

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY
THE POLICY HOLDER

EXIDE LIFE NEW FUTURE PERFECT PLAN

TERMS AND CONDITIONS

1. Definitions and Interpretation

1.1. Definitions

In this Policy, unless the context requires otherwise, the following words and expressions shall have the meaning ascribed to them respectively herein below.

Allocation means allotment of Units under the various Unit Linked Funds offered under this Policy.

Benefits means the Death Benefit, Maturity Benefit, Systematic Withdrawal Benefit, Surrender Benefit, Partial Withdrawal Benefit, Rider Benefits, if any or any other Benefits, as may be applicable in terms of this Policy.

Business Day means any day on which the Company is open in Bangalore to public for transacting business and on which banks are generally open in Mumbai to public for transacting business.

Charges means collectively the Mortality Charges, the Premium Allocation Charges, the Fund Management Charges, the Policy Administration Charges, the Switching Charges, the Surrender Charges, the Rider Premium Charge, if any, the Partial Withdrawal Charges and Miscellaneous Charge as set out in **Annexure A** hereto and other Charges that may be levied by the Company from time to time under this Policy with the approval of the Regulatory Authority.

Death Benefit means the Sum Assured under this Policy or the Fund Value on the applicable Relevant Date which ever is higher. The Sum Assured shall stand reduced to the extent of the Systematic Withdrawal Benefit paid and/or the Partial Withdrawal Benefit availed as set out under clause 3.5 below.

Fund Value means the amount represented by the number of Units multiplied by the respective Unit Price of the Units held under the various Unit Linked Funds under this Policy.

Financial Year means a period of twelve months commencing from April 01 each year and ending with March 31 of the following year.

Fund Management Charges means the charges referred to as such in **Annexure A** hereto.

Insurance Cover means cover for the Death Benefits and Rider Benefits, if any, payable under this Policy.

Life Assured means the person named in the Policy Schedule as such, on whose life the Insurance Cover is effected in terms of this Policy.

Maturity Benefit means the Fund Value on the Relevant Date payable to the Person to whom Benefit payable under the Policy.

Miscellaneous Charges means the charge referred to as such in **Annexure A**.

Mortality Charges means the Charges referred to as such in **Annexure A**.

Net Asset Value means the market value of the investment held by the Unit Linked Fund plus or minus the expenses incurred in the purchase or sale of the assets as the case may be depending upon whether the Unit Linked Fund is a buyer or seller of assets, plus the value of any current assets and any accrued income net of Fund Management Charges less the value of any current liabilities and provisions, if any.

Nominee shall mean the person or persons appointed under Section 39 of the Insurance Act 1938, by the Life Assured, where he is the Policyholder, to receive the admissible Benefits, in the event of death of the Life Assured.

Partial Withdrawal Benefit: means the benefit referred to as such in clause 3.5. below.

Partial Withdrawal Charges means the charges referred to as such in **Annexure A** hereto.

Person to whom Benefits payable means the Policyholder, including assignees under section 38 of the Insurance Act, 1938 or Nominees or proving executors of administration or other legal representatives, as per the applicable Regulations.

Policy means this Exide Life New Future Perfect Plan.

Policy Administration Charges means the charges referred to as such in **Annexure A** hereto.

Policy Maturity Date means the date specified as such in the Policy Schedule.

Policy Year means a period of twelve (12) consecutive months starting with the Policy Commencement Date as stated in Policy Schedule and ending on the day immediately preceding the following anniversary date and each subsequent period of twelve (12) consecutive months thereafter.

Policyholder means the person specified in the Policy Schedule.

Premium means collectively the Regular Premium and Top Up Premium.

Premium Allocation Charges means the charges deductible from the Premium amount, as stated in **Annexure A**.

Premium Paying Term means the period, expressed as the number of years for which the Policyholder shall pay the Regular Premium under this Policy, as specified in the Policy Schedule.

Premium Redirection means the facility allowing the Policyholder to modify the Allocation of the future Premium into a different investment pattern from investment option exercised previously.

Regulations means the laws and regulations as in effect from time to time and applicable to this Policy, including without limitation the regulations and directions issued by the Regulatory Authority from time to time.

Regular Premium means the premium specified as such in the Policy Schedule.

Regulatory Authority means the Insurance Regulatory and Development Authority or such other authority or authorities, as may be designated under the applicable laws and regulations.

Relevant Date means

- (i) For the purpose of calculation of the Death Benefits or in case of death of the Life Assured prior to the Risk Commencement Date, the date of receipt of written intimation of death by

- the National Operations Office of the Company, on any Business Day before the Cut-off time.
- (ii) For the purpose of calculation of Maturity Benefit, the Policy Maturity Date.
 - (iii) For the purpose of calculation of the Surrender Benefits or the Partial Withdrawal Benefits and in case of Switches, the date of receipt of written notice by the National Operations Office of the Company on any Business Day before the cut-off time.
 - (iv) The date of determination of the applicable Charges, in the case of deduction of the applicable Charges.
 - (v) For the purposes of calculation of Systematic Withdrawal Benefit the date on which payment is due from the Company.
 - (vi) The date of receipt of Premiums paid to the Company by instruments/modes other than ECS, Standing Instructions or Auto debit for the purpose of Premium Payments under this Policy on a Business Day before the Cut off time.
 - (vii) The date of realization of Premium by the Company under this policy, in case of payments made through ECS, Standing Instruction, Auto Debit Instruction etc.

Explanation: Cut-off time for the purpose of this definition means 3 pm on the relevant Business Day. Any request received after the Cut-off time will be processed on the next following Business Day.

Rider means the rider, if any, issued by the Company, attached to and forming part of this Policy.

Rider Benefits means the benefits payable under the Riders.

Rider Premium Charge means the charges referred to as such in **Annexure A**.

Sum Assured means the sum assured as specified in the Policy Schedule or such amount as may be endorsed on the Policy.

Surrender means the termination of the contract in its entirety at the instance of the Policyholder.

Surrender Benefit means the benefit referred to as such in clause 3.4. below.

Surrender Charges means the charges referred to as such in **Annexure A** hereto.

Systematic Withdrawal Benefit means the benefits referred to as such in clause 3.6 below.

