



**WELCOME TO A
WORLD OF SECURITY**

AEGONLife

AEGONLife

Keeping your policy safe

1. Make a set of photocopies of your policy documents.
2. Verify the details featured on your policy certificate and read through the policy document.
3. Share the details of your policy with your nominee as well as your immediate family member.
4. Quote your policy number without fail in all your communication with us.
5. Avoid any kind of damage to your policy certificate.
6. Do not write or make any changes on the front or reverse of the certificate.

Staying in touch

- Call us on our toll free no. 1800 209 9090 anytime from 9am to 7pm, Monday to Saturday
- Email us at customer.care@aegonlife.com
- Write to us at Aegon Life Insurance Company Limited, Building No. 3, Third Floor, Unit No. 1, Nesco IT Park, Western Express Highway, Goregaon (E), Mumbai - 400063.

Claims

- Documents required for claims submission are mentioned in the terms and conditions enclosed herewith.
- Claim documents are to be sent to us at the address mentioned on the policy schedule. You can also send the claim documents through your nearest Aegon Life Insurance branch. Please visit our website www.aegonlife.com to locate your nearest branch.
- You can intimate your claim by calling us on 1800 209 9090 anytime from 9am to 7pm, Monday to Saturday

Make Life Simple

Now, manage your Aegon Life account from anywhere.
Using Internet you can:

- View your policy details
 - Check your renewal premium details and securely pay online using your debit / credit card
 - View, download and print your renewal receipts and premium notices
 - Post your queries and concerns

Getting started is a simple registration process. All you need to do is visit www.aegonlife.com, login as a 'Customer', enter your basic details (like date of birth and policy no.), create your user id and password.

Call our toll free number and the user-friendly Interactive Voice Response (IVR) System will:

- Enable you to make your renewal premium payment using your debit/ credit card
- Allow you to carry out policy transactions (like fund switch, change of address, etc.) by using your TPIN.

So, start accessing your policy at your fingertips.



<<Policyholder Name>>.

<<Address of the Policyholder>>
<<xxxxxx xxxxxx xxxxxx xxxxxx xxx>>

PART A

Aegon Life Future Protect Plus Insurance Plan
A Unit-Linked Non Participating Life Insurance Plan
IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER
UIN- [138L024V04]

Dear <xxxxxxx xxxxxx xxxxxx>.

We thank you for including our product in your financial planning. We are delighted to present your Policy document which represent your contract with Aegon Life Insurance Company. This is an original and important document.

We also enclose a copy of your Proposal Form and other declarations. In case you are not satisfied with the Terms and Conditions of the Policy, you can opt to cancel your Policy within 15 days (Fifteen days) / 30 days (Thirty days, if purchased through Distance Marketing¹) from the date of receipt of this Policy. Upon such cancellation, You will be paid back the non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk charges, stamp duty and cost of medical examination, if any.

(1 Distance marketing: 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, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.)

You will be issued a Telephone Personal Identification Number (TPIN) which will be sent to you separately, for security reasons. Using the allotted TPIN you will be able to:

- 1) Access your Policy information through your phone from our user friendly Interactive Voice Response system (IVR).
- 2) Transact in a very efficient and secure way through your phone, thereby eliminating the need to send us written instructions in most of the cases.

In case of claim or any service related queries, please feel free to contact us at Aegon Life Insurance Company Limited, Building No. 3, Third Floor, Unit No. 1, Nesco IT Park, Western Express Highway, Goregaon (E), Mumbai – 400063 or call us at 1800 209 9090.

You can also email us at customer.care@aegonlife.com

We welcome you to Aegon Life Insurance and wish you all the very best.

Warm regards,

K S Gopalakrishnan
MD & CEO

Policy Preamble

Policy Number :

Life Assured :

Aegon Life Insurance Company has entered into this contract of insurance on the basis of the Proposal Form together with the Installment Premium deposit, statements, reports or other documents and declarations received from the Proposer for effecting a life insurance contract on the life of the person named in the Schedule hereto.

The Company agrees to pay the benefits under this Policy on the happening of the insured event, while this Policy is in force, subject to the Terms and Conditions stated herein.

On examination of this Policy, if you notice any mistake or error, this Policy should be returned to us for rectifying the same.

Policy Schedule

Product Name : Aegon Life Future Protect Plus Insurance Plan UIN 138L024V04

The Policy is evidence of contract of Insurance between Aegon Life Insurance Company Limited ("The Company") and the Policyholder ("You"). The Policy is based on the Proposal Form submitted by you to the Company along with necessary documents, information, statements, applicable medical evidences, if any and declarations made by you or obtained by the Company on behalf of you and are governed by the Policy Terms & Conditions attached hereto and the Schedule hereunder written which forms part of the Policy.

Policy No :
 Date of Commencement of Policy :
 Date of Commencement of Risk :
 Date of Maturity :
 Name of the Policyholder :
 Gender of Policyholder :
 Address of the Policyholder :
 Name of Life Assured :
 Gender of Life Assured :
 Address of Life Assured :
 Date of Birth of Life Assured :
 Whether Age Admitted : Yes/ No

Policy Particulars:

Item	Base Plan
Sum Assured	
Base Plan Premium	
Installment Premium	
Policy Term (Years)	
Premium Payment Term (Years)	
Premium Payment Frequency	
Premium Due Date	
Date of last Premium Payment	
Date of Maturity	

Whether Invest Protect Option opted: Yes/ No
 Whether Auto Re-balancing Option opted: Yes/ No

PLEASE NOTE THAT THIS IS A REGULAR PREMIUM PAYMENT POLICY. THIS MEANS THAT POLICY PREMIUMS WILL NEED TO BE PAID FOR THE ENTIRE POLICY TERM.

<<Following to be included in case there is Top Up at inception>>

Top Up Sum Assured if any:

Top Up Premium, if any:

Allocation Proportion to Funds

Fund	Accelerator Fund (SFIN:ULIF01203/09/10 ACCELERATE0138)	Blue Chip Equity Fund (SFIN:ULIF01511/02/14 BLUECHIPEQ0138)	Opportunity Fund (SFIN:ULIP01627/06/16OPPORTUN0138)	Stable Fund (SFIN:ULIF01303/09/10STABLE0138)	Debt Fund (SFIN:ULIF00405/07/08DB0138)	Secure Fund (SFIN:ULIF00505/07/08SF0138)
Allocation Proportion %						



NOMINATION DETAILS

	Name of the Nominee (s)	Date of Birth of the Nominee	Percentage
1	VIJAYA SAMUNDEESWARI	<XXXXXXXXXX>	<XXXXXXXXXX>
2	NA	NA	NA
3	NA	NA	NA
4	NA	NA	NA
5	NA	NA	NA

Name of the appointee (only in case the Nominee is below 18 years of age)	NA
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Special Conditions : NA

Authorised Signatory :

Name : Sankar Narayanan
Designation : Chief Operating Officer

This document is digitally signed.

Stamp Duty (₹) :

The stamp duty of ₹5,332 (Rupees Five thousand three hundred thirty two rupees only) paid by pay order, vide Receipt no. MH003721819201415M dated 07/11/2014

IRDAI Company Registration Number:138

Registered Office: Aegon Life Insurance Company Limited, Building No.3, Third Floor, Unit No.1, NESCO IT Park, Western Express Highway Goregaon (E), Mumbai - 400063.

Tel: +91 226118 0100,
Fax: +91 2261180200/300,
Corporate Identity No:
U66010MH2007PLC169110

1800 209 90 90 (Toll free, 9 am to 7 pm, Mon to Sat)
MENU to 9221-010101
customer.care@aegonlife.com
www.aegonlife.com

PART B

POLICY DEFINITIONS

The words and phrases defined below shall have the meanings assigned to them in this Policy unless the context otherwise requires. Words implying masculine include the feminine, and vice versa. Words in singular include the plural and vice versa.

Age means age of Life Assured as on last birthday unless specifically otherwise provided.

Base Plan means benefits as may be applicable as mentioned in Section C.

Base Plan Premium is the Annual policy premium payable under the Base Plan.

Base Fund Value means, unless otherwise provides for exclusion/cancellation of Units purchased, the product of the total number of Units built up from the Base Plan Premiums and the Unit Price per Unit as may be applicable.

Base Sum Assured means the benefit as specified in the Policy Schedule and includes increase in Sum Assured, if any.

Charges means the various charges as mentioned in Section E.

Claimant means the Nominee / Appointee (if Nominee is a minor)/ Assignee; and where there is no assignment or nomination in existence, the legal heir/s of the Policyholder.

