

**Star Union Dai-ichi Life Insurance Company Limited  
Jeevan Safar Plus**

**PART A**

**Forwarding Letter**

**Date: < >**

<<Name of the Policyholder>>  
<<Address of the Policyholder>>

Dear Sir/ Madam  
Sub: Your Policy Number <<\_\_\_\_\_>>

Welcome to Star Union Dai-ichi Life Insurance (SUD Life) family.

We, at SUD Life, thank you for trusting us as your financial partner and in helping you to financially secure lives of your loved ones.

We are enclosing herewith your Policy Document, First Premium Receipt, a copy of your proposal form and other related documents, for your records. We request you to check your personal details, terms and conditions and the privileges under this policy, carefully.

In case you do not agree to any of the provisions stated in the policy or the policy details, you may return the policy to us, specifying reasons thereof, within 15 days (30 days, if this Policy has been taken through Distance Marketing mode) from receipt of this letter. You also have an option to place a request for changing policy details mentioned in the schedule or discontinue this policy. In case of discontinuance, we would refund the premiums paid, subject to the provisions, stated in the policy.

Please quote your aforesaid Policy Number in all your future correspondence with us, as this will help us to serve you better.

In case you require any information about our other life insurance products, please get in touch with our executive, who has advised you to take this policy. You may also get in touch with us via email at [customer-care@sudlife.in](mailto:customer-care@sudlife.in) or call us at 022-39546300.

We thank you once again for your patronage and look forward to your continued support in future as well.

Yours Sincerely,

Girish Kulkarni  
MD & CEO

**Star Union Dai-ichi Life Insurance Company Limited  
Jeevan Safar Plus**

**Policy Document - SUD Life Jeevan Safar Plus**  
UIN – [142N043V01]

The Proposer named in the Schedule of this Policy has submitted the Application together with a personal statement and the first instalment of Premium specified in the Schedule to Star Union Dai-Ichi Life Insurance Company Limited (the “**Company**” which expression shall include its assigns and successors) for grant of life insurance cover on the life of the person named in the Schedule. It is agreed by the Company and the Proposer (the “**Parties**”) that the Application alongwith the personal statement and the declaration together with any report or other document leading to the issuance of this Policy shall form the basis of this contract of insurance.

The Parties do hereby further agree that in consideration of the receipt of future Premiums as stated in the Schedule, the Company will pay such benefits (without interest) as herein stated, to the Beneficiary, on submission of proof (to the complete satisfaction of the Company) of the benefits under the Policy having become payable in accordance with the terms and conditions hereof and of the Beneficiary’s entitlement to them, provided this Policy is in force.

It is further agreed by and between the Parties that these terms and conditions, any endorsement or a separate instrument executed by the Company in connection with this Policy and any special provisions subject to which this Policy has been issued by the Company and any schedules, annexures and/or addendums hereto shall together form part of this Policy.

It is also agreed that this Policy shall be governed by the laws of India in force from time to time and all premiums and benefits shall be payable in Indian Rupees only. The benefits and the Premiums payable under this Policy will be subject to taxes and other statutory levies as may be applicable from time to time and such taxes, levies etc will be recovered, directly and completely from the Policyholder.

**Star Union Dai-ichi Life Insurance Company Limited  
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**SCHEDULE**

**Policy Details**

Policy Type		Non-Linked Participating Endowment plan	
Date of Application:	< >	Application Number:	< >
Policy Number	< >	Client ID:	< >
Date of Commencement of Policy:	< >	Date of Commencement of Risk	< >
Basic Sum Assured	< >	Basic Premium (Excluding Service tax):	< >
Policy Term	< >	Premium Paying Term	<< >> Years
Due Date of Payment of Last Installment of Premium:	< >	Premium Payment Mode	<<Yearly/Half Yearly/Quarterly/Monthly>>
Premium Payment type	<<Regular/Limited>>	Expiry / Maturity Date	dd/mm/yy

**Insurance Agent/ Insurance Broker Details**

Name of the Insurance Agent/ Insurance Broker: Insurance Agent/ Insurance Broker License No.: Insurance Agent/ Insurance Broker Code: Address: Telephone No.: Mobile No.: Email:	
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**Policyholder Details**

Name of the Policyholder		Date of Birth	
Address		Age	
Gender		Telephone No. and Mobile No.	
Email		Identification Proof	

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**Life Insured Details**

Name of the Life Insured		Age Admitted	
Date of Birth of the Life Insured		Age	
Gender		Address	
Telephone No.		Mobile No.	
Email		Identification Proof	

**Nominee Details**

Name of the Nominee:		Relationship of the Nominee with the Life Insured	
Date of Birth of the Nominee:		Age:	
Address		Telephone No./ Mobile No.	
Name of the Appointee (In case the nominee is a minor):		Age:	
Relationship of the Appointee with the Nominee		Address	

**Sum Assured Details**

	Sum Assured	Policy Term	Premium Paying Term	Basic Premium	Total Service Tax	Educational Cess	Total Premium
Base Plan	< >	< >	< >	< >	< >	< >	< >

Special Provisions (if any) :<< >>

Stamp Duty of Rs. (Rupee Only) is paid for this Policy.

