

Exide Life STAR Life
UIN: 114N062V01

TERMS AND CONDITIONS APPLICABLE TO THIS POLICY

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:

Age shall be as per the Policy Schedule.

Annual Premium means the amount of premium specified in the Policy Schedule which shall depend on Age of Life Assured at Policy Commencement Date and the Sum Assured chosen by the Policyholder.

Benefits mean the applicable benefits payable in accordance with Clause 3 of the terms of this Policy.

Eligible Person means the Policyholder, including assignees under section 38 of the Insurance Act, 1938 or nominees under Section 39 of the Insurance Act, 1938 or proving executors of administration or other legal representatives, as per the applicable Regulations;

Grace Period means the time granted by the Company from the due date for the payment of Annual Premium without levy of any interest or penalty during which time the Policy is considered to be in force. The Grace Period so granted is 30 days from the respective premium payment due date.

Guaranteed Additions means the amount calculated on Sum Assured every Policy Year and as elaborated in clause 3.4.

Guaranteed Addition Rate is the rate at which Guaranteed Additions as mentioned in the Policy Schedule and is calculated and elaborated in clause 3.4.

Guaranteed Death Benefit means the benefits as specified in the Policy Schedule and as elaborated in Clause 3.2 which is payable by the Company to the Eligible Person on the death of the Life Assured.

Guaranteed Maturity Benefit means an amount equal to the sum of all Guaranteed Additions under this Policy and payable as per Clause 3.1 of the terms in this Policy.

Guaranteed Survival Benefit means an amount equal to the Sum Assured under this Policy payable in two equal installments at the end of 10th and 11th Policy Year as per Clause 3.3 of the terms in this Policy.

Life Assured shall mean the person named as such in the Policy Schedule.

Policy means and includes this document, the Annexure, the signed Proposal Form, the Policy Schedule and any attached endorsements or supplements together with all addendums.

Policyholder shall mean the person named as such in the Policy Schedule.

Policy Commencement Date means the Date, Month, and Year the Policy comes into effect and is as specified as such in the Policy Schedule.

Policy Maturity Date means the date of completion of the Policy Term as specified in the Policy Schedule.

Policy Schedule means the Policy Schedule issued by the Company and attached to and forming part of this Policy.

Policy Term means a period of twelve years from the Policy Commencement Date.

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

Premium Payment Term means the period in years during the Policy Term in which Annual Premiums are payable by the Policyholder under the Policy, as specified in the Policy Schedule.

Regulations mean the laws and Regulations in effect from time to time and applicable to this Policy, including without limitation the various circulars, Regulations and directions issued by the Regulatory Authority from time to time.

Regulatory Authority means the Insurance Regulatory and Development Authority and/or such other authority (ies) as may be designated under the applicable Regulations from time to time.

Risk Commencement Date means the date of commencement of the insurance risk cover as specified in the Policy Schedule.

Special Surrender Value means the value accrued after at least two full year's Annual Premium is paid but before the Policy Maturity Date as per clause 4.4.3.2.2 of the terms of this Policy.

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

"We", "Us", "Our" and "Company" refers to Exide Life Insurance Company Limited.

"You" and **"Your"** refers to the Owner of the Policy.

2. POLICY DESCRIPTION

Exide Life STAR Life is the name of the life insurance product of the Company. It is a non-participating and non linked life insurance policy. A non participating policy does not entitle the Policyholder to any share in the surplus (profits) of the Company.

3. BENEFITS PAYABLE UNDER THIS POLICY

3.1 Guaranteed Maturity Benefit

Subject to the terms and conditions of this Policy and the Policy remaining in full force and effect on the Policy Maturity Date, the Company shall pay the Guaranteed Maturity Benefit, which shall be sum of all Guaranteed Additions under this Policy as described in clause 3.4. The said Guaranteed Maturity Benefit is payable to the Eligible Person on survival of the Life Assured as on the Policy Maturity Date. The Guaranteed Maturity Benefit is subject to payment of all the Annual Premiums under the Policy.

3.2 Guaranteed Death Benefit

3.2.1. 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, the Company shall pay the Guaranteed Death Benefit, as mentioned in the Policy Schedule. The said Guaranteed Death Benefit is payable to the Eligible Person on the death of the Life Assured after Risk Commencement Date but before Policy Maturity Date.