Company/ We/ Us/ Our means Aegon Life Insurance Company Limited or its successors.

Cut Off time means the time of a day for the purpose of calculating the Unit price for creation or cancellation of Unit from the Segregate Fund. Presently the cut-off time is 3.00 p.m., which could change in future subject to IRDAI approval.

Date of Commencement of Policy is the start date of the Policy and is mentioned in the Policy Schedule.

Date of Commencement of Risk is the date from which the insurance cover under the Policy commences and is mentioned in the Policy Schedule.

Date of discontinuance of the Policy means the date on which, we receive the intimation from You about discontinuance of the Policy/Surrender of the Policy or on the expiry of 45 days from the end of the expiry of the Grace Period, whichever is earlier.

Date of Maturity is the date of expiry of the Base Plan by efflux of the Policy Term and is mentioned in the Policy Schedule.

Discontinuance means the state of a Policy on account of surrender of the Policy or non-payment of Base Plan Premium up to the date of Discontinuance of the Policy

The Policy shall not be treated as discontinued if, within the Grace Period, the Base Plan Premium has not been paid due to the death of the Life Assured or upon the happening of any other contingency covered under the Policy.

Discontinuance Policy Fund means segregated fund with (SFIN: ULIF01403/09/10DISCONPF0138) that is set aside and is constituted by the fund value, as applicable, of all the discontinued policies determined in accordance with Regulations, as stipulated by IRDAI.

Discontinuance Value is the Fund Value of the Policyholder less applicable discontinuance charge as on the date of transfer to the Discontinuance Policy Fund.

Extended Grace Period: means the option given to the Policyholder as mentioned in Section D.

Due Date means the dates on which the Base Plan Premium are due and payable by the Policyholder.

First Premium means the amount adjusted towards the Base Plan Premium from the deposit received along with the Proposal Form for issuance of the Policy.

Fund or Investment Fund means a specific and segregated investment fund managed by the Company for the exclusive interest and benefits of all the Policyholders sharing the same Investment Fund option.

Grace Period is a period of 15 days for Policies under monthly mode and 30 days for all other modes starting from the Due Date of Base Plan Premium and ending at the close of business hours on the 15th or 30th day, as may be applicable, from the Due Date. If the 15th or 30th day, as applicable, falls on a holiday then the next working day.

IRDAI means the Insurance Regulatory and Development Authority of India.

Life Assured is the person in relation to whom the Base Plan is granted by the Company. For all cases, including where the Life Assured is a minor, the insurance cover will start on the Date of Commencement of the Policy.

Lock-in Period means a period of five consecutive years commencing from the Date of Commencement of Risk.

Monthly Date is the first day of each Policy Month.

Policy means the contract of insurance entered into between the Policyholder and the Company as evidenced by this document which sets down the benefits available to the Policyholder and the terms and conditions for availing of such benefit/s.

Policy Anniversary is the date corresponding to the Date of Commencement of Risk occurring after the completion of every Policy Year.

Policy Term means the period commencing on the Date of Commencement of Risk and ending on the Date of Maturity as mentioned in the Policy Schedule.

Policy Year and Policy Month are measured from the Date of Commencement of Risk and are period of twelve calendar months and one calendar month respectively.

Premium Redirection is the option available to the Policyholder to modify the allocation of the amount of future Base Plan Premium into a different Investment Fund from the Investment Fund in effect at the time of exercising this option.

Proceeds of Discontinuance Policy Fund is the Discontinuance Value after addition of the income earned on the Policy for the period of investment in the Discontinuance Policy Fund net of applicable fund management charges, subject to a minimum guarantee of the interest,

at the rate prescribed by IRDAI from time to time.

Proposal Form is the application form submitted to the Company for purchasing this Policy.

Redemption means the cancellation of Units at the prevailing Unit Price and involves cancellation of Units in transactions such as partial withdrawals, discontinuance, maturity or switches.

Revival of a Policy means restoration of the Policy, which was discontinued due to the non-payment of Base Plan Premium.

Revival Period means the period of two consecutive years from the date of discontinuance of the Policy.

Settlement Period is a period up to five years from the Date of Maturity.

Surrender means complete withdrawal/termination of the entire policy.

Top-Up Fund Value means, unless otherwise provides for exclusion/cancellation of Units purchased, the product of the total number of Units built up from the Top-Up Premiums and the Unit Price per Unit as may be applicable.

Top-Up Premium is an amount(s) paid at irregular intervals during the Policy Term and is over and above the Base Plan Premium.

Top-Up Sum Assured means the increase in Sum Assured due to Top-Up Premiums, if any.

Total Fund Value means Base Fund Value plus Top-Up Fund Value

Unit is a portion or a part of the Investment Fund and is represented by one undivided share in the assets underlying that Fund.

Valuation Date is the date on which the assets of the Funds are valued as set out in Clause F.7.

You or Your means the Policyholder named in the Policy Schedule.

PART C

Product Description

'Aegon Life Future Protect Plus Insurance Plan' is the name of a unit linked insurance plan of the Company. This is a linked non-participating plan. This Policy will participate in the investment performance of the Investment Fund(s) of the Company, selected by You. The Policy, however, does not in any way give any rights whatsoever to any share in the profits or surplus of the business of the Company.

C.1 Death Benefit

The Policy benefits are divided into:

1. Base Policy Benefits

The Fund Value for the purpose "Base Policy Benefits" will be the fund value built up from the base policy premiums paid by the policyholder (i.e. the Base Fund Value).

2. Top Up Benefits, if applicable

The Fund Value for the purpose "Top-Up Benefits" will be the fund value built up from the top up premiums paid by the policyholder (i.e. the Top-Up Fund Value).

C.1.1 Base Death Benefit:

If the Life Assured dies before the Date of Maturity, the Company will pay the higher of the following:

- (i) Base Sum Assured Plus Base Fund Value; or
- (ii) 105% of all the Base Plan Premium paid.

C.1.2. Top-Up Death Benefit:

If the Life Assured dies before the Date of Maturity, the Company will pay the following provided there is a Top-Up Fund under the policy.

The top up death benefit will be subject to at least 105% of the top up premiums paid

- (i) Top-Up Fund Value; and
- (ii) Top-Up Sum Assured applicable at the time of death of the Life Assured.

If the Life Assured dies before the Date of Maturity and the Policy is in Discontinuance status, the nominee/ assignee/legal heir of the Policyholder as the case may be (Individually or Collectively they are referred to as the Claimant.) will be paid the proceeds of the Discontinuance Policy Fund as on the date of intimation to the Company of the death of the Life Assured and the Policy will terminate.

In case of death of the Policyholder, during the minority of the Life Assured, the legal heir of the Policyholder can continue paying the Base Plan Premium.

If the Life Assured dies during the Settlement Period, the Claimant will be paid only the Fund Value as on the date of intimation of the death of Life Assured and the Policy will terminate.

C.2 Maturity Benefit

Upon survival of the Life Assured up to the Date of Maturity, You shall have any one of the following options:

- (i) Receive the Base Fund Value plus Top-up Fund Value (if any) as on the Date of Maturity in lump sum; or
- (ii) Exercise the Settlement Option as mentioned under Section C.12.

C.3 Discontinuance Benefit

This Policy may be discontinued by You at any time. However, in case of request for discontinuance received during the Lock-in Period, the Fund Value less applicable Charges will be transferred to the Discontinuance Policy Fund and proceeds of Discontinuance Policy Fund will be paid after completion of the Lock-in Period. A surrendered policy cannot be revived. For all other cases, Policyholder will have two years to revive the Policy from the date of discontinuance as detailed in Section D.

There is no Discontinuance Charge on the units created out of Top-up Premium.

C.4 Additional units

The Company may add units into the Policy account of the Policyholder at various times in the Policy Term to comply with the existing IRDAI regulations with respect to net yield on the Fund Value.

C.5.1 Partial Withdrawals

- (i) You may make Partial Withdrawals at any time after the expiry of the Lock-in period subject to payment of all the Base Plan Premium in full and on the fulfillment of following conditions:
 - a) The request for Partial Withdrawal should not be for less than Rs. 5000/-.
 - b) The Age of Life Assured on the date of request is 18 years and above.
 - c) The maximum amount of Partial Withdrawal (including all partial withdrawals made during that policy year) in any Policy Year will not exceed 20% of the Fund Value at the beginning of that Policy Year.
 - d) The balance of Fund Value remaining after any Partial Withdrawal is not less than two times of the annual Base Plan Premium.
 - e) Any Partial withdrawal requests made shall be first allowed from the Top-Up Fund Value, if any, as long as such Fund Value is sufficient to meet the partial withdrawal request and subsequently, the partial withdrawals may be allowed from the Base Fund Value.
 - f) The partial withdrawals with respect to the Top-Up Fund shall only be counted for the purpose of adjusting the Top Up Sum Assured on death.
 - g) For Partial Withdrawals from Top-Up Fund Value, there will be a Lock-in Period of 5 years from the respective date of payment of each Top-Up Premium.
 - h) The Partial Withdrawal shall be subject to prevalent administrative rules regarding minimum and maximum withdrawal amounts.

