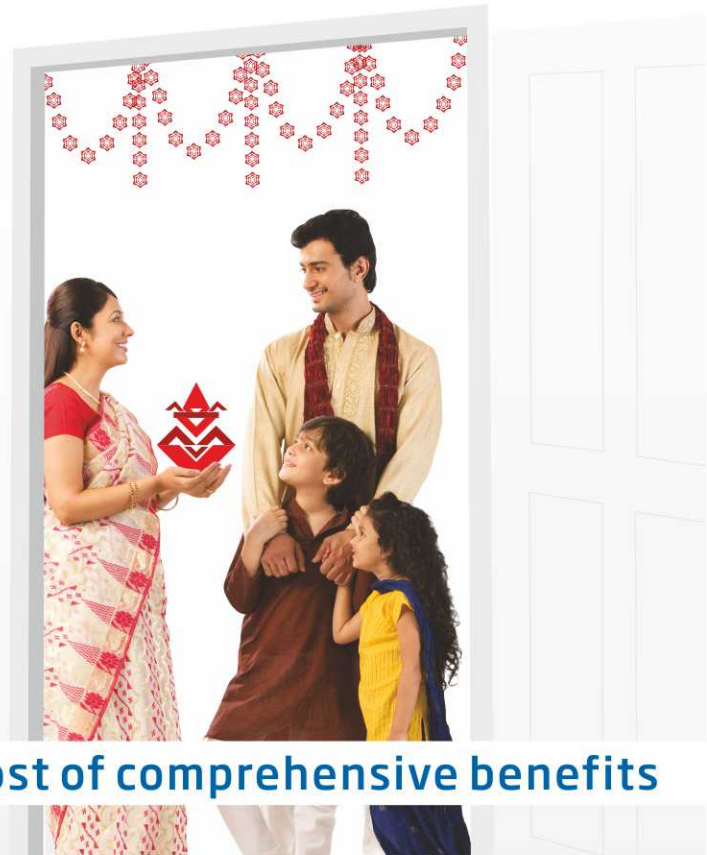


# Your safety net against any adversity



## With a host of comprehensive benefits



### **HDFC SL PROGROWTH SUPER II**

A Unit Linked Insurance Product with Life Insurance Coverage  
Secure happiness for yourself and your loved ones



*Sar utha ke jiyo!*

**IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**

You will settle for nothing but the best. Be it for self or for your loved ones. With HDFC SL ProGrowth Super II, you have a smart savings-cum-insurance plan that will help you effortlessly provide the finest for your family, be it today or tomorrow.

**HDFC SL PROGROWTH SUPER II**

The HDFC SL ProGrowth Super II gives:

- Valuable financial protection to your family .
- Flexible additional benefit options.
- Opportunity to invest in a choice of funds.

In this plan you can choose your premium and the investment fund(s). We will then invest your premium, net of premium allocation charges in your chosen fund(s) in the proportion you specify. At the end of the policy term, you will receive the accumulated value of your fund(s).

In case of your unfortunate demise during the policy term, we will pay to your nominee

- Sum Assured and
- The Unit Fund value.

This plan is available with a Short Medical Questionnaire (SMQ) based underwriting<sup>‡</sup>

**3 EASY STEPS TO PURCHASE YOUR OWN PLAN**

<b>Step 1</b>	Choose your regular premium & level of protection.
<b>Step 2</b>	Choose the plan options .
<b>Step 3</b>	Choose the investment fund(s) .

**STEP 1: CHOOSE YOUR REGULAR PREMIUM & LEVEL OF PROTECTION**

You can choose your premium\* and level of protection as per the limits mentioned below:

	PREMIUM	SUM ASSURED	
		AGE LESS THAN 45 YEARS	AGE EQUAL TO 45 YEARS AND ABOVE
Minimum	₹ 15,000	Higher of 10 x Annualised Premium or 0.5 x Policy Term x Annualised Premium	Higher of 7x Annualised Premium or 0.25 x Policy Term x Annualised Premium
Maximum	No limit	40 x Annualised Premium	

The level of premium chosen by you cannot be altered anytime during the policy term. \*Only Annual mode is available under this plan.