Signed for and on behalf of the Star Union Dai-ichi Life Insurance Company Limited

Authorized Signatory

**Note:** The Life Cover under this Policy shall commence only on the Date of Commencement of Risk. On examination of this Policy, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

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**PART B**

**POLICY TERMS AND CONDITIONS**

**1. Interpretation**

- a) This Policy is divided into numbered parts for ease of reference and reading only. Unless stated otherwise, these divisions and the corresponding headings do not limit the Policy or its interpretation in any way.
- b) Words of one gender will include the other gender, reference to days will include calendar days, reference to any statutory enactment includes any subsequent amendment to that statutory enactment and the singular will include the plural and vice versa, unless the context otherwise requires.

**2. Definitions**

Unless excluded by or repugnant to the context or defined to the contrary, the words and phrases mentioned below shall have the following meaning:

- i. **"Age"** means the age of the Life Insured as at last birthday.
- ii. **"Annualised Premium"** means the premiums payable under this policy for a full policy year
- iii. **"Application"** refers to the proposal form as defined under IRDA (Protection of Policyholders' Interest) Regulations, 2002 or as per the IRDA (Regulations for Standard Proposal Form for Life Insurance) 2013 and amendments thereto, completed, signed and submitted by the Policyholder to the Company for obtaining insurance coverage under this Policy.
- iv. **"Basic Premium"** means the Premium payable periodically under the policy as shown in the schedule .
- v. **"Beneficiary"** or **"Nominee"** means a person nominated by the Policyholder under this Policy and registered with the Company in accordance with Section 10 and who is authorized to receive the death benefit payable under this Policy.
- vi. **"Business Day"** or **"Working Day"** means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out.
- vii. **"Cover"** or **"Coverage"** or **"Basic cover"**, unless specifically mentioned, collectively refers to the Life Cover
- viii. **"Date of Commencement of Policy"** is the date as mentioned in the Schedule.
- ix. **"Date of Commencement of Risk"** means the later date of the following:
  - (a) the date on which the proceeds of the instrument of payment of the deposit towards the first premium are realized by the Company
  - (b) the date on which the Company accepts the risk under the application for insurance as evidenced by the date of the First Premium Receipt ;
- x. **"Death Benefit"** means the benefit payable on death of the Life Insured as specified in the policy document.

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- xi. **“Distance Marketing”** includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail and interactive television (iv) physical mode which includes direct postal mail and newspaper & magazine inserts and (v) solicitation through any means of communication other than in person.
- xii. **“Grace Period”** means the time granted by the insurer from the due date of payment of premium, without any penalty/late fee, during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms of the policy.
- xiii. **“Guaranteed Surrender Value”** means the guaranteed surrender value which is payable in accordance with Section 6(a).
- xiv. **“IRDA”** means the Insurance Regulatory and Development Authority, as established under the Insurance Regulatory and Development Authority Act, 1999.
- xv. **“IRDA Rules”** means the regulations made and the guidelines, directives and circulars issued by the IRDA from time to time.
- xvi. **“Lapsed Policy”** A policy which has been terminated for non-payment of three full years’ premiums where premium is not paid within grace period.
- xvii. **“Life Cover”** means, the insurance coverage effected by the Company on the life of the Life Insured during the Policy Term.
- xviii. **“Life Insured”** means the person, as specified in Schedule, on whose life the Life Cover is effected and at whose death, the death benefit under this Policy will be payable.
- xix. **“Maturity Date”** means the date, as specified in Schedule, on which the Policy Term expires and the maturity benefit as specified in Section 4(b) becomes payable.
- xx. **“Policy”** means these terms and conditions of SUD Life Jeevan Safar Plus, Schedule, Application, and any additional information submitted by the Policyholder and accepted by the Company and which governs this contract of insurance.
- xxi. **“Policy Anniversary”** means the date corresponding numerically with the Date of Commencement of the Policy after every Policy Year.
- xxii. **“Policyholder”** or **“Proposer”** means the person, as specified in Schedule, who has taken this Policy from the Company.
- xxiii. **“Policy Term”** is the term of the Policy as mentioned in Schedule
- xxiv. **“Policy Year”** means a period of 12 consecutive months commencing from the Date of Commencement of the Policy and every period of 12 consecutive months thereafter.