Switches means the facility of allowing the Policyholder to change the investment pattern by moving from one or more Unit Linked Fund to the other Unit Linked Funds under this Policy.

Switching Charges means the charges referred to as such in **Annexure A** hereto.

Top-up Premium means any amount paid by the Policyholder in addition to the Regular Premium.

Units means the interest of the Policyholder in the Unit Linked Fund, which consists of each unit representing one undivided share in the assets of the relevant Unit Linked Fund.

Unit Linked Fund means specific and separate investment funds established, offered, operated and maintained by the Company, in terms of Clause 10.1 below. The Unit Linked Fund pools together the Premiums paid by the policyholder and invests the same in the portfolio assets to achieve the fund(s) objective.

Unit Price means the price of a Unit of Unit Linked Fund arrived at by dividing the Net Asset Value of the Unit Linked Fund by the total number of outstanding units in the Unit Linked Fund.

Unit Statement of Account means the statement referred to in Clause 8.2 below.

1.2. Interpretation

- 1.2.1. This Policy is divided into numbered clauses for ease of reference and reading. Except as stated, these divisions and the corresponding clause headings do not limit the Policy or its interpretation in any way. Words of one gender shall include the other gender and the singular shall include the plural and vice versa, unless the context otherwise requires.
- 1.2.2. This Policy comprises of the terms and conditions set forth in this Policy document, the Policy Schedule, the particulars of Charges in **Annexure A** and the Mortality Table in **Annexure B** shall form an integral part of this Policy.

2. Exide Life New Future Perfect Plan

Subject to the provisions of this Policy, the Company agrees to pay to the Policyholder or Nominee or the legal heirs, as the case may be, the Benefits on the happening of the events whereupon the Benefits are expressed to be payable.

3. Benefits

3.1 Death Benefit

Subject to the terms and conditions of this Policy and the Policy remaining in full force and effect on the date of death of the Life Assured, in the event of death of the Life Assured after the Risk Commencement Date but before the Policy Maturity Date, the Company shall pay the Death Benefits to the Person to Whom the Benefits are payable. In case of death of the Life Assured prior to the Risk Commencement Date, the Company's liability will be limited to payment of the Fund Value.

3.2 Policy Commencement Date and Death Benefit in certain cases

Where the Life Assured is less than twelve (12) years of age at the Policy Commencement Date, the Insurance Cover under this Policy will not commence until the Life Assured attains the age of twelve (12) years. In case of death of the Life Assured prior to the Risk Commencement Date, Company's liability will be limited to payment of the Fund Value as on the Relevant Date.

3.3 Maturity Benefit:

In the event the Life Assured survives the Policy Maturity Date, the Company shall pay the Fund Value as at the Relevant Date for Policy Maturity.

- 3.4 Surrender Benefit:** At any time after completion of three Policy Years, the Policyholder may Surrender this Policy by giving notice in writing to the Company. Upon Surrender of the Policy, the Company shall pay the Fund Value as on the Relevant Date, as reduced by the Surrender Charges. On such payment, the Policy shall terminate forthwith and the Company will be relieved and discharged from all obligations thereafter.

- 3.5. Partial Withdrawal Benefit:** At any time after completion of three (3) Policy Years but prior to the first Systematic Withdrawal Benefit falling due, the Policyholder may avail Partial Withdrawal Benefit, provided the Fund Value after availing the Partial Withdrawal Benefit is not less than 1.5 times the annualized Regular Premium or such other amount as may be specified by the Company, with the approval of the Regulatory Authority. The Company shall pay the Partial Withdrawal Benefit amount, after deducting the Partial Withdrawal Charge, by cancellation of Units of equivalent amount as on the Relevant Date. In case of death of the Life Assured after availing

Partial Withdrawal Benefit, the Sum Assured under Death Benefit shall be reduced to the extent of the Partial Withdrawal Benefits availed from the Fund Value built up on account of Regular Premium, during the 24 months immediately preceding the date of death of the Life Assured. Partial Withdrawal Benefits may be claimed not more than two times during the entire term of the Policy.

- 3.5.1 Partial Withdrawal Benefit, in case of Top-up Premiums, can be availed only after completion of three years from the date of payment of the respective installment of the Top-up Premium.
- 3.5.2 Partial Withdrawal Benefits shall not be allowed in case where the Life Assured is a minor until the Life Assured attains the age of majority.

3.6 Systematic Withdrawal Benefit

- 3.6.1 Subject to the Policy remaining in full force and effect and provisions of this Policy, the Policyholder shall be paid the Systematic Withdrawal Benefits on every Policy anniversary immediately following the date on which the Life Assured attains the age of 60 years. The Systematic Withdrawal Benefit shall be an amount equal to 5% of the Fund Value on the date of entitlement of the Systematic Withdrawal Benefit and an additional one half (0.5) percent on completion of every Policy Year thereafter, until the Policy Maturity Date. All the Systematic Withdrawal Benefits paid shall be deducted from the Sum Assured. On the date of payment of the Systematic Withdrawal Benefit, if the Fund Value minus the Systematic Withdrawal Benefit payable is less than one full year's premium, then the Policy shall terminate and the Company shall pay the Fund Value to the Policyholder.
- 3.6.2 In the event of the Maturity Benefit and Systematic Withdrawal Benefit becoming due in the same Policy Year, the Policyholder shall be entitled to avail only the Maturity Benefit.
- 3.6.3 The Systematic Withdrawal Benefit or the Partial Withdrawal Benefit, as the case may be, shall be settled by cancellation of required number of Units from the respective Unit Linked Fund(s) at Relevant Date. In case there are more than one Unit Linked Funds, the cancellation of Units will be effected, to the extent feasible, in the same proportion as the aggregate value of the Units held in each Unit Linked Fund unless specified otherwise by the Policyholder and accepted by the Company.

3.7 Requirements for maturity claims and death claims

- 3.7.1 In the event of a claim for Maturity Benefit or Death Benefit arising under this Policy, the Person to whom Benefits payable shall endeavour to intimate to the Company in writing of the claim and provide the following documents to the Company within 60 days of the claim arising, to enable the Company to process the claim.