**The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year.**

<sup>‡</sup>Please speak to our Financial Consultant to know more details.

**STEP 2: CHOOSE THE PLAN OPTIONS**

You can opt for any one of the following 8 Plan Options:

Plan Option	COVER
Life Option	Death Benefit
Extra Life Option	Death Benefit + Accidental Death Benefit
Life & Health Option	Death Benefit + Critical Illness Benefit
Extra Life & Health Option	Death Benefit + Critical Illness Benefit + Accidental Death Benefit
Life & Disability Option	Death Benefit + Accidental Total & Permanent Disability Benefit
Extra Life & Disability Option	Death Benefit + Accidental Death Benefit + Accidental Total & Permanent Disability Benefit
Life & Health & Disability Option	Death Benefit + Critical Illness + Accidental Total & Permanent Disability Benefit
Extra Life & Health & Disability Option	Death Benefit + Accidental Death Benefit + Critical Illness + Accidental Total & Permanent Disability Benefit

BENEFIT TYPES	SUMMARY
Death Benefit	We will pay the total of your Sum Assured and your Unit Fund Value to your nominee. The policy will terminate and no more benefits will be payable.
Critical Illness Benefit <sup>‡</sup>	We will pay the total of your Sum Assured and your Unit Fund Value. The policy will terminate and no more benefits will be payable.
Accidental Death Benefit <sup>‡</sup>	In addition to the Death Benefit, we will pay an additional Sum Assured to your nominee. The policy will terminate and no more benefits will be payable.
Accidental Total & Permanent Disability Benefit	We will pay 10% of the Sum Assured every year for the benefit payout term, which is defined in paragraph D below. In case of any other claim due to death or on diagnosis of critical illness before all due payouts are paid, the remaining payouts will be paid as lump sum to you/nominee and the policy will terminate.

# In your policy documents we give the Critical Illness benefit the unique name of "Extra Health Benefit", Accidental Death Benefit is called "Extra Life Benefit" and Accidental Total & Permanent Disability Benefit is called "Extra Disability Benefit".

**STEP 3: CHOOSE YOUR INVESTMENT FUNDS**

**This being a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.**

So, to balance your level of risk and return, making the right investment choice is very important and you are responsible for the choices you make.

We have 4 funds that give you the potential for:

- Higher but more variable returns; or
- Lower but more stable returns

over the term of your policy. Your investment will buy units in any of the following 4 funds designed to meet your risk appetite. All the investment funds available to this plan will be available to you.

The past performance of any of the funds is not necessarily an indication of future performance. Unit prices can go up and down. No fund offers an assured return. The names of the funds we offer under this plan do not, in any way, indicate the quality of the plan, its future prospects or returns.

You can choose either all or a combination of the following funds:

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments Cash & Deposits & Liquid Mutual Fund*	Government Securities, Fixed Income Securities	Equity	
			FUND COMPOSITION			
<b>Income Fund</b>	ULIF03401/01/10 IncomeFund101	Higher potential returns due to higher duration and credit exposure	0% to 20%	80% to 100%	--	Moderate
<b>Balanced Fund</b>	ULIF03901/09/10 BalancedFd101	Dynamic Equity exposure to enhance the returns while the Debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
<b>Blue Chip Fund</b>	ULIF03501/01/10 BlueChipFd101	Exposure to large-cap equities & equity related securities	0% to 20%	--	80% to 100%	Very High
<b>Opportunities Fund</b>	ULIF03601/01/10 OpprntyFd101	Exposure to mid-cap equities & equity related securities	0% to 20%	--	80% to 100%	Very High

\*Investment in Liquid Mutual Funds will always be within Mutual Fund limit prescribed by IRDA regulations and guidelines (IRDA (Investment) (Fourth Amendment) Regulations, 2008, Annexure II). For risk factors please refer Terms & Conditions section below.

**Changing Fund Choices:** You can change your investment fund choices in two ways:

- **Switching:** You can move your accumulated funds from one fund to another anytime
- **Premium Redirection:** You can pay your future premiums into a different selection of funds, as per your need.