3.2.2. Exclusions:

3.2.2.1. Lien: If the Age of the Life Assured is less than 12 years the insurance cover under the Policy will commence from two years from the Policy Commencement Date. If the Policy is under lien period and Life Assured dies, all Annual Premiums paid will be refunded without any interest.

3.2.2.2. Suicide

If the Life Assured commits suicide for any reason, while sane or insane, within one year from the Risk Commencement Date, this Policy shall be treated as null and void and no other Benefits shall be payable under this Policy. However, 30% of the premium paid shall be refunded to the Eligible Person.

If the Life Assured commits suicide for any reason, while sane or insane, within one year from the date of reinstatement of a Reduced Paid-Up Policy, this Policy shall be treated as null and void and no other Benefits shall be payable under this Policy. However, the Reduced Paid-up Death Benefit calculated as per clause 4.4.1.2 before reinstatement plus 60% of the premium paid on and after reinstatement shall be refunded to the Eligible Person.

3.3 Guaranteed Survival Benefit

Subject to the terms and conditions of this Policy and the Policy remaining in full force and effect as on payment date of Guaranteed Survival Benefit, the Company shall pay the Guaranteed Survival Benefit, which shall be equal to the Sum Assured under this Policy payable in two equal installments during the Policy Term as described in the below mentioned schedule:

At the End of Policy Year	Benefit payable
10	50% of Sum Assured
11	50% of Sum Assured

The said Guaranteed Survival Benefit is payable to the Eligible Person on survival of the Life Assured as on the respective payment date of Guaranteed Survival Benefit. The Guaranteed Survival Benefit is subject to payment of all the premiums under the Policy.

3.4 Guaranteed Additions

Guaranteed Additions will be calculated every year as Guaranteed Addition Rate multiplied by the Sum Assured. The Guaranteed Additions Rate will depend on the Sum Assured chosen at inception and are calculated on a simple interest basis (not compounded). The Guaranteed Additions Rate is fixed for the entire Policy Term of 12 years. The Guaranteed Additions Rate is as per the table below:

Sum Assured (Rs.)	Guaranteed Additions Rate (p.a.)
65,000 to less than 130,000	8.00%
130,000 to less than 195,000	9.00%
195,000 to less than 250,000	9.50%
250,000 and above	10.00%

3.5 Requirements for maturity claims and death claims

3.5.1 In the event of a claim for Guaranteed Survival Benefit, Guaranteed Maturity Benefit or Guaranteed Death Benefit arising under this Policy, the Eligible Person shall intimate 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:

3.5.1.1 In case of maturity or survival claims

- (i) Original Policy document; and
- (ii) Discharge Form

3.5.1.2 In case of death claims, except death claims arising out of accidents or unnatural deaths

- (i) Death Certificate, in original, issued by the competent authority;
- (ii) Policy document, in original;
- (iii) Medical cause of death certificate, issued by doctor certifying death.
- (iv) Identification proof (bearing photo) of person receiving the Benefit and the Life Assured.

- (v) Medical treatment records (discharge summary / death summary, investigation reports, etc) if Life Assured has taken treatment for illness leading to his death.

3.5.1.3 In case of death claims arising out of accidents or unnatural deaths

- (i) Death certificate, in original, issued by the competent authority;
- (ii) Policy document, in original;
- (iii) Identification proof (bearing photo) of person receiving the Benefit and the Life Assured.
- (iv) First information report, inquest and the final investigation report thereof, duly attested by concerned jurisdictional police official.
- (v) Post mortem report duly attested by the concerned officials.

3.5.1.4 Notwithstanding anything contained in clause 3.5.1.2 and 3.5.1.3 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, to the satisfaction of the Company, for processing of the claim.

3.5.1.5 Delay in intimation of claim or submission of documents for the reasons beyond the control of the insured/claimant may be condoned by the Company.

3.6 Payment of Benefits

- 3.6.1. Payment of the Benefits under this Policy shall be subject to deduction of any indebtedness under this Policy, including any outstanding Policy loans, interest due on such loans, etc.
- 3.6.2. Payment of all the Benefits as shown in the Schedule shall be subject to receipt by the Company of proof to its satisfaction;
 - 3.6.2.1. of the Benefits having become payable as set out in this Policy; and
 - 3.6.2.2. of the title of the person or persons claiming the Benefits; and
 - 3.6.2.3. of the correctness of the Age of the Life Assured as stated in the proposal, if not previously admitted.