C.5.2 Systematic Partial Withdrawal

You may exercise the option for systematic monthly, quarterly or annual Partial Withdrawal facility. On the exercise of such Option, the Company will redeem Units allocated under the Policy periodically to make Partial Withdrawal payments as per the frequency and amount specified by You and approved by the Company. Each installment of Systematic Partial Withdrawal shall not be less than Rs. 2,000/- or any other amount fixed by the Company from time to time.

All conditions as specified in Sub-clauses (b),(c),(d) (e), (f), and (g) of Section C.6.1 (i) above will be applicable to each Systematic Partial Withdrawal installment.

Once a Systematic Partial Withdrawal transaction fails due to one or more of the Partial Withdrawal criteria given in Sub-clauses of Section C.6.1 (i) not being satisfied, the Systematic Partial Withdrawal facility will be terminated and You will be notified. You will have to instruct the Company again to resume Systematic Partial Withdrawals subject to the fulfillment of the conditions as may be applicable at the time of such request.

The Systematic Partial Withdrawal payments shall be made only through Electronic Clearance Service (ECS) of banks or such other modes as may be decided by the Company from time to time.

There will be no fee for Systematic Partial Withdrawal facility.

C.6 Increase in Base Sum Assured

The Base Sum Assured may be increased during the Policy Term by You. Any such increase will be subject to Board approved underwriting rules of the Company and subject to administrative rules regarding maximum Base Sum Assured. The change will be effective from the Monthly Date following the acceptance in writing by the Company. Reduction in Sum Assured is not allowed. This option is not available during the revival period

C.7 Increase in Base Sum Assured without Underwriting:

You have the option to increase the Base Sum Assured by a maximum of 50% of the original (the Sum Assured at the time of issuance of the Policy) Base Sum Assured, or where the option has earlier been exercised by You, the base Sum Assured under the Policy after the last of such exercises of the option or Rs. 10 lakhs, whichever is lower, without underwriting, on marriage of the Life Assured or on birth of a child to the Life Assured, subject to following conditions:

- The option to increase the Sum Assured is available during the 3 month period following the date of marriage of the Life Assured or birth of a child to the Life Assured respectively. This option may be exercised by a written request accompanied by the proof of marriage or child birth which is to the satisfaction of the Company.
- Any such increase is subject to Our administrative rules regarding Maximum Base Sum Assured.
- Age of the Life Assured is not more than 40 years last birthday at the time of exercise of the option.
- The outstanding term of the Policy is not less than 5 years at the time of exercise of this Option.
- The Policy has been issued / revived at standard rates of premium of the Company.
- This option cannot be exercised for more than two times during the Policy Term.
- This option will not be available during the revival period.

The increase in Sum Assured will be effective from the next Policy Month following the month in which we approve the increase in Sum Assured

C.8 Premium Redirection

You are entitled to change the Premium allocation proportion to different Segregated Funds. The new Premium allocation proportions will be applicable for all future Base Plan premiums and Top-Up Premiums. The Premium redirection request should be received at least 21 days before the next Due Date and the premium redirection request, if so made and received, will be effective from the next Due Date. The altered allocation proportions will be applicable on all future Premiums received after the date of the alteration of such allocation proportions.

C.9 Auto Re-balancing Option

Upon exercising this option by You, the Fund Value would be rebalanced on each Policy Anniversary in line with the asset allocation opted by You.

At the time of Auto Re-balancing i.e. on the Policy Anniversary, there will be an auto switch between the Funds inter se to ensure that the Fund mix as prescribed in the latest asset allocation proportion is maintained.

C.10 Invest Protect Option

- (i) In case You have opted for the Invest Protect option all the Base Plan Premiums will be invested as per the following pattern:
- a) All Base Plan Premiums and Top-Up Premiums, less Premium Allocation Charge, will be invested in Accelerator Fund with effect from the Date of Commencement of Risk, or, as the case may be, from the date You have exercised this option and will remain invested in the said Fund during the Policy Term save and except in the three Policy Years immediately preceding the Date of Maturity (these Policy Years being hereafter referred to as the " 3rd Last Policy Year" which is the farthest of the three Policy Years from the Date of Maturity, the "2nd Last Policy Year" being farther from the Date of Maturity among the remaining two Policy Years and the "Last Policy Year" which is the Policy Year immediately preceding the Date of Maturity) .
 - b) All Base Plan Premiums, less Premium Allocation Charge, received in the 3rd last Policy Year will be invested in the Stable Fund.
 - c) All Base Plan Premiums, less Premium Allocation Charge, received in the 2nd last Policy Year will be invested in the Debt Fund.
 - d) All Base Plan Premiums, less Premium Allocation Charge, received in the Last Policy Year will be invested in the Secure Fund.
- (ii) There will be automatic Switching of Units in the Policy from one Fund to another Fund in the following manner:

Event 1: On each Monthly Date in the 3rd Last Policy Year, 10% of the Units as at the beginning of the 3rd Last Policy Year will be switched to Stable Fund until all the Units are Switched from Accelerator Fund to Stable Fund, the last Switch being of all the residual Units in the Accelerator Fund, whether they being more or less than 10% of the Units held in the Accelerator Fund as at the beginning of the 3rd Last Policy Year.

Event 2: On each Monthly Date in the 2nd Last year, 10% of the Units as at the beginning of the 2nd Last Policy Year will be switched from Stable Fund to Debt Fund until all the Units are Switched from Stable Fund to Debt Fund, the last Switch being of all the residual Units in the Stable Fund, whether they being more or less than 10% of the Units held in the Stable Fund as at the beginning of the 2nd Last Policy Year.

Event 3: On each Policy Monthly Date in the Last Policy Year, 10% of the Units as at the beginning of the Last Policy Year will be switched from Debt Fund to Secure Fund until all the Units are Switched from Debt Fund to Secure Fund, the last Switch being of all the residual Units in the Debt Fund, whether they being more or less than 10% of the Units held in the Debt Fund as at the beginning of the Last Policy Year.

(iii) You can select this option any time effective from the Date of Commencement of Risk or at any time during the Policy term. The selection or alteration of this option after the Date of Commencement of Risk will be effective from the next Policy Anniversary. After selection of this option, no Fund Switches or Premium Redirection or Auto Rebalancing Option will be allowed.

C.11 Settlement Option

The exercise of the Settlement Option must be received by the Company at least 90 days before the Date of Maturity. Upon exercising this option, the Units as at the Date of Maturity can be redeemed in periodical installments over a period of time but not exceeding the Settlement Period of 5 years from the Date of Maturity. The first instalment will be paid on the Date of Maturity of the Policy. During the Settlement Period:

- Only the Fund Management Charge (FMC) shall be deducted. No other charges shall be deducted during the Settlement Period.
- The risk cover (including riders, if any) shall not be available.
- The Instalment Premium or Top-Up Premium will not be accepted.
- Partial withdrawals and switches will not be allowed.

C.12. Top Up Premium

- (i) At any time during the Policy Term except in the last five Policy Years to maturity of the Policy, You may in addition to the Base Plan Premium, make payment of Top-up Premium in the specified form, subject to the following conditions:
- Base Plan Premium due till the date of the application of making the Top-Up Premium has been paid in full; and
 - Top-Up Premium is not of less than Rs. 5,000/-. This limit may be changed by the Company from time to time. At any point of time during the Policy Term, the total Top-up Premiums paid shall not exceed the sum total of the total Base Plan Premiums paid till that point of time.
- (ii) Top up Premium will result into increase in Sum Assured as under:

Age at making the Top-up Premium	Minimum Increase in Sum Assured	Maximum Increase in Sum Assured
Below 45 years	1.25 times the Top-Up amount.	10 times the Top-Up amount.
45 years and above	1.10 times the Top-Up amount	10 times the Top-Up amount

The minimum and the maximum Sum Assured multiples mentioned above are the only available Sum Assured options for a Top-Up Premium.

(iii) Such increase in Sum Assured will be subject to Board approved underwriting rules of the Company. If the Company rejects the increase in the Sum Assured then the Top-up Premium will be returned to You without any interest.