#### ELIGIBILITY

The age and term limits for HDFC SL ProGrowth Super II are as shown below:

BENEFIT OPTIONS	TERM PERIOD (Yrs.)*		AGE AT ENTRY (Yrs.)		MAXIMUM AGE AT MATURITY (Yrs.)	
	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM		
Life Option	10	30	14	65	75	
Extra Life Option					70	
Life & Extra Health Option						
Extra Life and Health Option			25	18	55	65
Life & Disability Option						
Extra Life & Disability Option						
Life & Health & Disability Option						
Extra Life & Health & Disability Option						

\* Terms 11 to 14 are not available.

#### ACCESSING YOUR MONEY

##### A) On Maturity

Your policy matures at the end of the policy term you have chosen and all your risk covers cease. You may redeem your balance units at the then prevailing unit price and take the fund value.

**Settlement Option:** You can take your fund value in periodical instalments over a period which may extend up to 5 years. The value of instalment payable on the date specified shall be subject to investment risk i.e. the NAV may go up or down depending upon the performance of the funds chosen by you. Your money will remain invested in the funds chosen by you and is subject to the same investment risks as during the policy term. During the Settlement period, the risk cover will cease, we will continue to deduct Fund Management Charge and no other charges shall be levied. Partial withdrawals and switches shall not be allowed during this period. Complete withdrawal may be allowed at any time during this period without levying any charge. At the end of this 5-year period, we will redeem the balance units at the then prevailing unit price and pay the fund value to you.

##### B) On Death

In case of the Life Assured's unfortunate demise before the end of policy term, we will pay to the nominee the sum of

- Sum Assured and
- Unit Fund Value

The minimum death benefit will be at least 105% of the premiums paid.

We will also pay Accidental Death Benefits if applicable. Your policy will terminate thereafter and no more benefits will be payable.

##### C) On Critical Illness

In case the Life Assured is diagnosed with any of the critical illnesses covered (See Terms & Conditions) before the end of policy term, we will pay you the sum of

- Sum Assured and
- Unit fund value

Your policy will terminate thereafter and no more benefits will be payable.

##### D) On Accidental Total & Permanent Disability

In case the Life Assured meets with an unfortunate accident which results in Total &

Permanent Disability (see Terms & Conditions) we will pay 10% of the Sum Assured every year for the benefit payout term. The benefit payout term will be lower of

- 10 years or
- Remaining policy term from the end of 1<sup>st</sup> year after the date of disability.

In case of any other claim due to death or on diagnosis of critical illness before all due payouts are paid, the remaining payouts will be paid as lump sum to you/nominee and the policy will terminate.

In case there is no other claim the policy will continue and we will pay the fund value on maturity.

##### E) By Partial Withdrawal

You can make lump sum partial withdrawals from your funds after 5 years of your policy provided:

- The Life Assured is at least 18 years of age.
- The minimum withdrawal amount is ₹10,000.
- After the withdrawal and applicable charges, the fund value is not less than 150% of your original regular premium.
- The maximum amount that can be withdrawn throughout the policy term is 300% of the original regular premium.

##### F. On Discontinuance

This plan has a grace period of 30 days. You are expected to pay your annual premium through-out the policy term.

**Discontinuance before completion of 5 years from commencement of the policy**

If you have not paid your premium by the expiry of the grace period, then you will have the following options:

1. To revive the policy within a period of 2 years from the date of discontinuance, or
2. To completely withdraw from the policy without any risk cover

Your policy will be discontinued if:

- You do not exercise any of the above mentioned options; or
  - You choose to completely withdraw from the policy without any risk cover
- Until the discontinuance of the policy, the risk cover will remain in-force and policy charges will continue to be deducted.

Once the policy is discontinued, the risk cover will cease and the fund value (as on date of discontinuance) less the applicable Discontinuance Charge (Please see the "Charges" section for details of the Discontinuance Charges,) will be moved to the 'Discontinued Policy Fund'. The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be 4% p.a. Such rate may be changed in the future if the IRDA revises the minimum rate for discontinued policies. The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders. The asset allocation for the Discontinued Policy Fund (SFIN: ULIF05110/03/11DiscontdPF101) shall be as per the prevailing regulatory requirements. Currently, the asset allocation is as follows:

- Money Market Instruments – 0% to 40%
- Government securities: 60% to 100%.