3.7.1.1 In case of claim for Maturity Benefit

- (i) Policy document, in original; and
- (ii) Discharge Form

3.7.1.2 In case of Claim for Death Benefit arising out of accidents or unnatural deaths

- (i) Policy document, in original;
- (ii) Death Certificate, in original;
- (iii) Copies of the First Information Report and the Final Investigation Report thereof, duly attested by the concerned police officials; and
- (iv) Copy of post-mortem report duly attested by the concerned officials.

3.7.1.3 In case of claim for Death Benefit arising other than out of accidents or unnatural deaths

- (i) Policy document in original;
- (ii) Death Certificate, in original, issued by the competent authority; and
- (iii) Hospitalization documents (discharge summary along with all investigation reports) if Life Assured has taken treatment for illness leading to his death.

3.8 Notwithstanding anything contained in Clause 3.7.1 above, depending upon the cause or nature of the claim, the Company reserves the right to call for other and/or additional documents or information, including documents/information concerning the title of the person claiming Benefits under this Policy, to the satisfaction of the Company, for processing of the claim.

3.9 Mode of payment of Benefits

3.9.1 All Benefits and other sums under this Policy shall be payable in the manner and currency allowed/permitted under the Regulations.

3.9.2 The Company shall pay the applicable Benefits and other sums payable under this Policy at the Customer Services Centre at the Company's National Operations Office in Bangalore. Any discharge given by the Person to whom Benefits payable, or by any person authorized by the Person to whom Benefits payable in writing in respect of the Benefits or the sums payable under this Policy shall constitute a valid discharge to the Company in respect of such payment. The Company's liability under the Policy shall be discharged by such payment and the Company shall not be required to see the application of the monies so paid.

3.9.3 **Cancellation of Units.** Subject to the provisions of Clause 3.7 above, the Benefits under this Policy shall be settled by cancellation of required number of Units from the respective Unit Linked Fund(s) on the applicable Relevant Date. In case there are more than one Unit Linked Funds, the cancellation of Units will be effected, in the same proportion as the aggregate value of the Units held in each Unit Linked Fund, unless specified otherwise by the Policyholder and accepted by the Company.

3.9.4 This Policy will terminate automatically on payment of the Death Benefits or the Maturity Benefits or the Surrender Benefits.

4. Premiums

4.1. Payment of Regular Premium. The Policyholder shall pay to the Company the Regular Premium in such frequency and on or before the due date, specified in the Policy Schedule, to secure the Benefits, referred to in Clause 3 above. If any Premium is received before the due date, the Company may keep such amount in suspense account and adjust such sum toward Premium on the applicable due date. It is clarified that the Mortality Charges and Rider Premium, if any, shall be applicable even after expiration of the Premium Payment Term (as stated in the Policy Schedule), and shall be deducted in the manner set forth in **Annexure A**.

4.2 Discontinuance of Regular Premium after paying the Regular Premium due for at least three consecutive years. If the payment of the Regular Premium is discontinued, after paying the Regular Premium for at least three consecutive years, the Insurance Cover under the Policy will continue, subject to levying the applicable Mortality Charges, Policy Administration Charges, Fund Management Charges, Rider Premium Charges, if any and Miscellaneous Charge from the Fund Value.

Such automatic continuation of the Policy will cease,

- (i) if the Fund Value falls below one full year's Regular Premium, or

- (ii) on expiry of 5 years from the due date of the first unpaid Premium if such unpaid premiums have not been paid to the Company during the said period of 5 years

whichever is earlier. In such an event, the Policy shall terminate and the Company shall pay the Fund Value to the Policyholder.

4.3 Discontinuance of Regular Premium within three years of the Policy Commencement

Date. If payment of the Regular Premium is discontinued before completion of three years from the Policy Commencement Date, the Insurance Cover shall cease with immediate effect, if the Regular Premium is not received within 30 days of the due date for payment, and the Policy in such case would continue without Insurance Cover, with deduction by the Company of Charges other than Mortality Charges and Rider Premium Charges if any from the Fund Value. Where premiums have been discontinued within three years of Policy Commencement Date as mentioned in this Clause and death of the Life Assured occurs during such period, the Company's liability under this Policy shall be limited to payment of Fund Value. The Policyholder may at any time within 5 years from the date of cessation of the Insurance Cover, apply to the Company for reinstatement of the Insurance Cover, and the Company may at its discretion, and subject to fulfillment of the conditions set forth in clause 5 below, allow reinstatement of the Insurance Cover. Unless the Insurance Cover is so reinstated, the Company shall pay the Fund Value, if any, on expiry of the period of 5 years provided for reinstatement of Insurance Cover.

- 4.4 **Termination:** In the event the Fund Value is insufficient to pay the Charges, the Company may terminate the Policy forthwith.

5. Reinstatement of Insurance Cover

- 5.1 Subject to the approval of the Company and the prevailing rules of the Company, the Insurance Cover under this Policy, may be reinstated before the Policy Maturity Date but within five years from the due date for payment of the first unpaid Regular Premium or prior to termination of the Policy, provided,

- (i) this Policy has not been surrendered for cash; and
- (ii) no claim has arisen under the Policy; and
- (iii) where required by the Company, a written application for reinstatement is received from the Policyholder by the Company, together with evidence of insurability and health of the Life Assured, to the satisfaction of the Company; and
- (iv) all the Regular Premiums in arrears and medical examination charges if any, to reinstate this Policy are received by the Company.

- 5.2 Notwithstanding anything to the contrary contained elsewhere in this Policy, the Company reserves the right to reinstate the Insurance Cover under this Policy either on its original terms and conditions or on such other or modified terms and conditions as the Company may, specify, or to reject the reinstatement.

- 5.3 Subject to the provisions of Clause 5.1 above, the reinstatement shall come into effect on the date when the Company specifically communicates it in writing to the Policyholder. Since the Company shall be relying on the statements made by the Policyholder/Life Assured to the Company and to its medical examiner in deciding on reinstatement of Insurance Cover, if any incorrect or untrue statement has been made or any material fact has been suppressed, the Company shall be entitled to cancel the reinstatement of the Insurance Cover or repudiate the claim, if any, arising after such reinstatement and the amounts received under this Policy including the amounts paid towards such reinstatement, shall be liable to be forfeited, at the option of the Company.

