



# Secure your family in 3 easy steps

## IndiaFirst Life e-Term Plan

(Non Linked, Non-Participating, Term Insurance Plan)

PROMOTED BY



**IndiaFirst**  
LIFE INSURANCE

## Before You Start Reading

### Important Note

IndiaFirst Life e-Term Plan is referred to as the Policy throughout the brochure.

### How Will This Brochure Help You?

This brochure gives you details of how the policy works throughout its lifetime. It's an important document to refer to.

### To Help Your Understanding

We've done our best to explain everything as simply as possible; however you're likely to come across some terms you're unfamiliar with, where possible, we've explained these. We have used plain language that's easy to understand and believe this brochure is a good place to start when planning your future under this insurance policy.



## Contents

	Pg. No.		Pg. No.
1. Introduction .....	2	13. Loan Benefit .....	8
2. Key Features.....	2	14. Missing Your Premium .....	8
3. About your Plan .....	2	15. Grace Period .....	9
4. Eligibility Criteria .....	2	16. Surrender of Plan.....	9
5. Premium Payment modes .....	2	17. Return your policy.....	9
6. Sum Assured Under this Plan .....	2	18. Important definitions .....	10
7. Coverage options.....	3	19. Exclusions.....	14
8. Death Benefit/ ATPD/ Critical illness.....	4	20. Nomination .....	16
9. Increase Sum Assured under this policy .....	8	21. Assignment.....	16
10. Reduce Sum Assured under this policy.....	8	22. Prohibition from Accepting Rebate.....	16
11. Maturity Benefit .....	8	23. Fraud and misrepresentation .....	16
12. Tax Benefit.....	8	24. About IndiaFirst Life Insurance .....	16

## Introduction

The lives are getting busier and there is always paucity of time. We know that you have too much to get done in a little stretch, whether it is ensuring day to day convenience of your loved ones or taking significant decisions for them like ensuring their financial protection. In either case, you wish to get it done quickly and at your own convenience.

Presenting, our IndiaFirst Life e-Term Plan which will not just make sure that protecting yourself is just a click away, but will also help you provide the financial support that you and your family may require in case of challenging events like accidental total permanent disability, critical illnesses and death (natural and accidental), as you get to pick your coverage from 8 different options.

## Key Features

- Get financial protection for yourself and your family at an affordable cost
- With multiple options, tailor this policy to suit your safety needs as you get a choice of 8 different coverage options to choose from
- Flexibility to receive the death benefit as a lump sum or as a monthly income (as per the selected coverage options)
- Want to enhance your sum assured? We provide you with the flexibility to do so on life stages like Marriage, taking a Home Loan, Child Birth (in selected coverage options). This enhanced sum assured would be available on payment of additional premium
- You may also stand to get tax benefits for the premiums you pay and benefits you receive as per prevailing tax laws

## 1. What is the IndiaFirst Life e-Term Plan?

IndiaFirst Life e-Term Plan is a non - linked, non - participating, term insurance policy, designed to ensure financial security of your family in case of unfortunate events. This policy will provide the needed financial support for you and your loved ones in case of Accidental Total Permanent Disability (ATPD), Critical Illness (CI), Death and Accidental Death (ADB). You can choose to receive the benefits of this policy in case of above defined events, in the form of a lump sum or level income as per the chosen coverage option.

## 2. What are the basic eligibility criteria in this policy?

Criteria	Minimum	Maximum
Entry Age	18 years; for options except Income Replacement Benefit 20 years; for Income Replacement Benefit	55 years; for options except Income Replacement Benefit 50 years; for Income Replacement Benefit
Premium Yearly	INR 3,000	No limit subject to Board approved underwriting policy
Half Yearly	INR 1,536	
Quarterly	INR 777	
Monthly	INR 261	
Single	INR 15,000	
Policy Term	10 years; for all the options other than Income Replacement Benefit 60 years minus Age at entry; for Income Replacement Benefit subject to minimum of 10 years	40 Years; for all the options other than Income Replacement Benefit 60 years minus Age at entry; for Income Replacement Benefit subject to maximum of 40 years

## 3. What are the premium paying modes available in the policy?

The life assured has the option to pay monthly, quarterly, half yearly, yearly premium or a single premium in the policy.