3.7 Mode of payment of Benefits

- 3.7.1 All Benefits and other sums under this Policy shall be payable in the manner and currency allowed/permitted under the Regulations and shall be payable by an account payee cheque or other permissible modes.
- 3.7.2 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 Bengaluru. Any discharge given by the Eligible Person, or by any person authorized by the Eligible Person 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.

Apart from the benefits mentioned hereinabove in clause 3 the Company shall not be liable to pay any other benefits to the eligible person.

4. ANNUAL PREMIUM UNDER THIS POLICY

Payment of Annual Premiums

- 4.1. This Policy is issued subject to the Policyholder making prompt and regular payment of Annual Premium for the Premium Payment Term and it shall be the responsibility of the Policyholder to ensure prompt and regular payment of the Annual Premium.
- 4.2. **Grace Period:** A Grace Period of thirty (30) days from the Annual Premium payment due date will be allowed for payments of each Annual Premium. The Annual Premiums are payable on the due date for payment and in any case not later than the Grace Period of 30 days from the due date. During the Grace Period, the Policy shall continue to be in force for the Insured Event. Any unpaid Annual Premium is deductible from the Benefits that may arise during the 30-day Grace Period. If the Annual Premiums due are not paid within the Grace Period, the Policy will be eligible for Non-Forfeiture options explained in clause 4.4.

4.3. Reinstatement of Policy

4.3.1. Subject to the approval of the Company and the prevailing rules of the Company, this Policy, if has attained a reduced paid-up status may be reinstated for full Benefits before the Policy Maturity Date but within two years from the due date for payment of the first unpaid Annual Premium, provided:

4.3.1.1. The Policy has not been surrendered for cash.

4.3.1.2. 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

4.3.1.3. All amounts necessary to reinstate this Policy including outstanding premiums with interest as levied by the Company from time to time are received by the Company.

4.3.2. Notwithstanding anything to the contrary contained elsewhere in this Policy, the Company reserves the right to reinstate the Reduced paid-Up 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.

4.3.3. Subject to the provisions of Clause 4.3.1 and 4.3.2 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 a Reduced Paid-Up Policy, 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 this Policy or repudiate the claim, if any, arising after such reinstatement and the Policyholder shall not be entitled to receive any amounts paid under this Policy including the amounts paid towards such reinstatement.

4.4. NON- FORFEITURE OPTIONS UPON NON-PAYMENT OF ANNUAL PREMIUMS

If at least one full years' Annual Premiums has been paid and no further premium has been paid, then the Policyholder shall have the following options:-

4.4.1. Reduced Paid-Up Value

The Policy will be eligible for non-forfeiture Benefits described below:

4.4.1.1. Reduced Paid-Up Maturity Benefit:

4.4.1.1.1. If one full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, the Reduced Paid-Up Maturity Benefit will be 2/3rd of the Annual Premium.

4.4.1.1.2. If two full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, the Reduced Paid-Up Maturity Benefit will be

$$\frac{(\text{Number of Annual Premiums paid}) \times \text{Sum of Guaranteed Additions for full Policy Term of 12 years}}{(\text{Total Number of Annual Premiums Payable under the Policy})}$$

Subject to Policy not being surrendered and Policyholder surviving the Policy Maturity Date.

4.4.1.2. Reduced Paid-Up Death Benefit:

4.4.1.2.1. If one full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, the Reduced Paid-Up Death Benefit will be 2/3rd of the Annual Premium.

4.4.1.2.2. If two full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, the Reduced Paid-Up Death Benefit will be

$$\frac{\text{(Number of Annual Premiums paid)}}{\text{(Total Number of Annual Premiums Payable under the Policy)}} \times \text{Guaranteed Death Benefit}$$

In the case of death of Life Assured subject to the Policy not being surrendered and the Policyholder not surviving the Policy Maturity Date.

4.4.1.3. Reduced Paid-Up Survival Benefit:

4.4.1.3.1. If one full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, no Reduced Paid-Up Survival Benefit will be paid

4.4.1.3.2. If two full year's Annual Premium is paid and no further premium has been paid and the Policy is not surrendered, the Reduced Paid-Up Survival Benefit will be

$$\frac{\text{(Number of Annual Premiums paid)}}{\text{(Total Number of Annual Premiums Payable under the Policy)}} \times 50\% \text{ of Sum Assured}$$

The Reduced Paid-Up Survival Benefit will be paid at the end of each of 10th and 11th Policy Year.