- 6. **Forfeiture.** In issuing this Policy, the Company has relied on, and may rely on, accuracy and completeness of the information provided by the Proposer /Life Assured and any other declarations

or statements made or as may be made hereafter, by the Policyholder/Life Assured. Subject to the provisions of the applicable Regulations including Section 45 of the Insurance Act, 1938, in the event any such information, declaration or statement is found to be false or incorrect or any material information is found to be withheld or misrepresented, the Policy shall become null and void from commencement, and the Company shall cease to be liable for any Benefits under this Policy. In such a case, the Company may, forfeit the amounts received under this Policy.

7. Top-up Amount. Subject to the payment of all Regular Premium in terms of this Policy and no Regular Premium remaining in arrears, the Policyholder shall have the option to pay one or more Top-up Premiums, subject to a minimum of Rs. 5,000/- or such other amount fixed by the Company, with the approval of the Regulatory Authority and further subject to a maximum of 25 percent of the total Regular Premiums received under the Policy. The Top-up Premium, as reduced by the applicable Premium Allocation Charges, shall be invested in the Unit Linked Funds offered by the Company and chosen by the Policyholder. The Company clarifies that Top Up Premiums may impact the tax benefits available to the Policyholder.

8. Fund Value and Unit Statement of Account.

8.1 Fund Value: For the purpose of this Policy, the Company will maintain an account called the Fund Value, to which the Regular Premium and the Top-up Premiums received from the Policyholder under this Policy shall be credited, net of Premium Allocation Charges as provided for in **Annexure A** hereto. The amount so credited shall be utilized for purchase of Units in the Unit Linked Funds offered by the Company and chosen by the Policyholder.

8.2. Unit Statement of Account : The Company shall issue to the Policyholder, a Unit Statement of Account showing the details of Units held and particulars of credits and debits in respect of the Fund Value on every Policy Anniversary as well as whenever a transaction in the nature of receipt of Premium, Switch, Partial Withdrawal or payment of Benefits, takes place.

9. Charges

9.1. The Company may levy the Mortality Charges, Premium Allocation Charges, Fund Management Charges, Policy Administration Charges, Switching Charges, Surrender Charges, Partial Withdrawal Charges, Rider Premium Charges and Miscellaneous Charges as provided in **Annexure A** of this Policy.

10. Unit Linked Funds

10.1 Unit Linked Funds

The Company may from time to time with the approval of the Regulatory Authority, establish new Unit Linked Fund (s) and offer such Unit Linked Fund (s) to the Policyholder. The Unit Linked Funds offered by the Company at present, the investment objectives and the indicative portfolio allocations of the Unit Linked Funds are as follows:

10.1.1 Debt Fund: The investment objective of this Fund is to provide security and moderate growth. 100% of the available funds will be invested in debt and debt related instruments.

10.1.2 Secure Fund: The investment objective of this Fund is to invest in a mixture of bonds and equity providing reasonable security and opportunity for growth. A minimum of 10% and up to a maximum of 20% of the available funds would be invested in equity and equity related instruments including property and property related instruments, and the balance in debt securities and debt related instruments.

- 10.1.3 **Balanced Fund:** The investment objective of this Fund is to provide higher growth with reasonable security. A minimum of 20% of the available funds and up to a maximum of 40% of the available funds would be invested in equity and equity related instruments including property and property related instruments and the balance in debt securities and debt related instruments.
- 10.1.4 **Growth Fund:** The investment objective of this Fund is to provide high growth opportunities. A minimum of 40% of the available funds and up to a maximum of 60% of the available funds would be invested in equity and equity related instruments including property and property related instruments and the balance in debt securities and debt related instruments.
- 10.1.5 **Equity Fund:** The objective of this Fund is to maximize growth through investments in a portfolio of equities. A minimum of 90% and upto maximum of 100% of the available funds will be invested in equities or equity related instruments including property or property related instruments and the balance in debt and debt related instruments.
- 10.2 The Policyholder will have option to re-direct the future allocation of the net amount of Premiums available for investment, amongst one or more Unit Linked Fund(s). The Policyholder may also switch the Fund Value Account represented in any Unit Linked Fund amongst one or more Unit Linked Fund(s).
- 10.3 Subject to investment norms and policies of the Company in effect from time to time and applicable Regulations, the Company shall have full freedom to select the investments and/or make the investments under each Unit Linked Fund, having regard to the investment objectives of the respective Unit Linked Fund. Subject as aforesaid, the Company shall have absolute discretion to formulate its investment policies and make investments and to deal with all matters in relation to investments. The Company shall have absolute legal and beneficial ownership of all investments and assets of the Unit Linked Fund(s).
- 10.4. The Company may, at its discretion, with the approval of the Regulatory Authority, close or discontinue any Unit Linked Fund on the happening of an event, which, in the opinion of the Company, requires the Unit Linked Fund to be closed or discontinued. In the event the Company decides to close or discontinue any Unit Linked Fund, the Company shall give at least three months prior written notice to Policyholder. In such an event, if the Policyholder does not switch the Units to another Unit Linked Fund prior to the expiration of the aforesaid notice period, the Company may, at its discretion, at any time thereafter switch the Units to another Unit Linked Fund (s). The Company's decision in selecting the Unit Linked Fund (s) shall be final and binding. In such cases, the Company shall not levy any penalty or Switching Charges for such switch to another Unit Linked Fund (s).
- 10.5. The Company may, at its discretion, with the approval of the Regulatory Authority, with prior notice of 30 days to the Policyholder, modify the proportions of available funds to be invested in bonds and equity/ property in respect of any of the above Unit Linked Fund, depending upon the prevailing and expected investment environment and the applicable Regulations.
- 10.6. Risk Factors.** This Policy is issued on the express understanding that the investments are subject to the following risks among others and the Policyholder has opted for this Policy with full knowledge of such risks:
- The names of the Unit Linked Fund do not in any manner indicate the quality of the Investment Plan or their future prospects or returns.
 - Investments in Units are subject to market and other risks and there can be no assurance that the objects of the Unit Linked Fund will be achieved.
 - The Unit Price of the Units may fluctuate depending on factors and forces affecting the capital markets and the level of interest rates prevailing in the market.
 - Past performance of the Unit Linked Fund and other plans of the Company is not indicative of future performance of any of these Funds. The Funds do not offer a guaranteed return.