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- xxv. **“Premium Paying Term”** means the period, as specified in Schedule during which the Premium is payable by the Policyholder to the Company.
- xxvi. **“Reduced Paid Up”** means the status acquired by the Policy on discontinuance of payment of due Premiums after the payment of Premiums for first 3 consecutive Policy Years.
- xxvii. **“Reinstatement”** means restoration of the policy, which was discontinued due to non-payment of premium, after acquiring paid up value, by the insurer with all the benefits mentioned in this document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges/late fee if any, and on the basis of the information, documents and reports furnished by him/her, in accordance with the Company’s Board approved Underwriting guidelines.
- xxviii. **“Revival of the policy”** means putting a lapsed policy, which has not acquired any value as on date of first unpaid premium, into force, upon the receipt of all the premiums due and other charges/late fee if any, and on the basis of the information, documents and reports furnished by him/her, in accordance with the Company’s Board approved Underwriting guidelines.
- xxix. **“Schedule”** means the schedule, annexures, addendums, endorsements issued by the Company in relation to this Policy and which forms part of this Policy. If the Company has issued more than one Schedule, then, the latest Schedule in time.
- xxx. **“Special Surrender Value”** means the special surrender value which is payable in accordance with Section 6(b).
- xxxi. **“Basic Sum Assured”** means the amount as specified in the Schedule and which is payable either on the death of the Life Insured in accordance with Section 5 or on Maturity of the Policy.
- xxxii. **“Surrender Value”** means the amount which is payable in accordance with Section 8 at the time of surrender of this Policy and is the higher of the Guaranteed Surrender Value or the Special Surrender Value.
- xxxiii. **“We”, “Us”, “Our”, “Company” or “Ours”** refers to Star Union Dai-ichi Life Insurance Company Limited
- xxxiv. **“You”, “Your” or “Yours”** refers to the Policyholder

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**PART C**

**3. Eligibility**

a) The Age of the Life Insured has been admitted under this Policy on the basis of the date of birth declared in the Application.

b) The Age of the Life Insured on the Date of Commencement of Policy should be:

Minimum Age at Date of Commencement of Policy	18 years as on last birthday
Maximum Age at Date of Commencement of Policy	55 years as on last birthday

c) The maximum Age of the Life Insured to be eligible for benefits under this Policy is 70 years.

**4. Benefits**

**a) Death Benefit**

Subject to the terms and conditions of this Policy and provided this Policy in force, upon the death of the Life Insured during the Policy Term, the death sum assured less all premiums falling due during the policy year in which death occurs shall become payable to the Beneficiary. Upon Payment of Death Benefit, the policy will stand terminated and no further maturity benefit will be made by the Company.

Death Sum Assured is equal to highest of:

- (i) 10 times Annual premium, OR
- (ii) Minimum Guaranteed Sum assured at the time of maturity (i.e. Basic Sum assured)

where Annual Premium refers to premium payable in a year excluding any extra premium, service tax and loading for modal factors, if any.

In addition to Death Sum Assured, Guaranteed Additions and Bonuses accrued till the Policy year in which death occurs shall become payable on death.

In any case, minimum death benefit shall be at least 105% of all the premiums paid (excluding any extra premium, service tax and loading for modal factors, if any) as on date of death.

**b) Maturity Benefit**

Subject to the terms and conditions of this Policy and provided this Policy is in force, if the Life Insured is alive at the Maturity Date, the maturity benefits shall become payable to the Policyholder, provided all the due Premiums have been paid to the Company. Upon Payment of Maturity Benefit, the policy will stand terminated by the Company.

Maturity Benefit payable is the Basic Sum Assured plus Guaranteed Additions and Accrued Bonuses, plus Terminal Bonus, if any.

**Guaranteed Additions:-**

Provided the policy is in full force i.e. all due premiums have been paid, simple Guaranteed Addition of 5% p.a. of basic Sum Assured will be added to the Policy at the end of each policy year for the first 5 policy years. However in case of death



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claim while policy is in force status, the Guaranteed Additions will be added for the number of years premium are collected (this includes policy year of death , as any unpaid or outstanding part of the premiums upto the Policy year of death are deducted from the Death Benefits) or 5 years whichever is lesser.

**Simple Reversionary Bonus:-**

The Company will carry out valuation of participating fund to determine the surplus to be distributed among Policyholders and Shareholders by analyzing Asset Share and Bonus earning capacity of the policies. Depending on the recommendations of "With Profit Committee", a portion of the surplus so emerged (Post tax surplus, as earmarked as distributable surplus) will be distributed among the policyholders and shareholders in 90:10 Ratio. The remaining part of the surplus will be retained in the estate of the participating fund and will be utilized for smoothing of future bonuses and payment of terminal bonus, if any.

The Valuation and the subsequent distribution of Simple Reversionary bonus will be complied with the section 49 of the Insurance Act 1938 and IRDA (Distribution of Surplus), Regulations , 2002.

**Terminal Bonus:-**

As explained above, the company may declare terminal bonus which shall be added to the policy at maturity proceeds.

**c) Reduced Paid Up Benefit**

If all due Premiums have been paid to the Company by the Policyholder for at least three full years, then, if the Policyholder fails to make the payment of future Premiums due, this Policy will automatically be converted into a Reduced Paid Up Policy. Once the Policy becomes Reduced Paid-up, future Guaranteed additions and future bonuses will not accrue.

A Reduced Paid Up Policy will continue with the following reduced paid up benefits:

**i. Death Benefit during Reduced Paid-up status**

Subject to the terms and conditions of this Policy upon the death of the Life Insured during the Policy Term, the Death Paid Up Sum Assured shall become payable immediately to the Beneficiary. In addition to the Death paid up sum assured, guaranteed additions and bonuses accrued till the date of paid up shall become payable on death.