A Fund Management Charge of 0.50% p.a. will be levied for amounts in the 'Discontinued Policy Fund'

If a discontinued policy is not revived, the proceeds will be paid out upon the completion of the lock-in period of five years.

In the instances where the revival period is not completed at the end of the lock-in period, the policyholder can opt to receive the proceeds either upon the completion of the lock-in period or upon the completion of revival period. If, in such cases, the policyholder does not exercise any option, then the proceeds will be paid upon the completion of the lock-in period.

After the payment of the discontinuance benefit, the policy shall terminate and no further benefits shall be payable under the policy.

#### Discontinuance after completion of the 5 years from commencement of the policy

In the instances where your policy is discontinued after the 5-year lock-in period then you will have following options

- To revive the policy within a period of 2 years from the date of discontinuance, or
- To completely withdraw from the policy without any risk cover
- To convert the policy into paid-up policy, where the paid-up sum assured equals original sum assured multiplied by the ratio of premiums paid to the total premiums payable as per terms and conditions of the policy. A paid-up policy will continue as per the policy terms and conditions and charges shall continue to be deducted.

During the revival period (i.e. under option 1 above), the policy is deemed to be in force with risk cover as per the terms and conditions of the policy and policy charges shall continue to be deducted.

If the policyholder does not exercise any of the aforesaid options, the policy shall be deemed to be withdrawn and the proceeds will be paid out to the policyholder.

After the payment of discontinuance benefit, the policy shall terminate and no further benefits shall be payable under the policy.

#### **G. Revival of Discontinued Policies**

We understand that you may want to revive your discontinued policy.

You have the option to revive a discontinued policy within two consecutive years from the date of discontinuance of the policy, subject to our underwriting policy. At the time of revival:

- all due premiums which have not been paid shall be payable without charging any interest
- the discontinuance charges deducted upon discontinuance shall be reversed and the proceeds of the discontinued policy shall be re-allocated in the segregated funds chosen by you based on prevailing unit prices
- policy administration charge and premium allocation charge as applicable during the discontinuance period shall be levied

#### **H. On Surrender**

##### If you surrender before completion of the 5 years from commencement of the policy

Your fund value less discontinued charges will be moved to the 'Discontinued Policy Fund'. The amount allocated to the 'Discontinued Policy Fund', with accrued interest, will be paid out on the completion of the lock-in period.

Please see the "Charges" section for details of the Discontinuance Charges.

In case of the death of the Life Assured before the payment of the surrender benefit, the amount in the 'Discontinued Policy Fund' will be paid out immediately.

##### If you surrender after completion of the 5 years from commencement of the policy

Your fund value will be paid out immediately.

Upon payment of this benefit the policy terminates and no further benefits are payable.

#### **CHARGES\***

The charges under this policy are deducted to provide for the cost of benefits and the administration provided by us. Our charges, when taken together, are structured to give you better returns and value for money over the long term.

##### **Premium Allocation Charge**

This is a premium-based charge. After deducting this charge from your premiums, the remainder is invested to buy units. The remaining percentage of your premium that is

invested to buy units is called the **Premium Allocation Rate** and depends on the year of allocation. The Premium Allocation Rate and Premium Allocation Charge are given in the table below.

PREMIUM PAID DURING YEAR	Year 1 to 7	Year 8+
Premium Allocation Rate	96%	99%
Premium Allocation Charge	4%	1%

The Premium Allocation Charge is guaranteed for the entire duration of the policy term.

##### **Fund Management Charge (FMC):**

The daily unit price already includes our fund management charge of only 1.35 % per annum charged daily, of the fund's value.

##### **Policy Administration Charge:**

A Policy Administration Charge of 0.25% per month of the original annual premium will be deducted monthly and will increase by 5% per annum on every policy anniversary, subject to a maximum charge of 0.4% of the annual premium or ₹ 500, per month, whichever is lower. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen.

##### **Mortality & Other Risk Benefit Charge:**

Every month we levy a charge for providing you with the death cover, critical illness cover or total & permanent disability cover, as chosen, in your policy. The amount of the charge taken each month depends on your age and level of cover. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen.