The creation of Units out of the Top-Up Premium (net of the relevant Premium Allocation Charges) in the relevant Segregated Funds will be made in accordance with the asset allocation proportion then in effect. The Units will be created on the date of making payment of the Top-up Premium.

If a Base Plan Premium is due and Top-Up Premium is received, such amount will first be allocated towards the due Base Plan Premium. The remainder, if any will be allocated as a Top-Up.

The Units created out of the Top-up Premium shall be subject to Lock in Period of 5 years from the date of creation of Units.

- (i) Any Partial withdrawal requests made shall be first allowed from the Top-Up Fund Value, if any, as long as such Fund Value supports the partial withdrawal and subsequently, the partial withdrawals may be allowed from the base Fund Value. (ii) The partial withdrawals with respect to the Top-Up Fund Values shall only be counted for the purpose of adjusting the Top-up Sum Assured on death.

C.13 Switch amongst Segregated Funds

You can apply for Switch of funds from one Segregated Fund to another/ others through a Switch Application Form or the Switch Process as and when available and specified by the Company. The facility of Switch would be subject to the administrative rules of the Company, existing at the time of the Switch application. Switching of funds will be effected at the Unit Price declared on the date the Switch application is received and accepted by the Company before Cut-off time and on the next day's Unit Price declared if the application is received and accepted at the Company after the Cut-off time.

C.14. Grace Period

You are allowed to pay Instalment Premiums within the Grace period of 30 days for Annual mode and 15 days in case of monthly mode, from the due date of Instalment Premium

C.15. Policy Termination

The Policy will terminate on the earliest of the following:

- The date on which Proceeds of Discontinuance Policy Fund are paid;
- At the end of the Revival period, subject to the Policy not been revived and the Lock-in period being completed;
- The Fund Value falls to the level of an amount equal to one year's Base Plan Premium or the Fund Value is inadequate for the deduction of the applicable Policy Charges. In this case, fund value will be paid;
- The Date on which the Policy is surrendered and the applicable surrender value paid;
- The Date of Maturity of the Policy if no settlement option is exercised;
- The date of last payment under Settlement Option.
- The date of intimation of the death of the Life Assured

PART D

D.1 Free Look Cancellation

If You are not satisfied with any of the Terms and Conditions of the Policy, You may return the Policy document to the Company for cancellation within 15 days (30 days if purchased through Distance Marketing*) from the date You received the Policy. Upon such cancellation, You will be paid back the non-allocated premium plus charges levied by cancellation of units plus Fund Value at the date of cancellation less proportionate risk charges, stamp duty and cost of medical examination, if any.

(1Distance marketing: 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, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.)

D.2 Discontinuance of Policy

D.2.1 During Lock-in Period

If the Base Plan Premium remains unpaid at the expiry of the Grace Period as may be applicable, in such case, You shall have following options:

- Revive the Policy or
- Complete withdrawal from the Policy without Sum Assured

The Company will send a notice to You within a period of fifteen days from the expiry of the Grace Period requesting You to exercise any one of the above two options.

You will have to exercise the option within a period of thirty days of receipt of notice.

If You do not exercise the option within the period specified above, You shall be deemed to have exercised option (ii) above.

The Fund Value after deducting the applicable Charges will be transferred to the Discontinuance Policy Fund upon intimation received by the Company exercising option (ii) above or on the expiry of thirty days of receipt of the notice, whichever is earlier.

The Proceeds of Discontinuance Policy Fund shall be paid to You after the expiry of the Lock-in Period or date of intimation of death whichever is earlier.

The Policy will continue to be in-force until the Fund Value is transferred into Discontinuance Policy Fund. All the applicable Charges will continue to be deducted during this period.

If You have exercised the option (i) above, then the Funds will remain in Discontinuance Policy Fund post the Lock-in period till the time of expiry of the revival period or the date of Revival whichever is earlier.

If You choose to surrender your Policy, the fund value of the Policy after deducting the applicable Discontinuance Charges will be transferred to the Discontinuance Policy Fund. The Proceeds of Discontinuance Policy Fund shall be paid to You after the expiry of the Lock-in Period or date of intimation of death whichever is earlier. A policy once surrendered, cannot be revived.

D.2.2 After the Lock-in period

If the Base Plan Premium remains unpaid at the expiry of the Grace Period as may be applicable. In such case, You shall have following options:

- Revive the Policy or
- Complete withdrawal from the Policy without Sum Assured, or
- Convert the policy into paid-up policy, with the paid-up sum assured in accordance with 113(2) of the Insurance Act, 1938,

Paid-Up SA under option (iii) above will be calculated as under

$(\text{Sum Assured}) \times (\text{total number of Base Plan Premiums paid}) / (\text{Number of Base Plan Premiums payable during the Policy Term})$.

Upon exercise of this option the Base Sum Assured will be reduced to Paid up Sum Assured

The Company will continue deduction of applicable Policy Charges and keep the Policy in Paid – up status (i.e. in-force with the reduced Sum Assured) for the Base Plan until the Fund Value does not fall below the amount equivalent to one year's Base Plan Premium.

The Company will send a notice to You within a period of fifteen days from the expiry of the Grace Period requesting You to exercise any one of the above three options.

You will have to exercise the option within a period of thirty days of receipt of notice.

If You do not exercise the option within the period specified above, You shall be deemed to have exercised option (ii) above.

In case of complete withdrawal from the Policy by You, the Policy will terminate by paying the Total Fund Value (Base Fund Value + Top-Up Fund Value) to You.

If You exercise option (i), the Company will continue to deduct applicable Policy Charges and keep the Policy in force until the Total Fund Value does not fall below the amount equivalent to one year's Base Plan Premium.

If You have exercised either option (i) or option (iii) as mentioned above, and if the Total Fund Value falls to the level of an amount equal to one year's Base Plan Premium or the Fund Value is inadequate for the deduction of the applicable Policy Charges as per Section E, whichever is earlier, the Policy shall stand terminated and the Fund Value shall be paid.

If You choose to surrender the Policy, the Fund Value of the Policy will be paid to You and the Policy will terminate.

D.3 Revival of the Policy

If You opt for revival of the Policy under Section D.2.1 or D.2.2 above, the Policy can be revived within two years from the Date of Discontinuance

Revival of the Policy will be subject to the following conditions:

- Satisfactory evidence of insurability of the Life Assured ; and
- Payment in full of an amount equal to all the Base Plan Premium due but unpaid till the Effective Date of Revival.

The Effective Date of Revival is the date on which the above requirements are met by the Policyholder and approved by the Company. On this date, the premium amount shall be invested in Segregated funds as chosen by the policyholder and Charges, if any pending to be collected will be deducted from the above mentioned payment by cancellation of units.

- The Company will allot units from the Discontinuance Policy Fund in the Segregated Fund selected by You at the NAV as on the date of revival.
- The Company will also refund the Discontinuance Charges deducted by allotting units at the NAV as on the date of revival.
- All the Benefits under the Policy will become payable to the Policyholder as per the terms and conditions of the Policy from the date of revival.

If the Policy is not revived during the Revival Period then the Policy will terminate. Subject to the completion of lock-in-period, the Fund Value or the Proceeds of Discontinuance Policy Fund as the case may be will be paid upon termination.

Death benefit: In case of death of the Life Assured during the Revival Period, the death benefit (applicable based on whether the Policy is in Paid-Up or in Discontinuance status) will be paid. The proceeds of the Discontinuance Policy Fund will be payable in case of death of the Life Assured while the Policy is in the Discontinuance state.

PART E

E.1 Premium Allocation Charge

The Premium Allocation Charge along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess will be charged as a percentage of Base Plan Premium as under:

Year 1	Year 2-5	Year 6-10	Year 11 onwards
4.40%	3.00%	2.00%	1.00%

The Premium Allocation Charge for a Top-Up Premium is 3% of the Top Up Premium.

E.2 Policy Administration Charge

The Policy Administration Charge along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess will be deducted by cancellation of Units at the prevailing Unit Price on Monthly Date during the Policy Term starting from the first Monthly Date. The charge is Rs.60 per month which will increase by 3% per annum, subject to a maximum of Rs. 500 per month.

