27546142 Email: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
Bhopal	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Near New Market, Bhopal (M.P.) - 462 023. Tel.: 0755-2569201 Fax: 0755-2769203 Email: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751009. Tel.: 0674-2596455 Fax: 0674-2596429 Email: ioobbsr@dataone.in	Orissa
Chandigarh	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh-160 017. Tel.: 0172-2706468 Fax: 0172-2708274	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
Chennai	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044-24333668/5284 Fax: 044-24333664 Email: chennaiinsuranceombudsman@gmail.com	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.: 011-23239633 Fax: 011-23230858	Delhi & Rajasthan
Guwahati	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S. S. Road, Guwahati - 781 001 (Assam). Tel.: 0361-2132204/5 Fax: 0361-2732937 Email: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura



Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Hyderabad	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel: 040-65504123 Fax: 040-23376599 Email: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
Kochi	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochín Shipyard, M.G. Road, Ernakulam - 682 015. Tel: 0484-2358759 Fax: 0484-2359336 Email: iokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep (b) Mahe - a part of UT of Pondicherry
Kolkata	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C. R. Avenue, Kolkatta - 700 072. Tel: 033 22124346/(40) Fax: 033 22124341 Email: iombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
Lucknow	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, Lucknow-226 001. Tel: 0522 -2231331 Fax: 0522-2231310 Email: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
Mumbai	Insurance Ombudsman, Office of the Insurance Ombudsman, S.V. Road, Santacruz (W), Mumbai - 400 054. Tel: 022-26106928 Fax: 022-26106052 Email: ombudsmanmumbai@gmail.com	Maharashtra and Goa

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