##### **Miscellaneous Charge(s)**

may be charged for any Policy alteration request initiated by the Policyholder will attract a charge of Rs. 250 per request.

Any administrative servicing that we may introduce at a later date would be chargeable subject to IRDA's approval.

In addition, only if you request for partial withdrawal, fund switch and premium redirection following charges will be charged on such requests

##### **Partial withdrawal charge:**

A partial withdrawal request from the Policyholder will attract a charge of Rs 250 per request. However, if the request is executed through the Company's web portal the Policyholder will be charged Rs 25 per request. This will be levied on the unit fund at the time of part withdrawal of the fund during the contract period.

##### **Switching charge:**

A fund switch request from the Policyholder will attract a charge of Rs 250 per request. However, if the request is executed through the Company's web portal the Policyholder will be charged Rs 25 per request. This charge will be levied on switching of monies from one fund to another available fund within the product. The charge per each switch will be levied at the time of effecting the switch.

##### **Premium Redirection:**

A premium redirection request initiated by the Policyholder will attract a charge of Rs 250 per request. However, if the request is executed through the Company's web portal the Policyholder will be charged Rs 25 per request.

\*Statutory Charges - Service Tax and Education Cess on the applicable charges is payable at the current rate for all unit linked products.

##### **Discontinuance Charge:**

This charge depends on year of discontinuance and your premium. There is no charge after 5th policy year. The table below gives the discontinuance charge applicable.

DISCONTINUANCE DURING THE POLICY YEAR	DISCONTINUANCE CHARGE	
	ANNUAL PREMIUM UP TO AND INCLUDING ₹ 25,000	ANNUAL PREMIUM ABOVE ₹ 25,000
1	Lower of 20% x (Annual Premium or Fund Value) but not exceeding ₹ 3000	Lower of 6% x (Annual Premium or Fund Value) but not exceeding ₹ 6000
2	Lower of 15% x (Annual Premium or Fund Value) but not exceeding ₹ 2000	Lower of 4% x (Annual Premium or Fund Value) but not exceeding ₹ 5000
3	Lower of 10% x (Annual Premium or Fund Value) but not exceeding ₹ 1500	Lower of 3% x (Annual Premium or Fund Value) but not exceeding ₹ 4000
4	Lower of 5% x (Annual Premium or Fund Value) but not exceeding ₹ 1000	Lower of 2% x (Annual Premium or Fund Value) but not exceeding ₹ 2000
5+	NIL	NIL

## ALTERATION TO CHARGES

We cannot change our current charges without prior approval from IRDA.

- The Fund Management Charge & Discontinuance Charge will be subject to the maximum cap as allowed by IRDA;
- The Premium Allocation Charge, Policy Administration Charge and all Risk Benefit charge rates are guaranteed for the entire duration of the policy term;

## TAX BENEFITS

- Tax benefits under the policy are subject to prevailing tax laws (Section 80C and Section 10 (10D)) of the Income Tax Act, 1961.
- Please note that the above mentioned benefits are as per the current tax laws. Your tax benefits may change if the tax laws are changed. It is advisable to re-confirm the same with your tax consultant

## TERMS & CONDITIONS

**We recommend that you read this brochure & benefit illustration and understand what the plan is, how it works and the risks involved before you purchase. We have appointed Certified Financial Consultants, duly licensed by IRDA, who will explain our plans to you and advise you on the correct insurance solution that will meet your needs.**

### A) Risk Factors:

- All unit linked life insurance plans are different from traditional insurance plans and are subject to different risk factors.
- HDFC Standard Life Insurance Company Limited is the name of our Insurance Company and HDFC SL ProGrowth Super II is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.
- The premiums paid are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of funds and factors influencing the capital market and the insured is responsible for his/her decisions.
- The various funds offered under this plan are names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.

