

UIN No: 147N012V02

**Edelweiss Tokio Life Insurance Company Limited**

Edelweiss House, Off CST Road, Kalina, Mumbai – 400 098 | Call Center: 1800 2121 212 | [www.edelweisstokio.in](http://www.edelweisstokio.in)

**POLICY SCHEDULE**

Policy Number	Plan Name & UIN No		
	Edelweiss Tokio Life – Raksha Kavach (Micro Insurance Plan) (UIN No: 147N012V02)		
Name of the Policyholder	Date of Birth	Age	Gender
Address			
Name of the Life Insured	Date of Birth	Age	Age Admitted
			Yes
Name of the Nominee		Name of the Appointee (in case nominee is a minor)	
Policy Details			
Risk Commencement Date			
Policy Term			
Premium Frequency			
Premium Paying Term			
Policy Maturity Date			
Premium	Rs.		
Annualized Premium	Rs.		
Total Premium plus Service Tax & Educational Cess	Rs.		
Premium Due Date			
Last Premium Due Date			

**BENEFIT INFORMATION**

Sum Assured : Rs. Sum Assured

Consolidated Stamp duty paid: Rs.<< POL-STMP-DUTY-AMT>>/- paid by Pay order, vide Mudrank receipt no: \_\_\_\_\_ dated \_\_\_\_\_

For and on behalf of “Edelweiss Tokio Life Insurance Company Ltd”

Authorised Signatory

We request you to go through the Policy in detail and check for the accuracy of information provided in the Policy and return the Policy document to Us for correcting the discrepancies if any.

**Edelweiss Tokio Life Insurance Company Limited**  
**Edelweiss House, Off CST Road, Kalina, Mumbai - 400098**

**Edelweiss Tokio Life - Raksha Kavach (Micro Insurance Plan)**  
**(Non-Participating Life Insurance Plan)**  
**UIN No: 147N012V02**

Edelweiss Tokio Life Insurance Company Limited has received a Proposal, Declaration along with Statements and the first premium from You. Both You and the Company have accepted that the said Proposal, Declaration along with Statements, reports or other documents are the basis of this contract of insurance and in consideration of and subject to receipt of due premiums as stated in the Policy Schedule, we have entered into this Policy with You which is the legal contract between You and the Company and is subject to the Terms & Conditions stated below.

**Fundamental Features of the Policy:** The fundamental features of the Policy are described briefly below for your information and reference only. For the complete details on each of these features, please refer to the Clauses referenced below.

Fundamental Features of the Policy	Clause No
Death Benefit: The benefit payable on the Insured's death.	1 (a)
Maturity Benefit: The benefit payable on the Insured's survival till the Maturity Date.	1 (b)
Surrender Benefit: The conditions under which You may surrender the Policy and the benefits payable on surrender.	1 (c)
Payment of Premium & Discontinuance of Premium Payment.	2)
General Conditions: The general terms and conditions that apply under the Policy.	3)
Definitions: Important terms used under the Policy and the meanings ascribed to each.	4)

**Terms & Conditions**

1) **BENEFITS**

1 (a)	Death Benefit
When payable	Amount Payable
If the Insured dies before the Maturity Date and while the Policy is in force, We will pay:	The Sum Assured in lumpsum
If the Insured (whether sane or not) commits suicide within 12 months from the Date of Inception of the Policy and while the Policy is In Force then:	The Policy shall be void and we will pay 80% of the first year premium (excluding extra mortality premium).

If the Insured (whether sane or not) commits suicide within 12 months from the Date of Revival of the Policy then:	The Policy shall be void and we will pay higher of '80% of premiums paid till date of death' or 'surrender value available as on date of death'.												
<b>1 (b)</b>	<b>Maturity Benefit</b>												
On the Insured surviving the Term of the Policy then:	No Benefits become payable												
<b>1(c)</b>	<b>Surrender Benefit:</b>												
<b>Conditions for surrender/complete withdrawal of the Policy</b>													
(i) You may surrender the Policy anytime during the term of the Policy. (ii) On surrender, the Policy shall be terminated and all the benefits under the Policy shall cease to apply.													
<b>Amount Payable on Surrender</b>													
<b>Premium Paying Term</b>	<b>Surrender Amount Payable</b>												
Regular Pay policies	No Surrender Value will be payable.												
Single Pay policies	Following surrender value expressed as a percentage of the single premium will be payable:												
	<table border="1"> <thead> <tr> <th>Policy Year</th> <th>Surrender Value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>60% x Single Premium</td> </tr> <tr> <td>2</td> <td>45% x Single Premium</td> </tr> <tr> <td>3</td> <td>30% x Single Premium</td> </tr> <tr> <td>4</td> <td>15% x Single Premium</td> </tr> <tr> <td>5</td> <td>Nil</td> </tr> </tbody> </table>	Policy Year	Surrender Value	1	60% x Single Premium	2	45% x Single Premium	3	30% x Single Premium	4	15% x Single Premium	5	Nil
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4	15% x Single Premium												
5	Nil												