## 4. What is the sum assured in this policy?

The sum assured in the policy will be life cover as decided by you as per your need. Customer to choose the sum assured subject to minimum Sum Assured conditions and maximum death Sum Assured will be as per Board approved underwriting policy. Premium will be calculated on the basis of Sum Assured chosen. Please refer to the table mentioned under policy options (Point 7) for more details.

## 5. What are the various coverage options available under this policy?

There are 8 options to choose from as per your need to cover any unfortunate event.

Please refer to the below table mentioning the coverage options along with the sum assured maximum maturity age limits:-

Coverage Options	Maximum Maturity Age (at end of Policy Term (Yrs))	Minimum Sum Assured (₹)	Maximum Sum Assured (₹)
1. Life Benefit	80	5,000,000	No limit subject to board approved underwriting policy
2. Income Benefit	80	5,000,000	No limit subject to board approved underwriting policy
3. Income Plus Benefit	80	5,000,000	No limit subject to board approved underwriting policy
4. Income Replacement Benefit	60	220,000 per annum*	No limit subject to board approved underwriting policy
5. Accident Shield Benefit	65	5,000,000	No limit on Death Benefit subject to board approved underwriting policy Additional Accidental Death Benefit is capped at 10,000,000
6. Disability Shield Benefit	65	5,000,000	10,000,000
7. Critical Illness Protector Benefit	65	5,000,000	10,000,000
8. Comprehensive Benefit	65	5,000,000	10,000,000

\*In case of Income Replacement option, minimum annual income is considered instead of minimum sum assured

## 6. What happens in case of life assured's demise/ ATPD/ critical illness in this policy?

There are 8 coverage options in this policy that you can choose from. We have further explained each of the option and the benefits below for you to understand and choose the right option as per your need. Your premium will vary depending upon the option chosen by you.

Coverage Option	Description	Details
<b>1. Life Benefit</b>	100% Sum Assured paid out on Death during the term of policy	This option provides payment of 100% of Sum Assured as lump sum at the time of death of the life assured and policy terminates once the full amount of benefit is paid on occurrence of the events
<b>2. Income Benefit</b>	10% Sum Assured paid out on Death during the term of policy + 90% Sum Assured paid out as level income during 5 / 10 / 15 / 20 years (as chosen)	This option offers a combination of death cover and income benefit. In the case of demise of the life assured, we will pay out 10% of the Sum Assured immediately and balance 90% of the Sum Assured will be paid out as monthly income over a period of time, as chosen at inception as level income. The monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year. Both the lump sum and income benefit is paid to nominee and policy terminates. Level monthly installment payment might extend beyond policy term.
<b>3. Income Plus Benefit</b>	100% Sum Assured paid out on death during the term of the policy + 100% Sum Assured paid out as level income during 5 / 10 / 15 / 20 years (as chosen)	This option offers death cover along with an income. In the case of death of life assured we will pay 100% of the Sum Assured as a lump sum immediately and an additional 100% of the Sum Assured will be paid as monthly income over a period of time as chosen at inception as level income. The monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year. Both the lump sum and income benefit is paid to nominee and policy terminates. Level monthly installment payment might extend beyond policy term.