### B) Unit Prices:

We will set the unit price of a fund as per the IRDA's guidelines. The unit price of Unit Linked Funds shall be computed as: Market Value of Investments held for the fund plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provision, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date before any units are allocated/redeemed, gives the unit price of the fund under consideration. We round the resulting price to the nearest Re. 0.0001. This price will be published on our website and in leading national newspapers. Units shall only be allocated on the day the proposal is accepted and results into a policy by adjustment of application money towards premium. The premium will be adjusted on the due date even if it has been received in advance and the status of the premium received in advance shall be communicated to the policyholder.

### C) Non-negative claw-back additions:

Upon the exit of a policy at any time on or after the completion of five policy years, we will calculate the gross yield, the net yield and the reduction in yield based on actual returns. If the reduction in yield is greater than as required under the regulations, we will add Claw-back Additions to the fund before payment of benefits to ensure compliance with the reduction in yield as per Regulation 37(d) of IRDA (Linked Insurance Products) Regulations, 2013. Exit would mean death or surrender or maturity, whichever is earliest.

**D) Critical Illnesses Covered:** The Critical Illnesses, which are covered, provided this benefit is opted for, are: Cancer, Coronary Artery By Pass Graft Surgery (CABGS), Heart Attack, Kidney Failure, Major Organ Transplant (as recipient) and Stroke. For full details, particularly relating to exclusions and critical illness definitions please refer to the Sections F and Q below.

**E) Accidental Total & Permanent Disability Benefit:** Life Assured shall be regarded as suffering from Total and Permanent Disability only if, as a result of accidental injury that Life Assured has been rendered totally incapable of being employed or engaged in any work or any occupation, whatsoever, for remuneration or profit. The disability must have lasted, without interruption, for at least six consecutive months and the life assured should be alive at the time of the claim and in the opinion of an appropriate medical practitioner appointed by us, the disability must be deemed to be permanent.

"Total and Permanent Disability" shall mean the occurrence of any of the following conditions as a result of accidental bodily injury

- Total and irrecoverable loss of sight of both eyes. The blindness must be confirmed by an Ophthalmologist; OR
- Loss by severance of two or more limbs at or above wrists or ankles; OR
- Total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.

For full details, particularly relating to exclusions please refer to the Section F below.

### F) Exclusions:

- In case of death due to suicide within 12 months from the date of inception of the policy or from the date of the revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to the fund value, as available on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the death benefit.
- We will pay Accidental Total & Permanent Disability benefit only if the disability has persisted for at least 6 consecutive months and must, in the opinion of a registered medical practitioner

appointed by us, deemed to be permanent.

- We will not pay Accidental Total & Permanent Disability Benefit if disability arises directly or indirectly from any of the following:
  - Disability directly or indirectly, wholly or partly due to an Acquired Immuno - Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.)
- Self-inflicted injury, suicide or attempted suicide - whether sane or insane
- Service in any military, air force, naval, police, paramilitary or similar organisation
- Nuclear reaction, radiation or nuclear or chemical contamination
- Life Assured flying in any kind of aircraft, other than as a bona fide passenger (whether fare - paying or not) on an aircraft of a licensed airline
- Under influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not)
- The Life Assured taking part in any strike, industrial dispute, riot etc
- The Life assured taking part in any criminal or illegal activity or committing any breach of law
- We will not pay Accidental Death Benefit if the death occurs after 90 days from the date of the accident. We will not pay accidental death benefits if the death is caused directly or indirectly by intentionally self-inflicted injury or attempted suicide, irrespective of mental condition, or taking part or practicing for any hazardous hobby or pursuit or race unless previously agreed to by us in writing.
- We will not pay Critical Illness Benefit if the critical illness has occurred within 6 months of the date of commencement or date of issue or date of revival of the policy whichever is later. We will not pay Critical Illness Benefits if the critical illness is caused directly or indirectly by intentionally self-inflicted injury or attempted suicide, irrespective of mental condition, pregnancy or childbirth or complications arising therefrom.
- We will not pay Critical Illness or Accidental Death Benefits, if the critical illness or accidental death is caused directly or indirectly by any of the following:
  - Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner
  - War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
  - Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft
  - Taking part in any act of a criminal nature

**G) Cancellation in the Free-Look period:** In case you are not agreeable to any of the terms or conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The Free - Look period for policies purchased through distance marketing (specified below) will be 30 days. On receipt of your letter along with the original policy documents, we shall arrange to refund you the value of units allocated to you on the date of receipt of request plus the unallocated part of the premium plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us on medical examination and stamp duty. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new policy.

*Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)*

### H) Loans:

Policy loans are not allowed.

### I) Alterations:

Increase or decrease of policy term, sum assured and premiums are not allowed.

**(J) Nomination:** As per Section 39 of the Insurance Act, 1938, you can nominate a person to receive the benefit under this policy. During your lifetime and while your policy is in force, you may at any time, by written notice to us, designate any person or persons as a nominee to whom we shall pay benefits under this policy upon your unfortunate death. In case the nominee so named is a minor, then the policyholder is required to name an appointee (other than himself) for the minor nominee.

**K) Assignment:** You may also 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, you should submit a written request to the Company and upon receipt of such written request; the Company shall record the assignment. Assignment will not be permitted if the Policy is issued under the Married Women's Property Act, 1874.

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.

In case of assignment, any nomination made would stand cancelled.

### L) Special rules for large transactions:

For a very large transaction above a threshold level, in order to maintain equity and fairness with all unit holders, we may choose to apply special treatment for all transactions, which involve purchase or sale of underlying assets. The number of units allocated may reflect the expenditure incurred in the actual market transactions which occurred. The value of units obtained from encashment may be the actual value obtained as a consequence of the actual market transaction which occurred. Transactions may occur over a number of days. The threshold level will vary from time to time, depending on, amongst other matters, the liquidity of the stock markets. Our current threshold for large transactions will be ₹ 50,000,000 for a fund predominantly investing in Government Securities and ₹ 25,000,000 for a fund investing in highly liquid equities.

**M) Prohibition of Rebates: Section 41 of the Insurance Act, 1938 states:**

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 prospectuses or tables of 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.

**N) Non-Disclosure: Section 45 of the Insurance Act, 1938 states:** 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 any other document leading to 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.

**O) In case of fraud or misrepresentation including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938**

**P) Service Tax & other duties:** As per the Service Tax Laws, service tax & other statutory levies are applicable. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium.

**Q) Definitions**

**Critical Illnesses:**

**(a) Cancer:** A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma. The following are excluded:

- (i) Tumours showing the malignant changes of carcinoma in situ & tumours which are
- (ii) Histologically described as premalignant or non invasive, including but not limited to Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3.
- (iii) Any skin cancer other than invasive malignant melanoma.
- (iv) All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- (v) Papillary micro-carcinoma of the thyroid less than 1 cm in diameter.
- (vi) Chronic lymphocytic leukaemia less than Rai stage 3.
- (vii) Microcarcinoma of the bladder.

(viii) All tumours in the presence of HIV infection.

**(b) Coronary Artery By Pass Graft Surgery (CABGS):** The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner. The following are excluded: Angioplasty and/or any other intra-arterial procedures and any key-hole or laser surgery.

**(c) Heart Attack:** The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- (i) A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain).
- (ii) New characteristic electrocardiogram changes.
- (iii) Elevation of infarction specific enzymes, Troponins or other specific biochemical markers. The following are excluded: Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T, Other acute Coronary Syndromes and any type of angina pectoris.

**(d) Kidney Failure:** End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

**(e) Major Organ Transplant:** The actual undergoing of a transplant of:

- (i) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- (ii) Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded: Other stem-cell transplants and where only islets of langerhans are transplanted.

**(f) Stroke:** Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced. The following are excluded: Transient ischemic attacks (TIA), Traumatic injury of the brain and Vascular disease affecting only the eye or optic nerve or vestibular functions.

**Accident:** It is a sudden, unforeseen and involuntary event caused by external and visible means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death.

**Accidental Injury:** means bodily injury of the life assured caused solely, directly and independently of any other intervening causes from an accident.

Disability shall mean the occurrence of any of the following conditions as a result of accidental bodily injury

- (i) Total and irrecoverable loss of sight of both eyes. The blindness must be confirmed by an Ophthalmologist; OR
- (ii) Loss by severance of two or more limbs at or above wrists or ankles; OR
- (iii) Total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.

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