E.3 Fund Management Charge

E.3.1. Segregated Funds

An Segregated Fund is a specific and separate fund managed for the exclusive interest of all Policyholders sharing the same Segregated Fund. The Company holds legal and beneficial interests in the assets of each Segregated Fund and has sole discretion on the investment and the management of each Segregated Fund within the defined asset portfolio allocation as set out under The Six Segregated Funds currently offered under the product for investment by the Company are as under-

Fund Name	Segregated Fund Identification Number (SFIN)	Objective	Risk Profile	Equities	Fixed Interest Securities	Money Market Instruments
Blue Chip Equity Fund	ULIF01511/02/14BLUEC-HIPEQ0138	The Fund objective is to provide long-term capital appreciation by investing in a diversified equity portfolio consists of predominantly large cap companies with strong financials, quality management and market leadership.	High	80% -100%	0%	0% – 20%
Accelerator Fund	ULIF01203/09/10ACCELERATE0138	This fund will invest in equities of various sectors to diversify the portfolio and generate attractive returns in the long term. It also has the flexibility to invest in fixed interest assets and money market instruments up to 20% each.	High	80% -100%	0% – 20%	
Opportunity Fund	ULIP01627/06 /16OPPORTUN0138)	This fund will aim to provide a long term wealth generation by actively managing a diversified equity portfolio, predominantly comprising of stocks with market capitalization between INR 5,000 crore to INR 15,000 crore. The fund will also have the flexibility to invest in fixed interest assets and money market instruments upto 20%.	High	80% -100%	0%	0% - 20%
Stable Fund	ULIF01303/09/10STABLE0138	This fund will aim to maintain a balance between equity and debt exposure to have a stable and attractive long term return. It will also shift allocation between debt and equity to gain from asset price movements over medium to long term.	Moderate	20% – 80%	20% – 80%	
Secure Fund	ULIF00505/07/08SF0138	This fund will aim to generate income consistent with high levels of liquidity while protecting the capital. It will invest in a diversified portfolio of money market instruments & other short term fixed interest securities.	Low	0%	60% -100%	0% – 40
Debt Fund	ULIF00405/07/08DB0138	This fund will aim to generate attractive returns by investing in a diversified portfolio of government debt, corporate debt, money market instruments and other fixed income securities of varying maturities.	Medium	0%	60% -100%	0% – 40%

Note:

- Accelerator Fund, Stable Fund, Debt Fund, Blue Chip Equity Fund, Opportunity Fund, Discontinuance Policy Fund and Secure Fund are the names of the Segregated Funds and do not in any manner indicate the quality of the assets their future prospects or returns.
- Investments in the Segregated Funds are subject to market and other risks and the achievement of the objectives of any of the Segregated Funds cannot be guaranteed.
- The Company may from time to time change the asset portfolio allocation in the existing Segregated Funds with the approval of the IRDAI.
- The Discontinuance Policy Fund net of applicable fund management charges will be subject to a minimum guarantee of the interest, at the rate prescribed by IRDAI from time to time.

E.3.2. The Fund Management Charge along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess is levied at the time of computation of Unit Price and is levied at the rate of 1.35% per annum for the Accelerator Fund and for the Stable Fund, 1.10% per annum for the Debt Fund and 1.00% per annum for the Secure Fund, and it will be charged by adjustment of the Unit Prices on each Valuation Date. The fund management charge for Discontinuance Policy Fund is 0.50% per annum. The Company has the right to increase this charge for all funds except Discontinuance Policy Fund subject to IRDAI approval but such increased charge shall not exceed 1.35% per annum for any of the Segregated Funds. The FMC for Discontinuance Policy Fund will be adjusted in the interest declared.

E.4 Mortality Charge

This Charge is applied on the Sum-At-Risk. Base Mortality Charges will be deducted on the attained Age basis i.e. charges will be deducted on the current Age on the Monthly Date of processing the Charge.

The formula for the deduction of Base Mortality Charge is given below:

Base Mortality Charge = Monthly Mortality Charge rate for the current age multiplied by the Sum-At- Risk.

Monthly mortality charge rate is one twelfth of the annual base mortality charge rate.

- **Sum-At-Risk for Base Plan** is defined as Maximum of (Base Sum Assured plus Base Fund Value or 105% of Base Plan Premiums value [excluding Top-up-Premiums] paid to date) less Base Fund value
- **Sum- At- Risk for Top-Up** is defined as Top-Up Sum Assured
- **Sum-At-Risk for Paid-Up** Policies is defined as Paid-Up Sum Assured

The applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess on the mortality charges will also be deducted by deduction of units.

The annual Base Mortality Charge Rate per unit of Sum-At-Risk for Policies accepted at standard rates is as below:

Age (last birthday)	Male	Female	Age (last birthday)	Male	Female
7	0.000480	0.000480	41	0.002799	0.002152
8	0.000480	0.000480	42	0.003012	0.002351
9	0.000468	0.000480	43	0.003260	0.002580
10	0.000498	0.000480	44	0.003565	0.002799
11	0.000588	0.000480	45	0.003929	0.003012
12	0.000708	0.000468	46	0.004352	0.003260
13	0.000818	0.000498	47	0.004835	0.003565
14	0.000890	0.000588	48	0.005377	0.003929
15	0.000956	0.000708	49	0.005978	0.004352
16	0.001018	0.000818	50	0.006638	0.004835
17	0.001075	0.000890	51	0.007357	0.005377
18	0.001128	0.000956	52	0.008135	0.005978
19	0.001176	0.001018	53	0.008973	0.006638
20	0.001219	0.001075	54	0.009870	0.007357
21	0.001258	0.001128	55	0.010826	0.008135
22	0.001292	0.001176	56	0.011836	0.008973
23	0.001322	0.001219	57	0.012791	0.009870
24	0.001347	0.001258	58	0.013786	0.010826
25	0.001367	0.001292	59	0.015014	0.011836
26	0.001384	0.001322	60	0.016478	0.012791
27	0.001395	0.001347	61	0.018177	0.013786
28	0.001402	0.001367	62	0.020110	0.015014
29	0.001404	0.001384	63	0.022277	0.016478
30	0.001405	0.001395	64	0.024679	0.018177
31	0.001423	0.001402	65	0.026603	0.020110
32	0.001468	0.001404	66	0.029005	0.022277
33	0.001532	0.001405	67	0.032664	0.024679
34	0.001617	0.001423	68	0.036717	0.026603
35	0.001721	0.001468	69	0.041200	0.029005
36	0.001845	0.001532	70	0.046150	0.032664
37	0.001988	0.001617	71	0.051609	0.036717
38	0.002152	0.001721	72	0.057619	0.041200
39	0.002351	0.001845	73	0.064226	0.046150
40	0.002580	0.001988	74	0.071479	0.051609
			75	0.079430	0.057619

The monthly Base Mortality Charges rate in the above table are guaranteed to remain the same during the Policy Term.

If an underwriting extra (extra risk charge being additional Mortality Charge rate as may be levied subject to Your consent) is payable by you, the Mortality Charge rate will be increased to that extent.

E.5 Auto Re-balancing Option Charge

A charge of Rs. 200/- along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess would be levied on selection / de-selection of the Auto Re-balancing option. The same would be collected by deducting it from the Fund Value. No fee will be charged for the selection of this facility at the time of proposal. This charge can be increased upto Rs. 500/- by the Company with prior approval of IRDAI.

E.6 Discontinuance Charge

The Discontinuance Charge will depend upon the Policy Year of Discontinuance. This charge will remain fixed throughout the Policy Term. The Charges would be as under:

Where the Policy is discontinued during the policy year	Discontinuance charges for Annualised Base Plan Premium upto Rs. 25,000/-	Discontinuance charges for Annualised Base Plan Premium above Rs. 25,000/-
1	Lower of 20% (AP or FV) subject to maximum of Rs. 3,000	Lower of 6% (AP or FV) subject to maximum of Rs. 6000
2	Lower of 15% (AP or FV) subject to maximum of Rs. 2000	Lower of 4% (AP or FV) subject to maximum of Rs. 5000
3	Lower of 10% (AP or FV) subject to maximum of Rs. 1500	Lower of 3% (AP or FV) subject to maximum of Rs. 4000
4	Lower of 5% (AP or FV) subject to maximum of Rs. 1000	Lower of 2% (AP or FV) subject to maximum of Rs. 2000
5 onwards	Nil	Nil

AP – Annualised Base Plan Premium

FV – Fund value as on the date of Discontinuance.

There is no Discontinuance Charge on the Fund Value pertaining to Top-Up Premium.

Discontinuance Charge along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess will be collected by cancellation of units.

E.7 Switch Charge

Four switches in a Policy Year will be permitted without any Charge. For any subsequent Switch request in a Policy Year a charge @ 0.1% of amount switched subject to a minimum of Rs. 100/- and maximum of Rs. 500/- per Switch transaction would be levied and collected, along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess by cancellation of Units from the Transferee Funds (i.e. the funds from which the switch-out is being effected) as and when the Switch is processed, and will be in proportion to the transferee funds.