## 2) PAYMENT OF PREMIUM & DISCONTINUANCE OF PREMIUM PAYMENT

<b>(a)</b>	<b>Payment of Premium:</b>
You shall pay Premium for the Premium Paying Term. The amount of Premium payable, the frequency at which it must be paid and the due dates for each installment of Premium are stated in the Schedule.	
<b>(b)</b>	<b>Grace Period:</b>
If We do not receive the Premium in full by the premium due date, then:	
(i) We will allow a Grace Period of 30 days during which You must pay the Premium due in full.	
(ii) The benefits under the Policy will continue to apply, during the grace period.	
<b>(c)</b>	<b>Lapsation:</b>
The policy would stand lapsed if the due Premiums are not paid within the grace period and the death benefit under the policy will cease to apply.	
<b>(d)</b>	<b>Revival norms:</b>
The policy may be revived within two years from the due date of the first unpaid premium by giving Us a written notice to revive the Policy and payment of all overdue premiums with simple interest of 1% per month. Also to revive the Policy You must provide us with evidence of insurability satisfactory to us with respect to the life insured. The effective date of revival is when these requirements are met and approved by Us.	

Revival of the Policy would be as per Board approved underwriting guidelines and is subject to Our sole and absolute discretion and the revival shall be effective against Us only on the same being communicated in the form of a written letter.

**(3) GENERAL CONDITIONS**

<b>a.</b>	<b>Loan under the Policy</b>
No loan is available under the Policy.	
<b>b.</b>	<b>Free Look period</b>
You may return the Policy document to Us within 15 days* of receipt of the Policy document if You disagree with any of the terms and conditions by giving Us written reasons for Your objection. We will refund the Premium received after deducting stamp duty charges.	
*A free look period of 30 days will be offered for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).	
<b>c.</b>	<b>Payment of benefits/Claim Procedure:</b>
We shall be given written notice of the Insured's death and, upon request, We shall be provided with the following for Us to assess the claim:	
(i) Our claim form which must be duly completed;	
(ii) The original or a attested copy of the death certificate;	
(iii) The original Policy document;	
(iv) Evidence of Age, if age has not been admitted;	
(v) Any other information or documentation that We request.	
You are requested to send the claim intimation at any of our branch offices or at our Registered office mentioned below.	
Claims Officer Edelweiss Tokio Life Insurance Company Ltd Edelweiss house, Off. C. S. T. Road, Kalina, Mumbai – 400 098 Email Id: <a href="mailto:claims@edelweisstokio.in">claims@edelweisstokio.in</a> Phone no: 1800 2121 212	
<b>d.</b>	<b>Nomination as per section 39 of the Insurance Act 1938:</b>
Where the policyholder is also the Insured, You may at any time during the Policy Term nominate a Nominee to receive the Death Benefit under the Policy in the event of the Insured's death. Where the Nominee is a minor shall also appoint any person as Appointee to receive the money during the minority of the Nominee. We will not recognize a nomination or change in nomination until we receive Your notice in writing in the prescribed format and it will be effective only upon registering by Us. We do not accept any responsibility or express any opinion as to the validity or legality of a nomination, when recording a nomination. These nomination provisions shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874 (3 of 1874) applies or has at any time applied.	
<b>e.</b>	<b>Assignment as per section 38 of the Insurance Act 1938:</b>
You may assign the Policy to any Party by an endorsement upon the Policy document itself or by a separate instrument signed by the assignor specifically stating the fact of assignment and duly attested. Such assignment shall be effective as against the Company from and upon the service of written notice upon the Company and the Company recording the assignment in its records. Only the entire Policy can be assigned. An assignment will automatically cancel all nominations and the assignee would be sole owner of the Policy and the assignor would cease to have any rights under the Policy in all cases except assignment in our favor. We do not accept any responsibility or express any opinion as to the validity or legality of an assignment, when recording an assignment. Assignment will not be permitted when the Policy is issued under the Married Women's Property Act, 1874.	