The Death Paid-Up Sum Assured is defined as follows:

$$\frac{\text{Total number of premiums paid}}{\text{Total number of premiums payable}} \times (\text{Death Sum assured})$$

**ii. Maturity Benefit during Reduced paid-up status**

Subject to the terms and conditions of this Policy if the Life Insured is alive at the Maturity Date, the following benefit shall become payable to the Policyholder on the Maturity date.

The Maturity Paid-Up Sum Assured(as defined below) plus Guaranteed additions and accrued bonuses if any till the date of paid up shall become payable on Maturity of Reduced Paid-up policy.

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The Maturity Paid-Up Sum Assured is defined as follows:

$$\frac{\text{Total number of premiums paid}}{\text{Total number of premiums payable}} \times (\text{Maturity Sum assured (i.e Basic Sum Assured)})$$

**iii. On Surrender of Reduced Paid-up policy**

On surrender of Reduced Paid-up policy, the Higher of Guaranteed Surrender Value or Special Surrender Value will be paid and the contract gets terminated. The Guaranteed Surrender Value will be guaranteed surrender value based on the premiums paid till the date of surrender plus surrender value of accrued bonuses and guaranteed additions, if any.

The Guaranteed Surrender Value is defined as

$$\left( \begin{array}{l} \text{Surrender Value Factor 1 x Total premiums paid} \\ \text{(upto the date of surrender, excluding taxes} \\ \text{and extra premiums if any)} \end{array} \right) \text{ plus } \left( \begin{array}{l} \text{Surrender Value Factor 2 x Bonuses and} \\ \text{Guaranteed Additions Accrued upto} \\ \text{immediate policy anniversary} \\ \text{preceeding the Date of surrender} \end{array} \right)$$

Both the Surrender Value Factor 1 and Surrender Value Factor 2 are provided in Annexure 1

Please note that the basis for computing Special Surrender Value factors may be amended by the Company from time to time with prior approval of the IRDA.

**5. Payment of Premium**

- a) Under this Policy, the Policyholder has an option to pay the Premiums to the Company either through annual or half-yearly or quarterly or monthly mode in accordance with the Premium payment mode selected by the Policyholder, in the manner specified in Schedule.
- b) A grace period of 30 days is allowed for the payment of due date of first unpaid Premium to the Company under this Policy, where the Premium payment mode is yearly or half-yearly or quarterly mode and a grace period of 15 days is allowed where the Premium payment mode is monthly.
- c) If the due but unpaid Premium is not paid to the Company by the Policyholder on or before the expiry of the grace period, then, this Policy will lapse and no benefits shall be payable by the Company under this Policy except as mentioned under section 4 (c) for Reduced Paid Up Benefit.
- d) If the death of the Life Insured occurs during the grace period, then, the Death Benefit as mentioned in section 4 (a) under this Policy shall become payable after deductions of the premiums then due and all premiums falling due but unpaid during that Policy Year of death.

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**6. Surrender**

If all the due Premiums have been paid for at least three consecutive Policy Years, then, this Policy will acquire a Surrender Value and the Policyholder can submit a written request to the Company to surrender this Policy during the Policy Term. On the surrender of this Policy, this Policy shall terminate and the Guaranteed Surrender Value or the Special Surrender Value, whichever is higher shall become payable to the Policyholder. On surrender of this Policy, no further benefits shall be payable under this Policy.

**a) Guaranteed Surrender Value**

The Guaranteed Surrender Value will be the guaranteed surrender value based on the premiums paid till the date of surrender plus surrender value of accrued bonuses and guaranteed additions, if any. Hence the Guaranteed Surrender Value is determined as follows:

$$\left( \begin{array}{l} \text{Surrender Value Factor 1 x Total premiums paid} \\ \text{(upto the date of surrender, excluding taxes} \\ \text{and extra premiums if any)} \end{array} \right) \text{ plus } \left( \begin{array}{l} \text{Surrender Value Factor 2 x Bonuses and} \\ \text{Guaranteed Additions Accrued upto} \\ \text{immediate policy anniversary} \\ \text{preceeding the Date of surrender} \end{array} \right)$$

Both the Surrender Value Factor 1 and Surrender Value Factor 2 are provided in Annexure 1

**b) Special Surrender Value**

The **Special Surrender value** is arrived at by the Company, using the actuarial basis as approved by the regulator.

Please note that the basis for computing Special Surrender Value factors may be amended by the Company from time to time with prior approval of the IRDA.

The policy will be terminated and no further benefits will be paid under the policy after we have paid the surrender value.