E.8 Premium Redirection Charge

Two Premium Redirection requests in a Policy Year will be permitted without any Charge. For any subsequent Premium Redirection request in a Policy Year a Premium Redirection Charge of Rs. 200/- per transaction along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess would be levied and collected by cancellation of Units. This Charge can be revised by the Company with the prior approval of IRDAI subject to maximum limit of Rs. 500/- per request. The charge would be levied and collected by cancellation of Units from the Investment Funds in which the Premium is redirected as and when the Premium is redirected, and will be in proportion to the Investment Funds.

E.9 Partial Withdrawal Charge

Four Partial Withdrawals in each Policy Year will be permitted without any Charge. For any subsequent Partial Withdrawal in a Policy Year a Partial Withdrawal Charge of Rs. 200/- per transaction along with the applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess will be levied and recovered by cancellation of Units as and when the Partial Withdrawal is made, and will be in proportion to the Segregated Investment Funds. This Charge can be revised by the Company with prior approval of IRDAI subject to maximum limit of Rs. 500/-.

E.10. Revival fee

There is no fee for the revival of the Policy.

PART F

F.1 Assignment & Nomination

(i) Assignment

Assignment shall be permitted subject to provisions of Section 38 of Insurance Act 1938 as amended from time to time.
(A simplified version of the provisions of Section 38 is enclosed in Annexure 1 for reference)

(ii) Nomination (as per Section 39 of Insurance Act 1938)

Nomination shall be permitted subject to provisions of Section 39 of Insurance Act 1938 as amended from time to time.
(A simplified version of the provisions of Section 39 is enclosed in Annexure 2 for reference)

F.2 Fraud or misrepresentation

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

(A simplified version of the provisions of Section 45 is enclosed in Annexure 3 for reference)

F.3 Misstatement of age or gender

As per the clause F.2, if the age or gender of the Life Assured has been misstated or incorrectly mentioned, then We may take the following action subject to the underwriting norms prevailing at the time of taking such action:

If at the correct age, Life Assured was not insurable under this Policy according to our requirements, We reserve the right to refund the Instalment Premiums paid and terminate the Policy.

If the correct Age is higher than the Age declared in the Proposal Form, the Charges payable under the Policy shall be altered corresponding to the correct Age of the Life Assured from the Date of Commencement of Risk and You shall pay to the Company, the difference between the Charges charged at such lower rate (more specifically mentioned in section E) and such re-calculated higher rate retrospectively from the Date of Commencement of Risk.

If the correct age of the Life Assured is lower than the age declared in the Proposal Form, the Charges payable under the Policy shall be altered corresponding to the correct age of the Life Assured from the Date of Commencement of Risk and the Company may adjust the difference by adding Units corresponding to the difference between the Charges charged at such higher rate and the Charges chargeable at such re-calculated lower rate retrospectively from the Date of Commencement of Risk.

F.4. Suicide Exclusion

In case of death of the Life Assured due to suicide within 12 months from the Date of Commencement of the Policy or from the date of Revival of the Policy, the Claimant shall be entitled to Fund Value, as available on the date of death and Policy will terminate.

Any charges deducted subsequent to the date of death of the Life Assured shall be paid-back to the Claimant along with the death benefit.

Further if the Life Assured under the Policy, whether medically sane or insane, commits suicide, within one year of exercising the option to increase the Sum Assured as per provisions under Clause C.6 and C.7 above, then the amount of increased Sum Assured shall not be considered in the calculation of the Death Benefit.

F.5. Payment of Instalment Premium

If any amount received towards Instalment Premium is less than the installment due, the same will not be accepted. Any advance premium will be accepted as per prevalent regulations.

If the amount received towards Instalment Premium is more than the installment due within the same financial year, the excess amount will be refunded to You. No interest or reward is payable on the excess amount received in advance or the excess amount that is refunded to You. If an Instalment Premium is received in advance, Units will be created only on the Due Date of the Instalment Premium.

The Instalment Premium received by the Company (net of relevant Premium Allocation Charges) will be utilized to create Units in the relevant Segregated Funds in accordance with the allocation proportion then in effect under the Policy.

F.6. Payment of Death Claim

We will require the following primary documents in support for Death Claim to enable processing of the claim intimation under the Policy:

- Certificate of the Doctor / Medical Officer certifying the cause of death;
- In case of unnatural death - Post Mortem Report, First Information Report (FIR), Inquest Report and the Final Investigation Report of the Police;
- Death Certificate issued by the local authority or the authority authorized to issue the same under the Registration of Births and Deaths Act, 1969; and
- Claimant's statement in prescribed form

We are entitled to ask for additional documents (including Policy document) or information for the processing of the claim. We may also seek professional/independent assistance for speedy disposal of the claim. You and/or the Nominee/legal heir shall have no objection for Us to obtain any details/information to form an opinion about the claim.

F.7. Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control, which restricts performance of our obligations under this Policy, then, this Policy will be wholly or partially suspended during the continuance of such force majeure conditions. Once the force majeure conditions ceases to exist, then, we will resume our obligations under this Policy for such period during which the force majeure conditions existed.

F.8 Electronic Transactions

You shall adhere to and comply with all such terms and conditions as We may prescribe from time to time. Any transactions carried out by or through any electronic facilities or means established by or on behalf of Us, in respect of the Policy, shall constitute legally binding and valid transactions on You.

F.9 Taxation

The tax benefits and Benefits payable under the Policy would be as per the prevailing provisions of the tax laws in India. We reserve the right to recover statutory levies including Service tax, Swachh Bharat Cess & Krishi Kalyan Cess by way of adjustment to the Policy Premiums payable or make necessary recoveries from the benefits payable under the Policy.

F.10 Valuation of Segregated Fund

The Unit Price (NAV) of each fund shall be determined daily as per the regulations/guidelines issued by IRDAI from time to time (the 'Valuation Date'). As per the current guidelines issued by IRDAI, We will determine the Unit Price of each Fund daily as per the following formula:

[Market Value of investment held by the Fund + Value of current assets – Value of current liabilities and provisions, if any] Divided by [Number of units existing on the Valuation Date (before creation/Redemption of units)]

F.11 Segregated Fund Addition

The Company may from time to time create and add new Segregated Funds with different Charges with the approval of the IRDAI and consequently, new Segregated Funds may be made available to the Policyholder. All provisions of the Policy will apply to such new Segregated Funds unless stated otherwise.

F.12 Segregated Fund Closure / Modification

The Company reserves the right to close / modify any Segregated Fund at any time by giving a three month written notice of its intention to close/ modify the Segregated Fund. From the date of such closure, the Company will cease to create or cancel Units in the said Segregated Fund ('Closing Segregated Fund'). Closure/ modification of a Segregated Fund will be on the happening of an event which in the sole opinion of the Company requires the said Segregated Fund to be closed / modified and such closure / modification of a Segregated Fund shall be subject to prior approval of IRDAI. In the event of a modification of a Segregated Fund the Company will inform the impacted Policyholders of the change and provide all other fund options in the event the Policyholder wishes to choose a different Segregated Fund.

In the event of a Segregated Fund closure, the Company will ensure a Segregated Fund with the same investment objective as the closed fund is available to the policyholders or a new fund with the same investment objective will be provided by the Company post approval from the IRDAI ('Replacement Segregated Fund' in either case). In case the 'Replacement Segregated Fund' is not available the default fund to be used in this case will be the Secure Fund. The Company will inform the Policyholder who have money in the Closing Segregated

Fund of the Replacement Segregated Fund and all other fund options in the event the Policyholder wishes to choose a different investment strategy. Upon receiving policyholder's confirmation, units in the Closing Segregated Fund allocated to the Policy will be cancelled on the last Valuation Date of the Closing Segregated Fund. The Company will create Units in the Replacement Segregated Fund or other such fund as chosen by the Policyholder, with proceeds from the cancellation of the Units in the Closing Segregated Fund on the last Valuation Date of the Closing Segregated Fund. No switching charge will be applied in case of closure/modification of fund. In the event of no response within the stipulated timeframe, the Company's default option will be to switch Policy funds from the Closing Segregated Fund to the default fund (which is the Secure Fund), and change Allocation Proportion in such a way that the percentage of allocation of premium to the Closing Segregated Fund is now allocated to the default fund.

