

		<p>In case of Life Assured survives till the end of the Policy Term and the policy is in-force with all premiums paid, a Maturity Benefit of 100% of Total Premiums Paid will be paid in a lump sum. The policy terminates at the expiry of the policy term or Extended cover period, whichever is later.</p> <p><<Insert if spouse cover is opted, upon survival of Spouse till the end of the policy term, provided the policy is in-force and all due premiums have been paid / waived off, maturity benefit will be payable as 100% of Total Add-on premiums paid till the date shall be payable in Lumpsum.>></p> <p><<Insert if Global Indian Benefit is opted, The Life Assured or Spouse may increase coverage up to 50% of the original Sum Assured if the Life Assured or Spouse relocates outside India for work.</p> <p>The policy shall terminate on expiry of policy term or extended cover period, whichever is later.>></p> <p>Surrender: In case you do not wish to continue this policy, you may choose to surrender.</p> <p><<Insert if Life Cover option opted The Surrender or Refund Value, if any, as mentioned in the Policy Document shall be payable.>></p> <p><<Insert if Life Cover with Return of Premium Option opted – The Surrender as mentioned in the Policy Document shall be payable.>></p> <p><i>(Please read the policy document for more details)</i></p>	Part D – 7												
6.	Options available (in case of Linked Insurance Products)	Not applicable	-												
7.	Option available (in case of Annuity product)	Not applicable	-												
8.	Riders opted, if any	<p><<Insert if, No Rider opted No rider is opted under this policy. ></p> <p><<Insert if, Rider/s Opted></p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>Ageas Federal Life Insurance Accident Care Rider</th> <th>Ageas Federal Life Insurance Critical Shield Rider</th> </tr> </thead> <tbody> <tr> <td>UIN</td> <td>135B034V01</td> <td>135B035V01</td> </tr> <tr> <td>Rider option</td> <td></td> <td></td> </tr> <tr> <td>Sum Assured (Rs)</td> <td></td> <td></td> </tr> </tbody> </table> <p>For more details on the rider, please refer the respective rider CIS.></p>	Rider Name	Ageas Federal Life Insurance Accident Care Rider	Ageas Federal Life Insurance Critical Shield Rider	UIN	135B034V01	135B035V01	Rider option			Sum Assured (Rs)			Rider Policy Document
Rider Name	Ageas Federal Life Insurance Accident Care Rider	Ageas Federal Life Insurance Critical Shield Rider													
UIN	135B034V01	135B035V01													
Rider option															
Sum Assured (Rs)															
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide claim Provision</p> <p>In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall only be entitled to 80% of the Total Premiums Paid for the respective life till the date of death or the Surrender Value</p>	Part F – 1												

		<p>or Refund Value applicable as on the date of death whichever is higher, provided the policy is in force.</p> <p><<Insert if Spouse cover is opted, On such event, the risk cover continues for the Spouse till the end of the Policy Term, subject to future premiums are paid for the Spouse.</p> <p>In case of death of the Spouse, due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the cover, whichever is later, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the total Add-on Premiums paid in respect of the Spouse till the date of death or Refund Value / Surrender Value (as applicable) available as on the date of death whichever is higher, provided the cover is In force.</p> <p>The risk cover continues for the Life Assured till the end of the Policy Term></p>	
10.	Waiting /lien Period, if any	There is no waiting period applicable for this plan	-
11.	Grace period	15 days for Monthly mode & 30 days in all other cases.	Part C – 5
12.	Free Look Period	30 days from the date of receipt of the policy document.	Part D – 3
13.	Lapse, paid-up and revival of the Policy	<p>Lapse: In case of non-payment of due Premiums (inclusive of Add-on premiums) within the grace period or flexi grace period (if applicable), the policy shall lapse, please refer the Policy Document for more details.</p> <p>Paid Up: <Insert for Life cover option This is a pure protection plan option and therefore does not acquire paid up value, please refer the Policy Document for more details.></p> <p><Insert for Life Cover with Return of Premium After acquisition of Surrender Value, in case of non-payment of due Premiums within the Grace Period, the policy shall be made paid-up with reduced benefits.></p> <p>Revival of the Policy A policy which has lapsed or acquired paid-up value may be revived for full benefits subject to the conditions mentioned in the Policy Document.</p>	<p>Part D – 5</p> <p>Part D – 6</p> <p>Part D – 4</p>
14.	Policy Loan, if applicable	<p><<Insert if Life Cover option is opted, Policy loan is not available under this policy.>></p> <p><<Insert if Life Cover with Return of Premium option is opted, You can avail a loan under this policy after it acquires a Surrender Value, subject to the conditions as detailed in Policy Document.>></p>	Part D – 8
15.	Claims/Claims Procedure	<p>Claim Intimation Process Claim can be intimated through any of our below mentioned touchpoints:</p> <ul style="list-style-type: none"> • By visiting the nearest Ageas Federal Life Insurance Branch • By visiting the nearest Federal Bank Branch • E-mail us at support@ageasfederal.com • Call us at our Toll-Free No: 1800 209 0502 <p>Claim Registration Process Claims are registered on receipt of the following documents as per policy terms and conditions. However, we can waive documents on case-to-case basis.</p>	Part F – 4

		<ul style="list-style-type: none"> • Death certificate • Claim form signed by the claimant • KYC and Bank details of the nominee • Original Policy Document. <p>The Claim intimation date is the date of receipt of mandatory documents at the corporate office or any of the AGEAS Federal Branch Offices whichever is earlier.</p> <p>Turn Around Time (TAT) for claims settlement:</p> <p>Claim settlement without investigation: The Company will process the death claim within 15 days from the date of receipt of last raised relevant papers and required clarification.</p> <p>Claim settlement with investigation: In the circumstances of a claim warranting an investigation in the opinion of Company, such investigation shall be completed within 30 days from the date of receipt of claim intimation and the claim shall be settled within 15 days thereafter.</p> <p><i>(Please read the policy document for more details)</i></p>	
16.	Policy Servicing	Please contact us on support@ageasfederal.com for policy servicing related requests.	Part G
17.	Grievances /Complaints	In case you have any query, request, or complaint/ grievance, you may approach us by contacting any of our branches or our Head office. Please refer the "Grievance" section from the Policy Document for more details	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:
Date:

(Signature of the Life Assured)	(Signature of the Spouse <i>(if opted)</i>)