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**PART D**

**7. Claims**

- a) Please note that all claims are payable to the policyholder if the policyholder is alive. In the event of death of the policyholder, all claims are payable to the nominee/legal heir of the policyholder.
- b) All claims must be notified to the Company in writing by the Policyholder or the Beneficiary in the prescribed format provided by the Company, upon the death of the Life Insured or occurrence of any other claim under this Policy along with the following documents:
  - i. original Policy document
  - ii. claimant's statement/ claim form;
  - iii. original/ attested death certificate of the Life Insured from the municipal/local authorities (in the case of death of the Life Insured);
  - iv. a copy of photo-identity proof of the claimant and supporting documents evidencing the rights of claimants; and
  - v. any additional information and documents required by the Company for assessing the validity of a claim and for processing a claim request.
- c) All benefits payable under this Policy will be paid by the Company in Indian rupees.
- d) A discharge or receipt by the Policyholder or the Beneficiary shall be a good, valid and sufficient discharge to the Company in respect of any payment made by the Company hereunder.
- e) Upon receipt of satisfactory proof of a claim under this Policy, the Company shall process the claim request.
- f) The Company may even consider payment of the claims without any documents and/or other requirements provided there are sufficient grounds to believe that the documents are destroyed completely and could not be retrieved due to causes like natural disaster (e.g. flood, earthquake etc) etc.

**8. Termination**

This Policy shall terminate on the occurrence of the earliest of the following events:

- a) on the expiry of the Maturity Date (i.e upon payment of Maturity benefit); or
- b) on the death of the Life Insured (i.e upon payment of Death benefit); or
- c) on payment of surrender value by the Company (i.e upon payment of applicable Surrender Value benefit); or
- d) on the expiry of the revival period, if this Policy has not acquired a Surrender Value and the due but unpaid Premiums have not been received by the Company during the revival period; or
- e) on the date on which the Life Insured attains the Age of 70 years.

**9. Suicide**

- a) During the Policy Term and provided this Policy is in force, in the event the Life Insured commits suicide, whether sane or insane at that time, within 12 months from the Date of Commencement of Risk, the insurance coverage under this Policy shall cease and the Policyholder/ Beneficiary, as the case may be, shall be entitled to 80% of the Premiums paid (excluding extra premiums and taxes).



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- b) During the Policy Term and provided this Policy is in force, in the event the Life Insured commits suicide, whether sane or insane at that time, within 12 months from the date of the last reinstatement/revival of this Policy, the insurance coverage under this Policy shall cease and the Policyholder/ Beneficiary, as the case may be, shall be entitled to an amount which is higher of 80% of the Premiums paid (excluding extra premiums and taxes) till the date of death of the Life Insured or the Surrender Value, (higher of Guaranteed Surrender Value and Special Surrender Value) if any, as on date of death.

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**PART E**

**Charges**

Not Applicable as this is a Non-Linked plan.

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**PART F**

**10. Nomination**

- a) Under this Policy, the Policyholder can nominate a person as its nominee to receive the death benefits under this Policy in accordance with Section 39 of the Insurance Act, 1938.
- b) Any change in nomination can be made by the Policyholder at any time during the Policy Term by sending a written notice to the Company and by registering the same with the Company.
- c) Where the nominee is a minor, the Policyholder is required to appoint an appointee to receive the benefits under this Policy during the minority of the nominee.
- d) The Company does not accept any responsibility and/or express any opinion on the validity or legality of the nomination made by the Policyholder.
- e) If the nominee is not alive on the date of death of the Life Insured, then, the Policyholder's heirs/ estate shall be deemed to be the nominee for receiving the death benefits under this Policy.

**11. Assignment**

- a) The Policyholder can assign this Policy by an endorsement upon the Policy itself or by a separate instrument in accordance with Section 38 of the Insurance Act. For assigning this Policy, the Policyholder should submit a written request to the Company and upon receipt of such written request, the Company shall record the assignment.
- b) Assignment will not be permitted if the Policy is issued under the Married Women's property Act, 1874.
- c) The Company does not accept any responsibility and/or express any opinion on the validity or legality of any assignment made by the Policyholder.
- d) Upon the receipt of the notice of assignment in writing, the Company shall record the information in relation to such assignment and shall, on the request of the person by whom the notice was given, or of the assignee, grant a written acknowledgment of the receipt of such notice.

**12. Free Look Period**

The Policyholder has a period of 15 days or 30 days (if this Policy has been acquired through Distance Marketing) from the date of the receipt of this Policy to review the terms and conditions of this Policy. If the Policyholder disagrees to any of those terms or conditions, then, the Policyholder has the option to return this Policy stating the reasons for such objections. In such an event, this Policy shall terminate and the Policyholder shall be entitled to a refund of the Premium received by the Company for the Policy after excluding expenses incurred by the Company for stamp duty, proportionate risk Premium for the period of coverage and expenses incurred on the medical examination of the Life Insured, if any.