- e. All benefits payable under this Policy are subject to tax laws and other fiscal enactments in effect from time to time.
- 10.7. The Company reserves the right of suspension of cancellation, allocation, reallocation and switching of Units under extraordinary circumstances such as extreme volatility of assets, extended suspension of trading on stock exchange, natural calamities, riots and other similar events or force majeure circumstances.

11. Units

- 11.1. The Units shall have a nominal value of Rs. 10/- each. The Units shall be allocated in the manner set forth hereinafter and such allocation may be made up to five decimal places of a Unit. The Unit Price shall be computed to four decimal points.
- 11.2. The Unit Price will be declared as soon as may be possible after close of every Business Day and the Unit Price so declared shall apply till the next Unit Price is declared.

11.3 Allocation of Units:

The Units in an existing and operating Unit Linked Fund will be allocated on the Relevant Date of receipt of Premium, or after receipt of complete information required for allocation of Units by the Company in terms of this Policy, or on the Policy Commencement Date, whichever occurs later. Allocation of Units against subsequent Premiums including Top up Premiums shall be made after receipt of the duly filled in Top Up form alongwith payment of the top-up premium, on the applicable Relevant Date.

- 11.4 **Partial Withdrawal, Surrender and Switching of Units:** The Company shall make all transactions in Units such as Switching, Partial Withdrawals and Surrender on the applicable Relevant Date.
- 11.5 All requests for Partial Withdrawals, Surrenders, Switching of Units, payment of Top-Ups and all intimations pertaining to claim of Benefits shall be in writing, submitted to the Company's Customer Service Centre at its National Operations Office in Bangalore and shall take effect on the Relevant Date.
- 11.6 **Valuation of Unit Linked Funds:** The Unit Price shall be computed to four decimal places and the calculation of the Company in this regard is final and binding for all purposes except in case of manifest error. The valuation of assets of the Unit Linked Funds shall be made as per the applicable Regulations and valuation norms of the Company in effect from time to time.
- 11.7. **Recovery of Charges:** All the Charges, other than the Fund Management Charges and the Premium Allocation Charges, shall be recovered by cancellation of required number of Units from the respective Unit Linked Fund(s) on the Relevant Date. In case there are more than one Unit Linked Funds, the cancellation of Units will be effected, to the extent feasible, in the same proportion as the aggregate value of the Units held in each Unit Linked Fund.

Fund Management Charges shall be recovered before arriving at the Unit Price. Allocation Charges shall be recovered from the amount of the Regular Premium or Top-up Premium received, as the case may be. Switching Charges will be charged to the source Unit Linked Fund from which the Units are switched and shall be recovered by cancellation of required number of Units from the respective Unit Linked Funds.

12. General Conditions

- 12.1 Accuracy and Completeness of information:** In issuing this Policy, the Company has relied on, and may rely on, accuracy and completeness of the information provided by the Policyholder/Life Assured and any other declarations or statements made or as may be made hereafter, by the

Policyholder/Life Assured. Subject to the provisions of the applicable Regulations, in the event any such information is found to be false or incorrect, the Policy and all Benefits thereunder shall be subject to revision and/or termination, and the Premium received shall be liable to be forfeited, at the option of the Company.

- 12.1.1 In case it is found that any untrue or incorrect statement is made or contained in the Proposal, personal statement, declaration or any connected documents or any material information is withheld or any material information is not promptly notified to the Company in writing, then and in any such event, but subject to provisions of Section 45 of the Insurance Act, 1938, this Policy shall be void and no Benefits shall be payable under this Policy and any Riders to this Policy.
- 12.2 This Policy is subject to the Policyholder making prompt and regular payment of the Premium and it shall be the responsibility of the Policyholder to ensure prompt and regular payment of the Premium.
- 12.3 **No Participation in profits/surplus of the Company:** This Policy does not confer any rights on the Policyholder to participate in surplus or profits of the Company.
- 12.4 **Age Admission:** The age of the Life Assured has been admitted on the basis of the declaration made by the Life Assured/Proposer in the Proposal and/or in any statement based on which this Policy has been issued. If the age of the Life Assured is found to be different from that declared, the Company shall adjust the Insurance Cover Charges or Benefits under the Policy as it deems fit. The Policy shall however become void from date of commencement, if the age of the Life Assured at the Policy Commencement Date is found to be higher than the maximum or lower than the minimum entry age that was permissible under the Policy at the time of its issue and the Company may forfeit the amounts received under this Policy. The person(s) claiming Benefits under this Policy shall furnish to the Company to its satisfaction evidence of age of the Life Assured before receiving any Benefits under this Policy.
In case the age of the Life Assured has not been admitted and subsequently the age of the Life Assured is found to be not acceptable as per the product specifications, the policy shall terminate and the policyholder shall be paid the Fund Value less Surrender Charges.
- 12.5 **Policy on the Life of the Minor:** If the Policy is issued on the life of a minor, the Policy will vest in him automatically, if so opted by the Policyholder in the Proposal, on his attainment of age of majority and on such vesting, the Company will recognize him to be the holder of this Policy.
- 12.6 **Life Assured being minor:** In case the Life Assured is a minor, No Rider Benefits would be admissible.
- 12.7 **Suicide:** If the Life Assured commits suicide for any reason, while sane or insane, within one year from the Risk Commencement Date as specified in the Policy Schedule or within one year from reinstatement of the Policy in terms of clause 5 above, this Policy shall be treated as null and void, and no regular benefit shall be payable under this Policy. However the Policy holder shall be entitled to refund of the Fund Value net of applicable charges.
- 12.8 **Loans:** No loan will be admissible under this Policy.
- 12.9 **Release and Discharge:** On appropriation of the Fund Value and utilizing the said amount for provision of the Benefits in accordance with the provisions of this Policy, the Company will be relieved and discharged from all obligations under this Policy.
- 12.10 **Review, Revision:** The Company reserves the right to review, revise, delete and / or alter any of the terms and conditions of this Policy, including without limitation the Benefits, the Charges other than those specifically stated to remain unchanged in this Policy, the method, manner and timing of levy or recovery of the Charges or valuation of the investments and / or assets of the Unit

Linked Fund and / or determination of the Unit Price, with the approval of the Regulatory Authority, by giving a notice of 30 days in advance.