Subject to Policy not being surrendered and Policyholder surviving the end of 10th and 11th Policy Year respectively.

4.4.2. Surrender the Policy

After paying one full years' Annual Premium, the Policy acquires a Surrender Value as set out in Section 4.4.3. The Surrender Value will be paid immediately on the date of surrender or at the end of three Policy Years whichever is later. The Policy cannot be surrendered after the death of the Life Assured. Upon Payment of the Surrender Value, the Policy shall stand terminated with no further Benefits payable under the Policy and the Company shall be relieved and discharged from all obligations under this Policy thereafter.

4.4.3. Surrender Value:

4.4.3.1. If one full year's Annual Premium is paid and no further premium has been paid the Policy will acquire surrender value of 30% of the Annual Premium paid excluding any extra premium on account of adverse health condition or occupation of the Life Assured or any other reason, if any.

4.4.3.2. If two full years' Annual Premium is paid and no further premium has been paid, the Policy acquires a surrender value which is higher of Guaranteed Surrender Value or Special Surrender Value.

4.4.3.2.1. **Guaranteed Surrender Value:** The Guaranteed Surrender Value will be equal to Guaranteed Surrender Value Factor times the total Annual Premiums paid excluding any extra premiums paid on account of adverse health condition or occupation of the Life Assured or any other reason, if any, less the first year Annual Premium. The Guaranteed Survival Benefit already paid will be deducted from Guaranteed Surrender Value. The Guaranteed Surrender Value factors increase with the Policy duration and are provided in the table below:

Year#	Guaranteed Surrender Value Factor
1	0.00%
2	0.00%
3	40.00%
4	45.00%
5	50.00%
6	54.00%
7	58.00%
8	62.00%
9	66.00%

10	70.00%
11	74.00%
12	78.00%

#Year for calculation of Guaranteed Surrender Value refers to

- In case of a Policy surrendered after paying two Premiums, Year 3
- In case of a Policy surrendered after paying all three Premiums, the Policy Year in which the Policy is surrendered

4.4.3.2.2. **Special Surrender Value:** If the conditions as per section 4.4.3.2 have been fulfilled, the Policy may acquire a Special Surrender Value, which shall at no point of time, be lesser than the Guaranteed Surrender Value. The Special Surrender Value will be quoted only on receipt of a surrender request which shall be determined by the Company from time to time and is not guaranteed.

5. GENERAL PROVISIONS

5.1. Policy Loan

At any time after two full years' Annual Premiums have been paid and after completion of two policy years, if any Special Surrender Value is available under this Policy, the Policyholder may obtain a loan on the security of this Policy and on its proper assignment to the Company. The maximum amount of loan that may be advanced at any one time or more than one time shall not exceed 90% of the available Special Surrender Value and provided that the amount of loan is not less than Rs.1000/-. The rates of interest payable on the loan and the other terms and conditions of the loan shall be as determined by the Company from time to time. All loans within the permissible limits will be granted after deducting any previous loan with interest. All outstanding loan and interest thereon shall be deducted from any Benefits payable under this Policy. If at any point of time, the loan along with outstanding accrued interest exceeds the value of Benefits payable under this Policy, the Policy will be foreclosed and no Benefits will be payable. There is no loan facility after the death of the Life Assured or after the completion of the Policy Term. Any payment made by the Policyholder in the Policy will first be utilized to repay the Policy Loan and then for any Premiums due, if any. The minimum amount of Policy Loan that can be repaid at every instance shall be Rs. 500 or total outstanding loan plus interest whichever is lower.

5.2. Free Look Provisions

The Policyholder shall have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, he/she has the option to return the Policy stating the reasons for the objections upon which the Company shall return the Annual Premium paid subject to deduction of a proportionate risk premium for the period of insurance cover and the expense incurred on medical examination (if any) and the stamp duty charges. All Benefits and rights under this Policy shall immediately stand terminated at the cancellation of the Policy.

5.3. Vesting of Policy in case of minors

Subject to the other terms and conditions of this Policy, if the Policyholder has opted for vesting the Policy on the life of the minor Life Assured in the Proposal Form, in such a case the Policy will vest in him automatically on his attainment of age of majority and on such vesting; the Company will recognize him to be the holder of this Policy.