PART G

G.1 Notices

Any notice, direction or instruction given to the Company under the Policy shall be in writing and delivered by hand, post, facsimile or from registered electronic mail to:

Customer Service Department
Aegon Life Insurance Company Limited,
Building No. 3, Third floor, Unit No. 1
NESCO IT Park, Western Express Highway
Goregaon (E), Mumbai 400 063
Toll free number: 1800 209 9090
E-mail: customer.care@aegonlife.com
or such other address as may be informed by Us.

Any notice, direction or instruction to be given by the Company under the Policy shall be in writing and delivered by hand, post, facsimile or registered electronic mail at the updated address in the records of the Company and is deemed to have been received by you within fifteen days of posting or immediately upon receipt in the case of hand delivery, facsimile or electronic mail.

You are requested to communicate any change in address immediately to enable us to serve you promptly.

G.2 Currency and Payment

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing regulations and other relevant laws of India.

G.3 Applicable Law

The Policy is subject to the provisions of the laws of India.

G.4 Consumer Grievance Cell:

You may reach us for any complaints/ grievances in any of the following manner :

- a. By calling the Toll Free Number 1800 209 9090 9 a.m. to 7 p.m. Monday to Saturday (except National Holidays) or
- b. By writing an e-mail to customer.care@aegonlife.com or
- c. By registering the grievance on the website of the Company at www.aegonlife.com or

In case of disagreement with the response of the Company or of no- response within 15 days, the grievance can be escalated to Grievance Redressal Officer by an e-mail to grievance.manager@aegonlife.com or written letter at

Grievance Redressal Officer
Aegon Life Insurance Company Limited,
Building No. 3, Third floor, Unit No. 1
NESCO IT Park, Western Express Highway
Goregaon (E), Mumbai 400 063

In case You are still not satisfied with our resolution, or have not received any response within 10 days, You may contact the following

official of the IRDAI for resolution:

IRDAI Grievance Call Centre (IGCC)
Toll Free No:155255 or 1800 4254 732
Email ID: complaints@IRDAI.gov.in

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

You can also register Your complaint through fax/paper by submitting Your complaint to:

Consumer Affairs Department
Insurance Regulatory and Development Authority of India
9th floor, United India Towers, Basheerbagh
Hyderabad – 500 029, Andhra Pradesh
Fax No: 91- 40 - 6678 9768

G.5 Insurance Ombudsman

In case You are not satisfied with the decision/resolution or have not received any reply within a period of 15 days, You may approach the Insurance Ombudsman, if your complaint pertains to:

- (i) Any partial or total repudiation of claim;
- (ii) Premium paid or payable in terms of the Policy;
- (iii) Delay in settlement of claim;
- (iv) Non-issue of Policy document to customers after receipt of premiums
- (v) Any claim related dispute on the legal construction of the policies in so far as such disputes relate to claims.

The complaint should be made in writing duly signed by You, Nominee or by Your legal heirs with full details of the complaint and the contact information of complainant.

As per Rule 13(3) of the Redress of Public Grievances Rules 1998, the complaint to the insurance ombudsman can be made:

- (a) If the complaint is not resolved to Your satisfaction by the Company.
- (b) Within a period of one year from the date of rejection by the Company; and
- (c) You have not initiated any other complaint/litigation.

The addresses of the Insurance Ombudsman are given on the last page of this document. You are requested to visit the website of the Company for updated information on contact details of the Company and Insurance Ombudsman.

G.6 Disclaimer

A Unit Linked Policy is subject to different risk factors and the investments in the Segregated Funds are subject to fluctuations in financial markets and other risks. The Unit Price can go up or down depending on the factors and forces affecting the financial markets. The name of the concerned Segregated Fund does not indicate the quality and the past performance of the Fund and is not necessarily indicative of future performance. The Segregated Funds chosen for investment under this Policy do not offer any guaranteed returns. The Investment risk in the investment portfolio is solely borne by the Policyholder.

<Customer Name>

<Customer Address>

<XXX XXXXX XXXXXX >

<XXX XXXXX XXXXXX >

<XXX XXXXX XXXXXX >

<Customer Contact No. >



First Premium Receipt

Product Name	:	Aegon Life Future Protect Plus Insurance Plan (UIN 138L024V04)
Branch	:	Vishakapatnam
Date	:	05-08-2009
Policy Number	:	123456789123
Agent	:	Mr. Mukesh Varshneya
Name of the Policyholder	:	Mr. K. S. Gopalakrishnan

Premium Amount Rs. (in figures)	:	50,000
Total Premium Amount Rs. (in figures)*	:	55,000
Total Premium Amount Rs. (in words)	:	Fifty Thousand only
Next Premium Due Date	:	05-09-2009
Frequency Mode	:	Monthly
Date of Commencement	:	05-08-2009

Summary Unit Statement as of Statement Generation Date:				
Fund name	Opening Balance as of 05-08-2009	Unit deductions since 05-08-2009	Units added since 05-08-2009	Current Unit Balance as on 05-08-2009
Accelerator Fund	0	0	5,000	5,000
Stable Fund	0	0	5,000	4,800
Debt Fund	NA	NA	NA	NA
Secure Fund	NA	NA	NA	NA
Blue Chip Equity Fund	NA	NA	NA	NA
Opportunity Fund	NA	NA	NA	NA

Accelerator Fund (SFIN:ULIF01203/09/10ACCELERATE0138); Stable Fund (SFIN:ULIF01303/09/10STABLE0138); Debt Fund (SFIN:ULIF00405/07/08DB0138); Secure Fund (SFIN:ULIF00505/07/08SF0138); Blue Chip Equity Fund (SFIN: ULIF01511/02/ 14BLUECHIPEQ0138); Opportunity Fund (SFIN:ULIP01627/06 /16OPPORTUN0138)

Authorised Signatory

Eligible for benefits as applicable under the prevailing Income Tax Act, 1961

* Service tax, Swachh Bharat Cess & Krishi Kalyan Cess applicable as per prevailing service tax law. Service tax registration number: AAGCA3203JST003 under category Life Insurance.

IRDAI Company Registration Number:138

Registered Office: Aegon Life Insurance Company Limited, Building No.3, Third Floor, Unit No.1, NESCO IT Park, Western Express Highway Goregaon (E), Mumbai - 400063.

Tel: +91 226118 0100,
Fax: +91 2261180200/300,
Corporate Identity No:
U66010MH2007PLC169110

1800 209 90 90 (Toll free, 9 am to 7 pm, Mon to Sat)
MENU to 9221-010101
customer.care@aegonlife.com
www.aegonlife.com

Complaints Redressal Procedure

In case you have any query, complaint or grievance, you can get in touch with us at any of the following point of contact:

• Call us on 1800 209 9090 anytime from 9am to 7pm, Monday to Saturday

• Email us at customer.care@aegonlife.com

• You can also write to us at: Customer Service

Aegon Life Insurance Company Limited, Building No. 3, Third Floor, Unit No. 1, Nesco IT Park, Western Express Highway, Goregaon (E), Mumbai – 400063.

In case you are not satisfied with the decision or response of the above office, or have not received any response within 10 days, you may escalate the complaint to our Grievance Manager. You can email at grievance.manager@aegonlife.com

OR

Write at: Grievance Manager

Aegon Life Insurance Company Limited, Building No. 3, Third Floor, Unit No. 1, Nesco IT Park, Western Express Highway, Goregaon (E), Mumbai – 400063.

In an unlikely event that you are not satisfied with the decision or resolution that we have offered, you may approach the Insurance Ombudsman, if your grievance pertains to:

• Insurance claim that has been rejected or dispute of a claim on legal construction of the policy

• Delay in settlement of claim

• Dispute with regard to Premium

• Non-Receipt of your Insurance Document

List and addresses of the Insurance Ombudsman is given at the end of this policy document for your ready reference. The updated list can also be accessed from our website www.aegonlife.com

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.