- 12.11 **Notice:** Any of the notices required to be issued in terms of this Policy may be issued, at the discretion of the Company, either by issuing individual notices or by issuing a general notice, including by publishing such notices on the Company's website.
- 12.12 **Disclaimer:** It shall be the responsibility of the Policyholder to satisfy himself and ensure that the payment of the Top-up Amount does not adversely affect his entitlement or claim for tax benefits, if any, available or admissible under this Policy.
- 12.13 **Limitation of Liability:** Except in the case of a claim for Death Benefit, the maximum liability of the Company under this Policy shall not, in any circumstances, exceed the Fund Value. The maximum liability of the Company under this Policy shall not, in any circumstances, exceed the aggregate amount of the relevant Benefits payable hereunder.
- 12.14 **Grievance Redressal /Complaints:** Any grievance or complaints to the Company must be made in writing and delivered to the address intimated by the Company to the Policyholder, which is currently:

Complaints Officer
Exide Life Insurance Company Limited
690, 1st Floor,
Gold Hill Square, Opp Oxford University College,
Begur Hobli, Hosur Road,
Bangalore – 560068
Email: complaintscell@exidelife.in Toll Free Number 1800-419 8228
Tel No: 080 4134 5212
Fax No: 080 4110 0700

13. Assignment

An assignment of the Policy may be made by an endorsement on the Policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. Only the Policyholder may make the first assignment. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its books. In case of assignment under this Policy, the assignee would not be entitled to increase the Death Benefit or Rider Benefits. In registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

14. Nomination

The Life Assured, where he is the Policyholder, may, at any time during the currency of this Policy, make a nomination for the purpose of payment of Benefits in the event of his death. Where the Nominee is a minor, the Policyholder may also appoint a person to receive the money during the minority of the Nominee. Nomination may be made by an endorsement on the Policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

15. Taxes, duties and levies and disclosure of information

- 15.1 This Policy, and the Benefits and the surrender value payable under this Policy shall be subject to the Regulations, including taxation laws in effect from time to time. All taxes, duties, levies or imposts including without limitation any sale, use, value added, service or other taxes (collectively "Taxes") as may be imposed now or in future by any authority (collectively "Taxes") on the Premiums and other sums payable to the Company or the Company's obligations under the Policy or the Benefits payable under the Policy or in any way relating to this Policy, shall be borne and paid by the Policyholder or the Person to whom Benefits payable, as the case may be. The Premium and other sums payable under or in relation to the Policy do not include the Taxes. If, however, the applicable law imposes such Taxes on the Company, then the Company shall have the right to recover the same from the Policyholder or the Person to whom Benefits payable.
- 15.2 The persons receiving the Benefits shall be solely liable for complying with all the applicable provisions of the Regulations, including taxation laws, and payment of all applicable Taxes. Except as otherwise required by law, the Company shall not be responsible for any Tax liability arising in relation to this Policy or the Benefits payable in terms of this Policy. In any case where the Company is obliged to account to the revenue authorities for any Taxes applicable to this Policy or the Benefits payable under this Policy, the Company shall be entitled to deduct such Taxes from any sum payable under this Policy, and deposit the amount so deducted with the appropriate governmental or regulatory authorities.
- 15.3 In any case where the Company is obliged to disclose to the revenue or other regulatory authorities any information concerning the Policy, including information concerning the Premium and the Benefits under this Policy, the Company shall be entitled to disclose the required information to the appropriate governmental or regulatory authorities.
- 15.4 It shall be the responsibility of the Policyholder to satisfy himself and ensure that the payment of the Top-up Premium does not adversely affect his entitlement or claim for tax benefits, if any, available or admissible under this Policy.
- 16. Entire Contract.** This Policy comprises the terms and conditions set forth in this Policy document, the Policy Schedule, the terms and conditions set forth in the Riders, if any, applicable to this Policy and the endorsements, if any, made on or applicable to this Policy, which shall form an integral part and the entire contract, evidenced by this Policy. The liability of the Company is at all times subject to the terms and conditions of this Policy and the endorsements made from time to time. In the event of any inconsistency between the terms and conditions set forth in this Policy document and the terms and conditions set forth in the Riders to this Policy, the terms and conditions set forth in this Policy shall prevail.
- 17. Governing Law and Jurisdiction:**
- 17.1. This Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Policy shall be subject to the exclusive jurisdiction of the courts of law within whose territorial jurisdiction the registered office of the Company is situated.
- 17.2. No action in law or in equity shall be brought against the Company to enforce any claim under this Policy, unless the Policyholder has filed with the Company a claim together with all required documents, in accordance with the requirements of this Policy and complied with the requirements of the Company, at least 60 days prior to the institution of such action.
18. Policyholders' attention is invited to Section 45 of the Insurance Act, 1938, which is reproduced below for reference.

Section 45. Policy not to be called in question on ground of mis-statement after two years

No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

PROVIDED that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Annexure A: Charges

(Forming part of Exide Life New Future Perfect Plan- Policy No.) (_____)

The Charges in effect as of the Policy Commencement Date are as follows:

- A.1. Mortality Charges:** Mortality Charge is the charge levied at the beginning of each policy month, for providing the Death Benefit. The Company may determine the Mortality Charge taking into account the Death Benefit, the age and gender of the Life Assured and other factors as the Company may consider appropriate. The current rates of mortality charges are provided in Annexure – B which will remain unchanged during the term of the Policy. The Company may deduct the Mortality Charge on attained age basis, monthly in advance, from the Fund Value.
- A.2. Rider Premium Charge:** Rider Premium Charge means the charge levied by the Company to cover cost of the Rider(s) issued. The Rider Premium Charge is payable monthly in advance at the beginning of each policy month and recoverable by deducting from the Fund Value. Rider Premium Charge is payable as long as the Rider continues and may extend beyond the Premium Payment Term.
- A.3 Premium Allocation Charges:** The Company may charge the Premium Allocation Charges, as follows:

(a) For Regular Premium

	Policy Year	Premium Allocation Charges		
		Regular Premium less than or equal to Rs.30000	Regular Premium more than Rs.30000 and less than or equal to Rs. 50000	Regular Premium more than Rs. 50000
1	Regular Premium for the first Policy Year	45.00%	41.50%	40.00%
2.	Regular Premium for the second and third Policy Years	7.50%	6.50%	6.50%
3.	Regular Premium for fourth and subsequent Policy Years	4.00%	3.00%	3.00%

(b) For Top-up Premium

Top-up Premium	Premium Allocation Charges
----------------	----------------------------

Top-up Premium less than Rs 1 crore.	1.00%
Top-up Premium greater than or equal to Rs 1 crore.	0.50%

The balance amount of the Premium, after appropriation of the Premium Allocation Charges, shall be utilized for purchase of the Units. The current rates of premium allocation charges as provided herein above shall remain unchanged during the term of the present policy.

- A.4. Fund Management Charges:** Fund Management Charge is a charge levied on a daily basis as a percentage of value of assets held in the respective Unit Linked Fund at the time of computation of the Unit Price. The Company shall appropriate the Fund Management Charge as stated in Clause 11.7. The Fund Management Charge applicable, at present, is as follows:

Unit Linked Funds	Fund Management Charge
Debt Fund	0.75% per annum
Secure Fund	1.00% per annum
Balanced Fund	1.25% per annum
Growth Fund	1.25% per annum
Equity Fund	1.50 % per annum

The Company reserves the right to change the Fund Management Charge, with the approval of the Regulatory Authority, provided however that the Fund Management Charges shall not exceed 2.50% per annum.

- A.5. Policy Administration Charges:** Policy Administration Charges comprises of charges, which are levied to meet expenses, other than those covered by the Premium Allocation Charges and the Fund Management Charges.

The monthly Policy Administration Charges would be Rs.725/- in the first policy month and Rs. 25/- for each subsequent month. The Policy Administration charges would be deducted at the beginning of each policy month by cancellation of Units from the Fund Value.

The aforesaid Policy Administration Charges may be revised each year with the approval of the Regulatory Authority, based on increase in the Consumer Price Index, at a rate not exceeding 5% of the previous year's Policy Administration Charge.

- A.6. Switching Charges:** The Switching Charges are levied on switching of Units from one Unit Linked Fund to another, offered under the Policy. The Switching Charges will be levied at the time of effecting the switch. The Switching Charges applicable at present are as follows:

First Switch in any Policy Year	NIL
Second Switch in any Policy Year	NIL
Any Subsequent Switch after first two Switches in any Policy Year	Rs.100/- per Switch

The Company reserves the right to change the terms and conditions applicable for switches, including the number of free switches and the Switching Charges with the approval of the Regulatory Authority, provided however that such increase shall not exceed Rs. 500/- per switch.

- A.7. Surrender Charges:** Surrender Charge is a charge, which is expressed as a percentage of the Fund Value surrendered, and is calculated on the Unit Price prevailing on the date of surrender. The Surrender Charges applicable at present is as follows:

Policy Year	Surrender Charges
4	2.5%
5 and above	1.0 %

The Company reserves the right to change the Surrender Charges from time to time with the requisite approval of the Regulatory Authority, provided however that the Surrender Charges will not exceed 10% per cent of the Fund Value.

A.8. Partial Withdrawal Charges: Partial Withdrawal Charge is a charge levied, expressed as a percentage of the aggregate value of the Units partially withdrawn or surrendered, held in an Unit Linked Funds. The Partial Withdrawal Charge presently in effect is 0.25 % of the aggregate value of the Units withdrawn for each partial withdrawal.

The Company reserves the right to change the Partial Withdrawal Charge from time to time with the requisite approval of the Regulatory Authority, provided however that the Partial Withdrawal Charge will not exceed 1.0 % of the aggregate value of the Units withdrawn at any one point in time.

A.9 Miscellaneous Charges.

At the time of policy issue, a one time Miscellaneous Charge of Rs 50/- for every Rs 1,00,000/- Sum Assured or part thereof will be levied.

Miscellaneous charges may be revised by the Company with the approval of the Regulatory Authority, subject to a maximum of Rs. 100/- for every Rs 1,00,000/- Sum Assured or part thereof.

Annexure- B- Mortality Charges

Mortality Charges per Rs 1,000 Sum at Risk

Age	Rate	Age	Rate
12	0.57	47	4.12
13	0.7	48	4.58
14	0.77	49	5.10
15	0.83	50	5.66
16	0.89	51	6.28
17	0.94	52	6.96
18	0.99	53	7.69
19	1.04	54	8.47
20	1.08	55	9.30
21	1.12	56	10.19
22	1.15	57	11.12
23	1.18	58	11.91
24	1.2	59	12.91
25	1.22	60	14.12
26	1.24	61	15.54
27	1.25	62	17.18
28	1.26	63	19.02
29	1.26	64	21.08
30	1.26	65	23.34
31	1.26	66	24.54
32	1.3	67	27.67
33	1.35	68	31.13
34	1.41	69	34.96
35	1.5	70	39.20
36	1.6	71	43.87
37	1.72	72	49.02
38	1.86	73	54.69
39	2.01	74	60.92

40	2.22	75	67.75
41	2.43	76	75.23
42	2.61	77	83.41
43	2.81	78	92.34
44	3.06	79	102.08
45	3.36	80	112.68
46	3.71		

The mortality charges shown above are exclusive of service tax and other cesses, if any, which shall be levied additionally at the applicable rates.

Exide Life Insurance Company Limited, Registration No.114,
Regd.& Corporate Office: 'ING Vysya House', 5th Floor, No.22, M.G.Road, Bangalore-560 001,India.
Tel:080-25328000.Fax:080-25559764 .
Insurance is the subject matter of solicitation.