5.4. Forfeiture in certain events

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.

5.5. Admission of Age

The Age of the Life Assured has been admitted on the basis of the declaration made by the Policyholder / Life Assured in the Proposal form and/or in any document/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 may, adjust the premiums and/or the Benefits under this Policy and/or recover the applicable balance amounts, if any, as it deems fit. This Policy shall however become void from 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 this Policy at the time of its issue and the amounts received under this Policy shall be liable to be forfeited by the Policyholder in favour of the Company at the Company's option.

5.6. Assignment

The provisions of assignment are governed by section 38 of the Insurance Act 1938. An assignment of the Policy may be made by an endorsement upon 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 registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

5.7. Nomination

The provisions of nomination are governed by section 39 of the Insurance Act 1938. 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 shall 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.

5.8. Assignment and nomination

Notice of any assignment or nomination must be submitted in writing to the Company at its office issuing this Policy or at the office servicing this Policy (National Operations Office of the Company) as communicated to the Policyholder from time to time.

5.9. 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 Annual Premiums with the prior approval of the Regulatory Authority.

5.10. Release and discharge

The Policy will terminate automatically on payment of the surrender value or on the happening of the events that the Policy reads specifically that the Policy shall terminate, as the case may be, and the Company will be relieved and discharged from all obligations under this Policy thereafter.

5.11. Taxes, duties and levies and disclosure of information

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 or levies including without limitation any value added, service tax or other taxes (collectively "Taxes") as may be imposed now or in future by any authority on the Annual Premiums, charges and Benefits shall be borne and paid by the

Policyholder or the Eligible Person, as the case may be or deducted by the Company from the Annual Premium received or Benefits payable. The Annual Premium and other sums payable under or in relation to the Policy do not include the Taxes. 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. 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. 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 Annual Premium and the Benefits under this Policy, the Company shall be entitled to disclose the required information to the appropriate governmental or regulatory authorities.

5.12. Notice by the Company under the Policy

Any of the notices required to be issued in terms of this Policy may be issued, either by issuing individual notices to the Policyholder, including by electronic mail and/or facsimile, or by issuing a general notice, including by publishing such notices in newspapers and/or on the Company’s website.

5.13. Grievance Redressal /Complaints: 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 customer.service@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 ‘A’** 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 Annual 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

5.14. Entire Contract

This Policy comprises the terms and conditions set forth in this Policy document, the annexure, the signed proposal form, the Policy Schedule, 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.

5.15. Governing Law and Jurisdiction

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. No action in law or 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 the 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.

5.16. Risk Factors

- a) Exide Life STAR Life is a Non- Linked, Non-Participating Life Insurance Product.
- b) Exide Life Insurance Company Limited is only the name of the Insurance Company and Exide Life STAR Life is only the name of the product and does not in any way indicate the quality of the product, its future prospects or returns.

Policyholder's 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 Policy-holder and that the Policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

PROVIDED that nothing in this section shall prevent the insurer from calling for proof of Age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the

Policy are adjusted on subsequent proof that the Age of the life insured was incorrectly stated in the proposal.

5.17. Consent to Disclosure of Personal Data:

This is to bring to the express notice of the Policyholder/Life Assured that the Personal data including the health details and medical records (Hereinafter Data) of the Policyholder and/or the Life Assured shall be used by the Company and that such information may be disclosed or transferred by the Company to any third party/Group Companies in pursuance of its business requirements in the process of servicing the policy. The Policyholders acceptance of the Policy terms and conditions beyond the Free Look Period shall be deemed to be taken as express consent regarding the use of their Data. For any information or clarification please contact the Complaints Officer mentioned in this Policy.

Annexure A

Jurisdiction	Name and Address of Ombudsman	Jurisdiction	Name and Address of Ombudsman
Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu	Shri. P. Ramamoorthy 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, 2nd 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	Shri. B.P.Parija 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 jobdelraj@rediffmail.com
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Shri D. C. Choudhury Insurance Ombudsman, Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Shri K Chandras Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st 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	Shri.R.Jyothidranathan 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 Uttaranchal	Shri.G.B.Pande Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj,	Maharashtra, Goa	Shri S Viswanathan Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054.

	LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com		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)