**13. Revival/ Reinstatement of the Policy**

- a) A lapsed Policy or a Policy with Reduced Paid Up status can be revived/ reinstated at the Company's sole discretion, within a period of two years from the due date of the first unpaid Premium provided:
  - i. the Policyholder has submitted a written request to revive this Policy;
  - ii. on production of proof of continued insurability to the satisfaction of the Company;
  - iii. on submission of the satisfactory medical evidence (the cost of the required medical examination, if any will be borne by the Policyholder); and

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- iv. on receipt of all arrears of Premium including extra premium and applicable taxes, if any with interest at the applicable rate of interest at the time of payment. The interest rate may be revised with prior approval from IRDA.
- b) The Company shall revive this Policy in accordance with the Company's board approved underwriting policy and the revival shall take effect only after the Company has approved the same in writing. The Company reserves the right to accept or reject the revival /reinstatement of the lapsed Policy or a Policy with Reduced Paid Up status as per the board approved underwriting guidelines.
- c) Once the Policy is revived/ reinstated, all the benefits under this Policy will be restored.

**14. Loan**

A policyholder can avail loan from STAR UNION DAI-ICHI, provided the policy has acquired surrender value, by assigning the policy document as a collateral security, subject to the terms and conditions applicable from time to time. The loan can be availed up to 80% of Surrender Value. The interest rate is currently at 10.5% compounding half yearly. The loan interest rate will be revised only upon obtaining prior approval from the Authority.

At any point in time, in case of Paid-up Policies, if the loan outstanding and accumulated interest exceeds the applicable Surrender Value, the Policy will be foreclosed automatically. Such policy shall become wholly void and all claims to any benefits in virtue thereof shall cease immediately.

**15. Incorrect information and Non Disclosure**

- a) The Policyholder has an obligation to disclose every fact material to assessment of the risk of issuing this Policy. However, if any of the information provided is incomplete or incorrect, the Company reserves the right to vary the benefits, at the time of payment of such benefit or during the Policy Term and further if there has been non disclosure of a material fact, then, the company may cancel the Policy by forfeiting the premium and by paying the Surrender Value.
- b) The Policyholder has an obligation to disclose every fact called for in the application form and declaration of good health and which is material to the assessment of the risk covered as per this Policy. If any of the information provided in the application form and declaration of good health is found to be incomplete or incorrect, then, the Company reserves the right to repudiate the claim payable as per this Policy and forfeit the premium amount paid if required.

**16. Forfeiture**

The insurance coverage under this Policy shall be rendered null and void ab-initio and only the Surrender Value is payable:

- a) if any conditions herein mentioned or any endorsements made or any variations evidenced by exchange of documents hereto are contravened; or
- b) it is found that a statement made:
  - i. in the Application; or
  - ii. in any other document leading to the issue of this Policy; or
  - iii. in any other document necessary to keep this Policy in force;or any statement made was inaccurate or false or not made in good faith or any material matter or fact was suppressed, then, in every such case (but subject to the provisions of Section 45 of the Insurance Act, 1938) and all claims to any benefit payable under this Policy shall cease, except the relief that may be granted as per the law.



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**17. Electronic Transactions**

The Policyholder shall adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, mobile, short messaging services, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines, network or through other means of telecommunications, established by or on behalf of the Company, for and in respect of this Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

**18. Taxation**

a) The Company shall deduct the applicable taxes in accordance with the prevailing provisions of the tax laws in India. All Premiums and benefits payable under this Policy are subject to applicable taxes, cess, etc, which shall be paid by the Policyholder along with the benefits or Premiums. The Policyholder will be liable to pay all applicable taxes as levied by the Government/ statutory authorities from time to time.

**19. Notices**

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

a) **The Policyholder / Beneficiary**

As per the details specified in the Application / change of address intimation submitted by the Policyholder to the Company.

b) **The Company**

Address: Customer Service Desk,  
Star Union Dai-ichi Life Insurance Company Ltd.,  
Corporate Office,  
11<sup>th</sup> Floor, Raghuleela Arcade,  
IT Park, Sector 30 A,  
Opposite Vashi Railway Station,  
Vashi, Navi Mumbai 400 703

It is very important that the Policyholder immediately communicates any change of address or nomination to enable the Company to service this Policy effectively. The Company may change the address stated above and intimate the Policyholder of such change by suitable means.

**20. Making Untrue/ Incorrect Statements or Withholding Information**

If the Policyholder or the Life Insured or the Beneficiary or anyone acting on the Policyholder's or the Life Insured's or the Beneficiary's behalf submits any claim knowing the claim to be false, dishonest or fraudulent, then this Policy may be cancelled by paying the surrender value.

**21. Declaration relating to Age**

a) The age of the Life Insured has been admitted under the Policy on the basis of the date of birth declared in the Proposal/Application form (the "Admitted Age"). The Admitted Age is used to calculate the Basic Premium and Extra Mortality Premium.