Contact Information for Feedback, Complaints & Grievances Redressal

In case you have any query or complaint/grievance, please feel free to approach our office through any of the following channels

Level 1

Call Us	Email Us	
Call our Toll Free Number 1800 – 419 8228	Email us at helpdesk@exidelife.in	'Contact us at our branch office nearest to you or call toll free number to ascertain the address of the nearest branch office.'

Level 2

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Complaints Officer

Exide Life Insurance Company Limited

690, 1st Floor,

Gold Hill Square, Opp Oxford University College,

Begur Hobli, Hosur Road,

Bangalore – 560068

Email: complaintscell@exidelife.in Toll Free Number 1800-419 8228

Tel No: 080 4134 5212

Fax No: 080 4110 0700

Please quote the reference number provided to you in your earlier interaction along with your policy/contract number to help us understand and address your concern.

Level 3

In case you are not satisfied with the decision/resolution of the Company, you may approach the nearest Insurance Ombudsman as per the address mentioned in Annexure 'C' 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

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

- 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

Annexure C

Jurisdiction	Name and Address of Ombudsman	Jurisdiction	Name and Address of Ombudsman
Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in
Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in
Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Shri V. Ramasaamy, Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court,4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email insombud@md4.vsnl.net.in	Delhi & Rajasthan	Shri Surendra Pal Singh Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Shri Sarat Chandra Sarma, Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Emailombudsmanghy@rediffmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Shri K Chandrahas Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com
Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim	Ms. Manika Datta Insurance Ombudsman, Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th Floor, 4, Chittaranjan Avenue, KOLKATA-700 072. Phone: 033-2212 4339/4340 Fax: 033-2212 4341 Email iombsdpa@bsnl.in
Uttar Pradesh and	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road,	Maharashtra, Goa	Shri S Viswanathan Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,

Uttaranchal	Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com		S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com
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Standard requirements for submission of a Claim are mentioned below

(Depending on the circumstances of a claim, additional relevant information may be required which would be case specific)

Maturity Claims

- Original Policy Document.
- Discharge form

Death Claim

- Policy Document - Original.
- Death Certificate - Original.
- Death Certificate issued by Medical Attendant/Hospital.
- Hospitalisation documents (Discharge summary, all investigation reports) if Life Assured has taken treatment for illness leading to death.
- Last Medical Attendants Certificate.
- Family Doctor's Certificate.
- Employer's Certificate and Copy of Medical leave if availed from the Employer.
- Age proof and Photo Identification of the Life Assured
- Photo Identification of the Nominee
- Obituary intimation in the newspaper (if any)
- Burial/ Cremation Certificate
- Claim Form.

In case of unnatural deaths including accidents (in addition to above)

- First Information Report (FIR) attested by the police officials,
- Final investigation Report attested by the police officials &
- Post-Mortem Report (PMR) attested by the police officials.
- Police Inquest Report and Panchnama report attested by the police officials.
- Newspaper clippings of the incident (if any)



Switch and Premium Redirection Form

Policy Number: _____

Name of Policyholder: _____

Communication Address: _____

Address: _____

(We would be requiring a valid address proof for processing address change request*)

Phone No.: _____

Mobile No.: _____

From	To	Please state what % of total holdings should be switched or amount to be switched	*Future Premium Percentage of holding
Debt Fund	Secure Fund		
	Balanced Fund		
	Growth Fund		
	100% Equity Fund		
Secure Fund	Debt Fund		
	Balanced Fund		
	Growth Fund		
	100% Equity Fund		
Balanced Fund	Debt Fund		
	Secure Fund		
	Growth Fund		
	100% Equity Fund		
Growth Fund	Debt Fund		
	Secure Fund		
	Balanced Fund		
	100% Equity Fund		
100% Equity Fund	Debt Fund		
	Secure Fund		
	Balanced Fund		
	Growth Fund		
Total			100%

I wish the allocation amounts of future premiums to be invested in the investment plans shown above in the percentages indicated. I understand that this change will take place with effect from the next unit allocation following receipt of this form by Exide Life at its Head Office, Bangalore.

And / Or

I wish my existing investment to be switched as shown above. I understand and accept that the switch will take place with effect from the next unit allocation following receipt of this form by Exide Life at its Head Office, Bangalore. I also understand that if switches exceed two in a policy year, Exide Life will charge switch fee and the same will be debited to the investment plan from which the amount is being switched.

* Please fill up this column only if you wish to redirect your future premiums.

Date:

Place: _____

Signature of witness: _____

Signature of Policyholder: _____

Name and address of witness:

Note: In case of any change in communication address, a valid address proof is required

List of Valid proofs: Telephone Bill, Bank Letter / Account statement, Water Bill, Electricity Bill, Valid Passport, Valid Driving License, Ration card, ESI Card, Domicile certificate, Company Lease Agreement / Rent Receipt, Employer's Certificate, Ration Card.

Statements/Receipt/Bill should not be more than six months old from the request submission date.

POS / ASW / Version 1.1 Page 1 of 1



TP000101

Top-Up Request

Policy Number:

Name of Policyholder:

Communication Address:

(We would be requiring a valid address proof for processing address change request *)

Phone No.:

Mobile No.:

Amount	Fund	Please state what percentage of total amount should be allocated to each fund	
		Percentage (%)	Amount
	Debt Fund		
	Secure Fund		
	Balanced Fund		
	Growth Fund		
	100% Equity Fund		
Total			

I wish the amount of top up to be invested in the investment plans shown above in the percentages/amount indicated. I understand that this change will take place with effect from the next unit allocation following receipt of this form by Exide Life at its Head Office, Bangalore.

I understand that if the total amount paid towards this policy in any policy year, including regular premium and top up amount exceeds 20% of the sum assured under this policy, tax benefits if any under this policy may not be available.

Date:

Signature of Policyholder _____

Place:

Signature of witness: _____

Name and address of witness:

Note: In case of any change in communication address, a valid address proof is required

List of Valid proofs: Telephone Bill, Bank Letter / Account statement, Water Bill, Electricity Bill, Valid Passport, Valid Driving License, Ration card, ESI Card, Domicile certificate, Company Lease Agreement / Rent Receipt, Employer's Certificate, Ration Card.

Statements/Receipt/Bill should not be more than six months old from the request submission date.