<b>f.</b>	<b>Fraud/Breach of Good Faith</b>
(i)	If You or anyone acting on Your behalf makes, fraudulent, misleading or dishonest representation in any respect, then this Policy shall be cancelled and Surrender Value if any, shall be payable (subject to Section 45 of the Insurance Act).
(ii)	<p><u>Mis-statement of Age</u></p> <p>If the date of birth of the Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by Us, given the correct age.</p> <p>If at the correct age, the Insured was not insurable under this Policy according to our requirements, We reserve the right to terminate the Policy and Surrender Value if any, shall be payable (subject to Section 45 of the Insurance Act).</p>
(iii)	<p><u>Section 41 of the Insurance Act, 1938:</u></p> <p>No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospectuses or tables of the insurer:</p> <p>Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rupees. Five hundred .</p>
(iv)	<p><u>Section 45 of the Insurance Act, 1938:</u></p> <p>No policy effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no coverage under this Policy 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 certificate of insurance, 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 Insured and that the Insured knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:</p> <p>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 Certificate of Insurance shall be deemed to be called in question merely because the terms of the coverage are adjusted on subsequent proof that the age of the Insured was incorrectly stated in the proposal.</p>
<b>g.</b>	<b>Currency, Governing Law &amp; Jurisdiction</b>
(iii)	The Premiums and benefits payable under the Policy shall be payable in India and in Indian Rupees.
(iv)	The Policy and any disputes or differences arising under or in relation to the Policy shall be construed in accordance with Indian law and by the Indian courts.
<b>h.</b>	<b>Taxation</b>
<p>The tax benefits under this policy would be as per the prevailing Income Tax laws in India and any amendment(s) made thereto from time to time. .</p> <p>We reserve the right to recover from Policyholder all levies including but not limited to Service Tax levied by the authorities on insurance transactions from time to time.</p>	
<b>i.</b>	<b>Duplicate Policy Document</b>
<p>If You lose or misplace the Policy document then You may request Us to issue You a duplicate Policy Document by giving Us written notice and making payment of fee prescribed from time to time.</p> <p>On issue of the duplicate Policy document, the original shall automatically cease to have any legal effect and You agree to indemnify and hold Us harmless from and against any and all claims, demands, costs, expenses, awards or judgments arising from or in connection with the original Policy document or the issue of the duplicate Policy document.</p>	

<b>j.</b>	<b>Notices</b>
(i)	All notices meant for Us shall be given to Us at Our address specified in the Schedule or at any of Our branch offices.
(ii)	All notices meant for You will be sent to Your address specified in the Schedule. If You do not notify Us of any changes to Your address, then notices or correspondence sent by Us to the last recorded address shall be valid and legally effective.
<b>k.</b>	<b>Entire Contract</b>
(i)	The Policy comprises the entire contract of insurance between You and Us. We shall not be bound or be deemed to be bound by any alterations or changes, unless such changes are made by Us in writing through an endorsement.
(ii)	Notwithstanding anything contained in this Policy Document, the provisions herein shall stand altered or superseded to such extent and in such manner as may be required by any change in applicable law including but not limited to any regulations made or circulars / guidelines issued by IRDA.

#### (4) **DEFINITIONS**

Defined Term	Meaning
<b>Age:</b>	age of the Insured at last birthday.
<b>Appointee:</b>	the person named in the Schedule who will accept and hold in trust all amounts payable under the Policy on behalf of the Nominee if the Nominee is less than Age 18 on the date of payment.
<b>Grace Period:</b>	a period of 30 days from the due date of premium specified in the Schedule (same for all frequencies of premium payment) during which the Policy is considered to be in-force.
<b>Insured:</b>	the person named in the Schedule whose life is insured under this Policy.
<b>In Force:</b>	the policy is In Force when all the due Premium payments have been received in full by Us.
<b>IRDA:</b>	Insurance Regulatory and Development Authority.
<b>Nominee:</b>	the person specified in the Schedule nominated in accordance with the Insurance Act 1938.
<b>Non-Participating:</b>	All the benefits are guaranteed and without profit.
<b>Policy:</b>	the Policy document, the Proposal Form, the Schedule and any other document attached or annexed including the endorsement attached to the Policy issued by Us.
<b>Policy Term:</b>	the term in years between the Commencement Date and the Maturity Date.
<b>Premium Installment:</b>	the amount of premium specified in the Schedule that is payable by You in accordance with the Policy.
<b>Proposal Form:</b>	the signed, dated application form and any accompanying declarations or statements submitted to Us.
<b>Risk Commencement Date:</b>	the date on which Your rights, benefits and risk cover begin, as shown in Your Policy Schedule
<b>Schedule:</b>	the policy schedule appended to this Policy.
<b>Sum Assured:</b>	the amount specified in the Schedule.
<b>We/Our/Us/ Company:</b>	Edelweiss Tokio Life Insurance Company Limited.
<b>You/ Your:</b>	the policyholder named in the Schedule.