<p><b>4. Income Replacement Benefit</b></p>	<p>Level income will be paid as death benefit till the end of the policy term subject to minimum term of 2 years</p>	<p>This option offers a mechanism to replace the income of the life assured. The option is designed to provide a replacement of one's monthly income on death till the end of policy term subject to minimum term of 2 years. The minimum term of 2 years shall apply even when the income payment extends beyond the policy term.</p> <p>This monthly income will be calculated as annual income divided by 12. Initial Annual Income amount is as disclosed by you at the inception of the policy. The Income starts at the end of the monthly policy anniversary immediately after the death of the life assured.</p>
<p><b>5. Accident Shield Benefit</b></p>	<p>Additional pay out on Death due to Accident</p>	<p>This option offers additional Accidental Death Benefit. In the case of death of the life assured, 100% of the Sum Assured will be payable as a lump sum or in case of accidental death of the Life Assured; an additional death benefit equal to Sum Assured chosen at inception will also be payable to the nominee(s) subject to a maximum limit of 10,000,000 during the term of the policy and policy terminates once the full amount of benefit is paid on occurrence of the either of the events. The Additional Accidental Death Benefit (ADB) is fixed at 1,00,00,000 if Sum Assured on death chosen at inception is greater than or equal to 10,000,000.</p> <p>The Sum Assured per life for ADB will be capped at 10,000,000 across all IndiaFirst policies.</p>
<p><b>6. Disability Shield Benefit</b></p>	<p>Pay out on any type of Disability*</p>	<p>In case of death of the life assured 100% of the Sum Assured will be payable as a lump sum.</p> <p>In case of occurrence of Total Permanent Accidental Disability, 100% of the Sum Assured will be paid as monthly income over 5/10/15/20 years.</p> <p>The monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year. This monthly installment payment might extend beyond policy term.</p>

		<p>The policy terminates after the payment of full benefits for either of the events. Premium is continued to be paid till the time it is established that the disability is permanent. Once the permanency of the disability is established, the premium paid, if any from the date of accident is refunded along with eligible disability benefit</p> <p>If life assured dies while receiving ATPD instalment benefits, then the same instalment benefit continues to be paid for outstanding term as applicable to nominee. ATPD is an accelerated benefit and not an additional benefit. If payout of ATPD installments start then no separate benefit would be payable on death.</p> <p>Refer Important Definitions section for definitions on Disability</p>
<p><b>7. Critical Illness Protector Benefit</b></p>	<p>Pay out in case of occurrence of any of the defined Critical Illnesses</p>	<p>In case of death of the life assured, 100% of the Sum Assured will be payable as a lump sum.</p> <p>In case of Life Assured is diagnosed from any of the covered critical illness; this Sum Assured will be payable as a lump sum or level monthly income during 5/10/15/20 years as chosen by you at the inception. The monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year. This monthly installment payment might extend beyond policy term.</p> <p>The policy terminates after the payment of full benefits for either of the events.</p> <p>If life assured dies while receiving CI instalment benefits, then the same instalment benefit will continue to be paid for outstanding duration as applicable to nominee.</p> <p>Critical Illness Protector Benefit is an accelerated benefit and not an additional benefit. If Critical Illness Benefit is paid in lump sum or the installments start then no separate benefit would be payable on death Refer Important Definitions section for definitions on Critical Illnesses.</p>

<p><b>8. Comprehensive Benefit</b></p>	<p>Combination of death + accidental death + ATPD + critical illness</p>	<p>In case of death, 100% of Sum Assured is paid as a lumpsum amount. In case the death is due to an accident, an additional death benefit equal to the Sum Assured will also be payable as lumpsum amount.</p> <p>In case the life assured suffers from accidental total permanent disability (ATPD), a level monthly instalment income is payable in arrears over 5/10/15/20 years as chosen at inception.</p> <p>In case of diagnosis of critical illness from the list of illnesses covered under the policy conditions, sum assured as lump sum or a level monthly instalment income is payable in arrears over 5/10/15/20 years as chosen at inception.</p> <p>The monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year. This monthly installment payment might extend beyond policy term.</p> <p>The benefit will be paid on occurrence of any of the above events whichever occurs first and policy terminates. If life assured dies either due to accident or any other reason while receiving either ATPD or CI instalment benefits, then the same instalment benefit continues to be paid for outstanding term as applicable to nominee. Premium is continued to be paid till the time it is established that the disability is permanent. Once the permanency of the disability is established, the premium paid, if any from the date of accident is refunded along with eligible disability benefit.</p> <p>ATPD &amp; Critical Illness Protector Benefit are accelerated benefits and not additional benefits. If payout of ATPD starts or Critical Illness Benefit is paid in lump sum or installments start then no separate benefit would be payable on death or accidental death.</p> <p>The Sum Assured per life for ADB is capped at 10,000,000 across all IndiaFirst policies.</p>
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**Note:**