As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made in the following situations:

• Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer

• Within a period of one year from the date of rejection by the insurer

• If it is not simultaneously under any litigation

Unit Statement



Statement Generation Date	: XXXXXXXXXXXXX
Period From	: XXXXXXXXXXXXX
Policy Number	: XXXXXXXXXXXXX
Product Name	: Aegon Life Future Protect Plus Plan (UIN I38L024V04)
Policyholder	: XXXXXXXXXXXXX
Life Assured	: XXXXXXXXXXXXX
Date of Commencement	: XXXXXXXXXXXXX
Premium Amount - Rs. (in figures)	: XXXXXXXXXXXXX

Summary Unit Statement of Statement Generation Date: 00/00/0000

Fund Name	Opening Balance as of 00/00/0000	Unit deduction since 00/00/0000	Unit added since 00/00/0000	Current Unit Balance as on 00/00/0000
Blue Chip Equity Fund (SFIN:ULIF01511/02/14BLUECHIPEQ0138)	0	0000	0000	0000
Debt Fund (SFIN:ULIF00405/07/08DB0138)	0	0000	0000	0000
Secure Fund (SFIN:ULIF00505/07/08SF0138)	0	0000	0000	0000
Accelerator Fund (SFIN:ULIF01203/09/10ACCELERATE0138)	0	0000	0000	0000
Stable Fund (SFIN:ULIF01303/09/10STABLE0138)	0	0000	0000	0000
Opportunity Fund (SFIN:ULIPO1627/06/16OPPORTUN0138)	0	0000	0000	0000

Detailed Transaction

Date	Fund Name	Transaction Type	Amount ₹	NAV	No. of Units
00/00/000	DEBT FUND (SFIN:ULIF00405/07/08DB0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	SECURE FUND (SFIN:ULIF00505/07/08SF0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	BLUE CHIP FUND (SFIN:ULIF01511/02/14BLUECHIPEQ0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	ACCELERATOR FUND (SFIN:ULIF01203/09/10ACCELERATE0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	STABLE FUND (SFIN:ULIF01303/09/10STABLE0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	OPPORTUNITY FUND (SFIN:ULIPO1627/06/16OPPORTUN0138)	INITIAL DEPOSIT	xxxx	xxxx	xxxx
00/00/000	BLUE CHIP FUND (SFIN:ULIF01511/02/14BLUECHIPEQ0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx
00/00/000	SECURE FUND (SFIN:ULIF00505/07/08SF0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx
00/00/000	DEBT FUND (SFIN:ULIF00405/07/08DB0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx
00/00/000	ACCELERATOR FUND (SFIN:ULIF01203/09/10ACCELERATE0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx
00/00/000	STABLE FUND (SFIN:ULIF01303/09/10STABLE0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx
00/00/000	OPPORTUNITY FUND (SFIN:ULIPO1627/06/16OPPORTUN0138)	PREMIUM BY DEDUCTION	xxxx	xxxx	xxxx

Annexure 1

Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a life insurance policy is as below in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. This policy may be transferred/assigned, wholly or in part, with or without consideration.
2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the policyholder, or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
 - ii. the insured surviving the term of the policySuch conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the policy
 - c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list as mentioned in Insurance Act, 1938 (as amended from time to time), but only a simplified version prepared for general information. Policy Holders are advised to refer to the Act for complete and accurate details.]

Annexure 2

Section 39 - Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
2. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the Insurer.
3. Nomination can be made at any time before the maturity of the policy.

4. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
8. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. Where the policyholder whose life is insured nominates his
 - a. parents or
 - b. spouse or
 - c. children or
 - d. spouse and children
 - e. or any of themthe nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title
14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the amendment of Insurance Act, 1938 (i.e.26.12.2014).
16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Act 1938 (as amended from time to time), a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list as mentioned in Insurance Act 1938 (as amended from time to time), but only a simplified version prepared for general information. Policy Holders are advised to refer to the Act for complete and accurate details.]

Annexure: 3

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy.
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.

4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list as mentioned Insurance Act 1938 (as amended from time to time) but, only a simplified version prepared for general information. Policy Holders are advised to refer to the Act for complete and accurate details.]

For unattended grievances of the Policyholders with respect to their suggestions or complaints, Central Government has established offices of insurance ombudsmen who are empowered to receive and consider complaints regarding life insurance from any person who has any grievance against an insurer.

Ombudsman

Name of the Ombudsman / Office / Contact Details & Areas of Jurisdiction

AHMEDABAD
Shri B.C. Bose
2nd Flr., Ambica House,
Nr. C.U. Shah College,
5, Navyug Colony, Ashram Road,
AHMEDABAD - 380 014
(O) 079-27546150, 27546139
Fax: 079-27546142
E-mail: insombahd@rediffmail.com
Area of Jurisdiction
Gujarat/UT of Dadra and Nagar
Haveli/Daman and Diu

BHOPAL
Shri R.P. Dubey
1st Floor, 117, Zone-II,
(Above D.M. Motors Pvt. Ltd.)
Maharana Pratap Nagar,
BHOPAL - 462 011
(O) 0755-2769200, 2769202, 2769201
Fax: 0755-2769203
E-mail: bimalokpalbhopal@airtelbroadband.in
Area of Jurisdiction
Madhya Pradesh and Chhattisgarh

BHUBANESWAR
Shri M.N. Patnaik
62, Forest Park,
BHUBANESWAR - 751 009
(O) 0674-2535220, 2533798
Fax: 0674-2531607
Email : ioobbsr@dataone.in
Area of Jurisdiction
Orissa

CHANDIGARH
Shri K.M. Chadha
S.C.O. No. 101, 102 & 103,
2nd Floor, Batra Building,
Sector 17-D,
CHANDIGARH - 160 017
(O) 0172-2706196, 2705861
EPBX: 0172-2706468
Fax: 0172-2708274
E-mail : ombchd@yahoo.co.in
Area of Jurisdiction
Punjab/Haryana/Himachal Pradesh,
Jammu & Kashmir/UT of Chandigarh

CHENNAI
Shri K. Sridhar
Fatima Akhtar Court,
4th Flr., 453(old 312),
Anna Salai, Teynampet,
CHENNAI -600 018
(O) 044-24333678, 24333668
Fax: 044-24333664
E-mail : insombud@md4.vsnl.net.in
Area of Jurisdiction
Tamil Nadu/UT-Pondicherry Town and
Karaikal (which are part of UT of Pondicherry)

NEW DELHI
Shri R. Beri
2/2 A, 1st Floor,
Universal Insurance Bldg.,
Asaf Ali Road,
NEW DELHI - 110 002
(O) 011-23239611, 23237539, 23237532
Fax: 011-23230858
E-mail : iobdelraj@rediffmail.com
Area of Jurisdiction
Delhi and Rajasthan

GUWAHATI
Shri S.K. Kar
Aquarius,
Bhaskar Nagar,
R.G. Baruah Rd.,
GUWAHATI - 781 021
(O) 0361-2413525
EPBX: 0361-2415430
Fax: 0361-2414051
E-mail : omb_ghy@sify.com
Area of Jurisdiction
Assam/Meghalaya/Manipur/Mizoram,
Arunachal Pradesh/Nagaland and Tripura

HYDERABAD
Shri P.A. Chowdary
6-2-46, 1st Floor,
Moin Court,
Lane Opp. Saleem Function Palace,
A. C. Guards,
Lakdi-Ka-pool,
HYDERABAD - 500 004.
(O) 040-23325325, 23312122, 65504123
Fax: 040-23376599
E-mail : hyd2_insombud@sancharnet.in
Area of Jurisdiction
Andhra Pradesh/Karnataka and UT of
Yanam - a part of the UT of Pondicherry
KOCHI

Smt. P.N. Santhakumari
2nd Flr., CC 27/ 2603
Pulinat Building
Opp. Cochin Shipyard,
M.G. Road,
ERNAKULAM - 682 015
(O) 0484-2358734, 2359338, 2358759
Fax: 0484-2359336
E-mail: ombudsmankochi@yahoo.co.in
Area of Jurisdiction
Kerala, UT of (a) Lakshadweep,
(b) Mahe - a part of UT of Pondicherry

KOLKATA
Shri K. Rangabhashyam
North British Bldg.
29, N. S. Road, 3rd Flr.,
KOLKATA -700 001.
(O) 033-22134869, 22134867, 22134866
Fax: 033-22134868
E-mail : iombkol@vsnl.net
Area of Jurisdiction
West Bengal/Bihar/Jharkhand and UT of
Andaman & Nicobar Islands/Sikkim

LUCKNOW
Shri K.S.K. Khare
Jeevan Bhawan, Phase 2,
6th Floor, Nawal Kishore Rd.,
Hazartganj,
LUCKNOW - 226 001
(O) 0522-2201188, 2231330, 2231331
Fax: 0522-2231310
E-mail: ioblko@sancharnet.in
Area of Jurisdiction
Uttar Pradesh and Uttaranchal

MUMBAI
3rd Flr., Jeevan Seva Annexe,
S.V. Road,
Santa Cruz (W)
MUMBAI - 400 054
Shri R.K. Vashishtha
(O) 022-26106928, 26106360
EPBX: 022-6106889
Fax: 022-26106052
Email: ombudsman@vsnl.net
Area of Jurisdiction
Maharashtra and Goa

Vist our website www.aegonlife.com for the updated ombudsman list.