**Interpretation:** In this Policy document, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

**Grievance Redressal Mechanism:** Grievance Redressal Mechanism has been set up by Us for the resolution of any dispute or grievances/ complaints in respect of the Policy. You are requested to submit Your written complaint at any of the below mentioned touch points:

- 1) Toll free customer care number 1-800-2121-212 between 8 am to 8 pm on Monday to Saturday, except public holidays.
- 2) Email us at [care@edelweisstokio.in](mailto:care@edelweisstokio.in)
- 3) Write to us at Customer Care, Edelweiss Tokio Life Insurance Company Ltd, Edelweiss House, Off CST Road, Kalina, Santacruz (E), Mumbai – 400098

If you are not satisfied with the response provided by any of the above touch points you may write to the Grievance Redressal Officer at [complaints@edelweisstokio.in](mailto:complaints@edelweisstokio.in)

To further escalate the matter you may write to the Chief Grievance Redressal Officer at [cgro@edelweisstokio.in](mailto:cgro@edelweisstokio.in)

If the complaint/grievance has still not been resolved You may any time approach the office of the Insurance Ombudsman established by the Central Government of India. The list of the Ombudsman with their addresses has been given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Office of the Insurance Ombudsman 2 <sup>nd</sup> floor, Ambica House Nr. C.U.Shah College, Ashram Road, <b>AHMEDABAD - 380 014</b> Tel. :079-27546840 / Fax: 079-27546142 E-mail: <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>	Office of the Insurance Ombudsman Janak Vihar Complex, 2 <sup>nd</sup> floor 6, Malviya Nagar, Opp. Airtel, Near new market, <b>BHOPAL (M.P.) – 462 023</b> Tel.: 0755-2569201/02 & Fax:0755-2769203 E-mail: <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a>	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR - 751 009</b> Tel.:0674-2596455 Fax - 0674-2596429 E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
<b>CHANDIGARH</b>	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: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b>	Office of the Insurance Ombudsman Fatima Akhtar Court , 4 <sup>th</sup> floor, 453 (old 312) Anna Salai, Teynampet, <b>CHENNAI - 600 018</b> Tel. 044-24333668/5284 Fax: 044-24333664 E-mail: <a href="mailto:chennaiinsuranceombudsman@gmail.com">chennaiinsuranceombudsman@gmail.com</a>	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>ERNAKULAM</b>	Office of the Insurance Ombudsman 2 <sup>nd</sup> Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM - 682 015</b> Tel: 0484-2358759 & Fax:0484-2359336 E-mail: <a href="mailto:lokochi@asianetindia.com">lokochi@asianetindia.com</a>	Kerala , UT of (a) Lakshadweep , (b) Mahe - a part of UT of Pondicherry
<b>GUWAHATI</b>	Office of the Insurance Ombudsman Jeevan Nivesh, 5 <sup>th</sup> floor	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh,

	Nr. Panbazar Overbridge , S.S. Road <b>GUWAHATI - 781 001 (ASSAM)</b> Tel. : 0361-2132204/5 Fax:0361-2732937 E-mail: <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a>	Nagaland and Tripura
<b>HYDERABAD</b>	Office of the Insurance Ombudsman 6-2-46 , 1 <sup>st</sup> floor, Moin Court Lane, A.C.Guards, Lakdi-Ka-Pool, <b>HYDERABAD - 500 004</b> Tel. 040-65504123 & Fax: 040-23376599 E-mail: <a href="mailto:insombudhyd@gmail.in">insombudhyd@gmail.in</a>	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
<b>KOLKATA</b>	Office of the Insurance Ombudsman 4 <sup>th</sup> Floor, Hindustan Building Annexe 4, C R Avenue, <b>KOLKATA - 700 072</b> Tel.:033-22124346/(40) & Fax: 033-2124341 E-mail : <a href="mailto:iombsbpa@bsnl.in">iombsbpa@bsnl.in</a>	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<b>LUCKNOW</b>	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 <sup>th</sup> floor, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW - 226 001</b> Tel.:0522-2231331 Fax: 0522-2231310 E-mail: <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b>	Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 <sup>rd</sup> floor, S.V.Road, Santacruz(W), <b>MUMBAI - 400 054</b> Tel: 022-26106928 Fax: 022-26106052 E-mail: <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra , Goa
<b>NEW DELHI</b>	Office of the Insurance Ombudsman 2/2A, Universal Insurance Bldg., Asaf Ali Road <b>NEW DELHI - 110 002</b> Tel. 011-23239633 Fax: 011-23230858 E-mail: <a href="mailto:jobdelraj@rediffmail.com">jobdelraj@rediffmail.com</a>	Delhi & Rajasthan