1. For all options except Critical Illness Protector Benefit and Comprehensive Benefit, a rate down of 3 years shall be applicable, for female lives aged 21 years as on last birthday and above, for the purpose of calculation of the premium rates.
2. For female lives aged below 21 years as on last birthday, male rate for age 18 shall be applicable under Critical Illness Protector Benefit and Comprehensive Benefit option. A separate list for male and female life is provided.
3. For transgender lives male rates will be applicable
4. Premium rates for the Critical Illness Protector Benefit and Comprehensive Benefit are guaranteed for ten years only from the date of commencement of the policy.



## 7. How can I increase my Sum Assured under this policy?

You can choose to increase your Sum Assured, without any medical underwriting, at various life events, up to the age of 55 years, as specified in the table below. The maximum increase in Sum Assured will be subject to overall limit of 100% of initial Sum Assured. You will have to pay the additional premium which will be based on attained age at the time of increase in Sum Assured. You also have to note that in order to exercise this option, you as the Life Assured should be underwritten at standard rate at the inception of the policy.

Additionally, this option to increase your Sum Assured will be available for you up to a time period of six months from the date of specified event.

However, note that you will be able to avail this benefit only if you have opted for Life Benefit, Income Benefit, Income Plus Benefit or Accident Shield Benefit Option.

Event	Extent of Increase	Coverage Options
Marriage	50% of initial Sum Assured subject to ₹10000000	This additional benefit is available under: 1. Life Benefit, 2. Income Benefit, 3. Income Plus Benefit, 4. Accident Shield Benefit only
1st Child Birth or Adoption	25% of initial Sum Assured subject to ₹5000000	
2nd Child Birth or Adoption	25% of initial Sum Assured subject to ₹5000000	
Home Loan	Equivalent to loan amount subject to overall limit of ₹10000000	

## 8. How can I reduce my Sum Assured under this policy?

In case you wish to reduce your Sum Assured you can do so, to the equal extent of Sum Assured increased under the specified event in the life of the Life Assured. Partial reduction of the increased Sum Assured is not allowed. The reduction in Sum Assured will be effective from the annual policy anniversary falling immediately after the date of notification and the premium will be decreased at the same time. The decrease in premium corresponding to the specified event of increase will be equal to the additional premium charged at the time of increase in Sum Assured benefit corresponding to that specific event as mentioned in the option to Increase Sum Assured. The option to decrease sum assured benefit cannot be availed by the policyholder during the last 5 policy years. Once sum assured is decreased it cannot be increased in future. You have to send a written request for reduction in Sum Assured at least two months prior to the annual policy anniversary.

## 9. What do you receive at the end of the policy term?

This is a pure protection policy. There is no maturity benefit payable under this policy.

## 10. What are the tax\* benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before investing.

## 11. Can I get a loan in this policy?

No, loan is not allowed in this policy.

## 12. What happens in case you miss paying your premiums?

In the event of non-payment of premium due under the policy within the grace period the policy will lapse. The cover will cease and no further benefits will be payable in case of a lapsed policy.

If death/ADB/ATPD/CI occurs before the expiry of the grace period then the benefit paid will be same as mentioned in the benefits section above after deducting the due instalment premium before the date of death/ATPD/CI.

### What are your options to revive the policy?

You may revive the lapsed Policy within 2 years from the due date of first unpaid regular premium but before the Maturity Date by:

- submitting a written request for revival of the lapsed Policy;
- paying all unpaid due Premiums without any interest; and
- providing a declaration of good health and undergoing a medical examination at your own cost, if needed.

A lapsed Policy will only be revived along with all its benefits in accordance with our board approved underwriting policy. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

### Are there any constraints to revive your policy?

Yes. You can revive your policy as long as you do it within two years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfactory medical and financial requirements raised by the Company. The medical cost, if any to be borne by you.