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- b) In the event the Admitted Age is found to be incorrect at any time and the correct age of the Life Insured as determined by the Company (the "Correct Age"), which determination is solely within the discretion of the Company, being such that it would have rendered the Life Insured ineligible for grant of the Life Cover and all other benefits under this policy, the relevant Cover(s) and all other benefits under this policy shall stand cancelled from inception, and the Company will refund to the Policyholder without interest, the Premium Paid (net of expenses such as Commission, stamp duty, medical fee).
- c) If the Correct Age of the Life Insured is found to be higher than the Admitted Age but the Life Insured remains eligible of being insured under this Policy, then, subject to fresh underwriting, Basic Premium and Extra Mortality Premiums, if any will be recalculated as per the Correct Age from the Date of Commencement of Risk and the Policyholder shall pay to the Company the difference between the premiums paid and premiums payable as per the Correct Age together with interest at the applicable rate of interest (currently 9% p.a.)
- d) If the Correct Age of the life Insured is found to be lower than the Admitted Age, the Basic Premium and Extra Mortality Premium, if any will be recalculated as per the Correct Age from the Date of Commencement of Risk and the Company shall refund, without interest, the difference between the premiums paid by the policyholder on the basis of the Admitted Age and the premiums calculated as per the Correct Age.

**22. Loss of a Policy Document**

- a) If the Policy document is lost or misplaced, the Policyholder will give the Company a written request stating the fact and the reason of the loss. The Company will issue a duplicate Policy document if the company is satisfied that the Policy document is lost. On the issue of the duplicate Policy document, the original Policy document immediately and automatically ceases to have any validity. The Company may recover cost of issue of duplicate policy from the Policyholder as per the Company Policy.
- b) The Policyholder agrees to indemnify and hold the Company free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Policy document.

**23. Governing Laws & Jurisdiction**

The terms and conditions of this Policy shall be governed by and subject to Indian laws. All matters and disputes arising from or relating to or concerning this Policy shall be governed by and determined in accordance with Indian laws and shall be subject to the jurisdiction of the courts situated at Mumbai or as prescribed in the relevant laws/ acts.

**Section 41 of the Insurance Act, 1938:** "(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:

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**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.”

**Section 45 of Insurance Act, 1938: Policy not to be called in question on ground of mis-statement after two years-**

“No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal 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 policy-holder and that the policy-holder 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.”

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**PART G**

**24. Grievance Redressal Procedure**

- a) If the Policyholder/ Life Insured/ Beneficiary have any query or complaint/ grievance, then, the Policyholder/ Life Insured/ Beneficiary can approach the Company at the following address:

**Customer Service Desk,**  
Star Union Dai-ichi Life Insurance Company Ltd.,  
Corporate Office,  
11th Floor, Raghuleela Arcade,  
IT Park, Sector 30 A,  
Opposite Vashi Railway Station,  
Vashi, Navi Mumbai 400 703  
Contact No: 022 39546300  
Email ID: [customercare@sudlife.in](mailto:customercare@sudlife.in)

- b) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above office, or have not received any response within 10 days, then, the Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below:

**Executive Vice President –Operations & Service Delivery**  
Star Union Dai-ichi Life Insurance Company Ltd.,  
Corporate Office,  
11th Floor, Raghuleela Arcade,  
IT Park, Sector 30 A,  
Opposite Vashi Railway Station,  
Vashi, Navi Mumbai 400 703  
Contact No: 022 39546200  
Email ID: [grievanceredressal@sudlife.in](mailto:grievanceredressal@sudlife.in)

- c) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above officer, or have not received any response within 10 days, then, the Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below.

**Principal Compliance Officer**  
Star Union Dai-ichi Life Insurance Company Ltd.,  
Corporate Office,  
11th Floor, Raghuleela Arcade,  
IT Park, Sector 30 A,  
Opposite Vashi Railway Station,  
Vashi, Navi Mumbai 400 703  
Contact No: 022 39546200  
Email ID: [cgro@sudlife.in](mailto:cgro@sudlife.in)

- d) An acknowledgment to all complaints received will be sent within 3 working days of receipt of the complaint/grievance.
- e) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision/

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resolution of the Company, then, the Policyholder/ Life Insured/ Beneficiary may approach the Insurance Ombudsman at the address given below if his/her issues pertains to the following and to provision 12(1) of the Redressal of Public Grievances Rules 1998:

- i. insurance claim that has been rejected or dispute on legal construction of the policy with regard to a claim;
- ii. delay in settlement of claim;
- iii. dispute with regard to premium;
- iv. non-receipt of any insurance document;
- v. any dispute in regard to premium paid or payable in terms of the policy.

Address of the Insurance Ombudsman:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U. Shah College 5, Navyug Colony, Ashram Road, <b>AHMEDABAD – 380 014</b> Tel.079-27546840 Fax:079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, <b>BHOPAL</b> Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park <b>BHUBANESHWAR – 751 009</b> Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101-103, 2 <sup>nd</sup> floor, Batra Building Sector 17-D , <b>CHANDIGARH – 160 017</b> Tel.: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh

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CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, <b>CHENNAI – 600 018</b> Tel. 044-24333668 /5284 Fax: 044-24333664 E-mail: 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 <b>NEW DELHI – 110 002</b> Tel. 011-23239633 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajashthan
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road <b>GUWAHATI – 781 001</b> Tel. : 0361-2132204/5 Fax:0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool <b>HYDERABAD – 500 004</b> Tel. 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM /KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Bldg, Opp. Cochin Shipyard, M.G. Road , <b>ERNAKULAM – 682 015</b> Tel: 0484-2358759 Fax:0484-2359336 E-mail: iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry

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KOLKATA	Insurance Ombudsman Office of The Insurance Ombudsman Hindusthan Building Annexe, 4 <sup>th</sup> Floor, 4 Chittaranjan Avenue <b>KOLKATA -700 072</b> Tel: 033 22124346/(40) Fax: 033 22124341 Email:insombudsmankolkata@gmail.com	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW – 226 001</b> Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), <b>MUMBAI – 400 054</b> Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra and Goa

- f) The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
- g) As per provision 13(3)of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:
- i. only if a representation had been made to the Company in regard to the grievance and the same has been rejected by the Company or the complainant is not satisfied with the reply of the Company or no reply has been received to the representation for a period of 1 month after it is received by the Company;
  - ii. within a period of 1 year from the date of its rejection or from the date of the final reply of the Company;
  - iii. the complaint is not on the same subject–matter for which any proceedings before any court or consumer forum is pending or were so earlier.

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	Surrender Value Factor 1				SUD Life Jeevan Safar Plus – Regular pay										Annexure 1				
Policy Term →	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Policy Year ↓																			
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	
8	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	
9	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	
10	60%	60%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	
11	60%	60%	60%	60%	60%	60%	60%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	
12	70%	70%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	55%	55%	55%	55%	55%	55%	
13	70%	70%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	55%	60%	60%	55%	55%	
14		70%	70%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	
15			70%	70%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	
16				70%	70%	70%	70%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	
17					70%	70%	70%	65%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	
18						70%	70%	70%	70%	65%	65%	65%	65%	65%	65%	65%	60%	60%	
19							70%	70%	70%	70%	65%	65%	65%	65%	65%	65%	65%	60%	
20								70%	70%	70%	70%	70%	65%	65%	65%	65%	65%	65%	
21									70%	70%	70%	70%	70%	65%	65%	65%	65%	65%	
22										70%	70%	70%	70%	70%	65%	65%	65%	65%	
23											70%	70%	70%	70%	70%	70%	65%	65%	
24												70%	70%	70%	70%	70%	70%	65%	
25													70%	70%	70%	70%	70%	70%	
26														70%	70%	70%	70%	70%	
27															70%	70%	70%	70%	
28																70%	70%	70%	
29																	70%	70%	
30																		70%	



**Star Union Dai-ichi Life Insurance Company Limited  
 Jeevan Safar Plus**

**Surrender Value Factor 1**

**SUD Life Jeevan Safar Plus – 10 year Limited pay**

Policy term → Policy year ↓	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
9	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
10	60%	60%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
11	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
12	70%	70%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
13	75%	70%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
14		75%	70%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
15			75%	70%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
16				75%	70%	70%	70%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%	60%
17					75%	75%	70%	70%	65%	65%	65%	65%	65%	60%	60%	60%	60%	60%
18						78%	75%	70%	70%	65%	65%	65%	65%	65%	65%	65%	60%	60%
19							78%	75%	70%	70%	65%	65%	65%	65%	65%	65%	65%	60%
20								78%	75%	70%	70%	70%	65%	65%	65%	65%	65%	65%
21									78%	75%	75%	75%	70%	65%	65%	65%	65%	65%
22										78%	78%	75%	75%	70%	65%	65%	65%	65%
23											80%	78%	78%	75%	70%	70%	65%	65%
24												80%	78%	78%	75%	70%	70%	65%
25													80%	78%	75%	75%	75%	70%
26														80%	78%	75%	75%	75%
27															80%	78%	78%	75%
28																80%	78%	78%
29																	80%	78%
30																		80%

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 Jeevan Safar Plus**

**Surrender Value Factor 2**

**SUD Life Jeevan Safar Plus - Regular and 10 Year Limited Pay**

Policy Term Month Surrender	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
01-24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-36	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%	12.82%	11.76%	10.79%	9.90%	8.35%
37-48	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%	12.82%	11.76%	10.79%	9.09%
49-60	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%	12.82%	11.76%	10.79%
61-72	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%	12.82%	11.76%
73-84	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%	12.82%
85-96	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%	13.98%
97-108	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%	15.25%
109-120	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%	16.64%
121-132	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%	18.17%
133-144	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%	19.84%
145-156	90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%	21.67%
157-168		90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%	23.67%
169-180			90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%	25.86%
181-192				90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%	28.26%
193-204					90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%	30.89%
205-216						90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%	33.77%
217-228							90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%	36.92%
229-240								90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%	40.36%
241-252									90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%	44.14%
253-264										90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%	48.27%
265-276											90.63%	82.79%	75.65%	69.13%	63.18%	57.75%	52.80%
277-288												90.63%	82.79%	75.65%	69.13%	63.18%	57.75%
289-300													90.63%	82.79%	75.65%	69.13%	63.18%
301-312														90.63%	82.79%	75.65%	69.13%
313-324															90.63%	82.79%	75.65%
325-336																90.63%	82.79%
337-348																	90.63%
349-360																	90.63%