### 13. Is there a grace period for missed premiums?

The Premiums should be paid on or before the due dates to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

All your policy benefits continue during this grace period and the policy will be considered to be in-force.

### 14. Can you surrender your policy?

Yes. You have the flexibility to surrender your policy.

<b>Regular premium</b>	No surrender value payable
<b>Single premium mode under all benefit options except Income Replacement</b>	Surrender value is payable only if you surrender the policy any time after the third policy year and before the end of the policy term. It is calculated as- $40\% \times \text{Single Premium Paid} \times \left\{ \frac{\text{Unexpired Policy Term}^*}{\text{Total Policy Term}} \right\}$ .
<b>Single premium mode under Income Replacement Benefit</b>	Surrender value is payable only if you surrender the policy any time after the third policy year and before the end of the policy term. It is calculated as- $40\% \times \text{Single Premium Paid} \times \left\{ \frac{\text{Unexpired Policy Term}}{\text{Total Policy Term}} \right\}^2$ .

\*Unexpired Term will be calculated as in the date of surrender request received.

### 15. Can you return your policy?

Yes, you can return your policy within the Free Look period;

In case you do not agree to the any policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The free-look period for policies purchased through distance marketing or electronic mode will be 30 days.

### Do you get any refund when you return your policy?

Yes. We will refund an amount equal to the - Premium paid

Less: i. Pro-rata risk premium for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

## 16. Important Definitions

Definitions of Accidental Total and Permanent Disability	
Accident	It is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
Accidental Total and Permanent Disability (ATPD)	<p>ATPD means when the life assured is totally, continuously and permanently disabled and meets either of the two definitions below:</p> <ul style="list-style-type: none"> <li>▪ <b>Unable to Work:</b> Disability as a result of injury or accident and is thereby rendered totally incapable of being engaged in any work or any occupation or employment for any compensation, remuneration or profit and he/she is unlikely to ever be able to do so.</li> <li>▪ <b>Physical Impairments:</b> The life assured suffers an injury/accident due to which there is total and irrecoverable loss of: <ul style="list-style-type: none"> <li>i. The use of two limbs; or</li> <li>ii. The sight of both eyes; or</li> <li>iii. The use of one limb and the sight of one eye; or</li> <li>iv. Loss by severance of two or more limbs at or above wrists or ankles; or</li> <li>v. The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.</li> </ul> </li> </ul> <p>The disabilities as stated under “Unable to Work” and “Physical Impairments” must have lasted, without interruption, for at least 6 consecutive months and must, in the opinion of a medical practitioner be deemed permanent. The benefit will commence upon the completion of this uninterrupted period of 6 months. However, for the disabilities mentioned in (iv) and (v) under Part (2), such 6 months period would not be applicable, and the benefit will commence immediately.</p> <p><b>“Injury”</b> means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.</p>
Accidental Death	<p>Accidental Death shall mean death:</p> <ol style="list-style-type: none"> <li>a. which is caused by Bodily Injury resulting from an Accident and</li> <li>b. which occurs due to the said Bodily Injury solely, directly and independently of any other causes and</li> <li>c. which occurs within 180 days of the occurrence of such Accident provided date of accident is within the policy term</li> </ol> <p>If death happens after date of maturity but within 180 days of the accident, the claim would still be admissible.</p>

Medical Practitioner	Medical practitioner is a person who holds a valid registration from the Medical Council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license and who is neither the life insured himself nor related to the life insured by blood or marriage.
<b>Definitions of Critical Illness</b>	
Waiting Period	<ul style="list-style-type: none"> <li>▪ There will be a waiting period of 90 days from policy inception or from any subsequent revival, whichever is later.</li> <li>▪ The waiting period for this benefit is defined as the period starting from policy inception or date of revival during which no critical illness benefits are payable.</li> </ul>
Survival Period	<ul style="list-style-type: none"> <li>▪ There will be a survival period of 30 days applicable between the diagnosis of a critical illness and eligibility for critical illness benefit payment</li> </ul>
Cancer of Specified Severity (malignant tumour)	<p>A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 and CIN-3.</li> <li>▪ Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;</li> <li>▪ Malignant melanoma that has not caused invasion beyond the epidermis;</li> <li>▪ All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NOMO</li> <li>▪ All Thyroid cancers histologically classified as T1NOMO (TNM Classification) or below;</li> <li>▪ Chronic lymphocytic leukaemia less than RAI stage 3</li> <li>▪ Non-invasive papillary cancer of the bladder histologically described as TaNOMO or of a lesser classification,</li> <li>▪ All Gastro-Intestinal Stromal Tumors histologically classified as T1NOMO (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;</li> <li>▪ All tumors in the presence of HIV infection.</li> </ul>

<p>First Heart Attack of Specified Severity (Myocardial Infraction)</p>	<p>The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the listed criteria: A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain), New characteristic electrocardiogram changes and Elevation of infarction specific enzymes, Troponins or other specific biochemical markers</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Other acute Coronary Syndromes</li> <li>▪ Any type of angina pectoris</li> <li>▪ A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure</li> </ul>
<p>Open Chest CABG (Coronary Artery Bypass Grafting)</p>	<p>The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Angioplasty and/or any other intra-arterial procedures</li> </ul>
<p>Open Heart Replacement or Repair of Heart Valves</p>	<p>The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Catheter based techniques including but not limited to, balloon valvotomy/ valvuloplasty</li> </ul>
<p>Coma of specified Severity</p>	<p>A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of - No response to external stimuli continuously for at least 96 hours; Life support measures are necessary to sustain life; and Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. The condition has to be confirmed by a specialist medical practitioner.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Coma resulting from alcohol or drug abuse</li> </ul>

Kidney Failure requiring regular dialysis	End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.
Stroke resulting in Permanent Symptoms	<p>Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Transient ischemic attacks (TIA)</li> <li>▪ Traumatic injury of the brain</li> <li>▪ Vascular disease affecting only the eye or optic nerve or vestibular functions.</li> </ul>
Major Organ or Bone Marrow Transplant (as recipient)	<p>The actual undergoing of a transplant of: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Other stem-cell transplants</li> <li>▪ Where only Islets of Langerhans are transplanted</li> </ul>
Permanent Paralysis of Limbs	Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months
Motor Neurone Disease with Permanent Symptoms	Motor neuron disease diagnosed by a specialist medical practitioner as spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be progressive degeneration of corticospinal tracts and anterior horn cells or bulbar efferent neurons. There must be current significant and permanent functional neurological impairment with objective evidence of motor dysfunction that has persisted for a continuous period of at least 3 months.
Loss of Limbs	<p>The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse</li> </ul>

Blindness	Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident. The Blindness is evidenced by: corrected visual acuity being 3/60 or less in both eyes, the field of vision being less than 10 degrees in both eyes. The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.
Alzheimer's Disease	<p>Deterioration or loss of intellectual capacity as confirmed by clinical evaluation and imaging tests, arising from Alzheimer's Disease or irreversible organic disorders, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Assured for a minimum period of 6 months from date of diagnosis. This diagnosis must be supported by the clinical confirmation by an appropriate Registered Medical practitioner who is also a Neurologist and supported by the Company's appointed doctor.</p> <p><b>Exclusion -</b></p> <ul style="list-style-type: none"> <li>▪ Non-organic disease such as neurosis and psychiatric illnesses; and</li> </ul> <p>2. Alcohol-related brain damage.</p>

## 17. What are the conditions in which the benefits of this policy will not be paid?

### Suicide Exclusion

If the life assured commits suicide within 12 months from the date of inception of the policy, we will pay 80% of the total premiums paid, excluding applicable taxes as per tax laws, to the nominee(s)/ appointee/ legal heir. This is irrespective of whether the life assured, was sane or insane at the time death.

If the life assured commits suicide within 12 months from the date of revival/ re-instatement, the benefit payable will be equal to the higher of surrender value or 80% of total premium paid, excluding applicable taxes as per tax laws.

### Accidental Death Exclusions

Death due to the consequences of or occurring during the events as specified below are not covered:

1. Infection: Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
2. Drug Abuse: Life assured under the influence of Alcohol or solvent abuse or use of drugs except

under the direction of a registered medical practitioner.

3. Self-inflicted Injury: Intentional self- Inflicted injury including the injuries arising out of attempted suicide.
4. Criminal acts: Life assured involvement in Criminal and/or unlawful acts with unlawful or criminal intent.
5. War and Civil Commotion: War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
6. Nuclear Contamination: The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
7. Aviation: Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
8. Hazardous sports and pastimes: Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

## Accidental Total Permanent Disability Exclusions

Disability due to the consequences of or occurring during the events as specified below are not covered:

1. **Sickness and Infection:** Accidental Total Permanent Disability caused or contributed to by any sickness or infection, except infection caused by an external visible wound accidentally sustained.
2. **Drug Abuse:** Life assured under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner
3. **Self-inflicted Injury:** Intentional self- Inflicted injury including the injuries arising out of attempted suicide.
4. **Criminal acts:** Life assured involvement in Criminal and/or unlawful acts with unlawful or criminal intent.
5. **War and Civil Commotion:** War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
6. **Nuclear Contamination:** The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
7. **Aviation:** Life assured participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
8. **Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.

## Critical Illness Exclusion

The Life Assured will not be entitled to any benefits, if a covered critical illness results directly or indirectly from or occurring during any one of the following:

1. Diseases in the presence of an HIV infection and/or AIDS
2. Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period) or from the last revival.

3. A 30 days survival period will be applicable between the diagnosis of a critical illness and eligibility for critical illness benefit payment.
4. The benefit shall not apply or be payable in respect of any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, and which first manifested itself or was contracted prior to Policy issue date / Policy inception
5. Any congenital condition.
6. Intentional self-inflicted injury, attempted suicide, while sane or insane.
7. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
8. Failure to seek or follow medical advice.
9. War, invasion, act of foreign enemy, hostiles (whether war be declared or not),
10. Armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. Armed person will be covered subject to general and Critical illness specific exclusion (Not covered during war & military operations etc.) Otherwise they may be covered
11. Taking part in any naval military or air force operation during peace time.
12. Participation by the insured person in any flying activity, except as a bona fide, fare- paying passenger of a recognized airline on regular routes and on a scheduled timetable.
13. Participation by the insured person in a criminal or unlawful act.
14. Engaging in or taking part on professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
15. Nuclear Contaminated; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by the nuclear fuel materials or accident arising from such nature.

Please refer Important Definitions section to know more about the exclusions on Critical Illnesses.



## 18. Nomination

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 19. Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 20. Prohibition of Rebate

As per provisions of Section 41 of the Insurance Act, 1938 as amended from time to time. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees. For more details please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

## 21. Fraud and Misrepresentation

Misrepresentation/Fraudulent Disclosures: shall be governed as per Section 45 of Insurance Act, 1938 as amended from time to time. A Leaflet containing the provisions of Section 45 is enclosed as an Annexure for reference.

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the

policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

- 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.

## **22. About IndiaFirst Life Insurance**

- IndiaFirst Life, the 23rd entrant in the Indian life insurance industry, launched its operations in November 2009. IndiaFirst Life is promoted by two large public-sector banks, Bank of Baroda (44% stake) and Andhra Bank (30% stake) whose footprint and experience continue to fortify the value proposition it offers to all stakeholders. Carmel Point Investments India Private Limited incorporated by Carmel Point Investment Ltd, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC also holds 26 percent stake in IndiaFirst Life.

<sup>#</sup>Tax exemptions are as per applicable tax laws from time to time.

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life e-Term Plan (UIN 143N048V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to M/s Bank of Baroda, and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advt. Ref. No.: IndiaFirst Life e-Term Plan / Brochure/ E/ 01.

**BEWARE OF SPURIOUS PHONE CALLS!**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or Investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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