

Plan Summary

This is a non-linked, non-participating micro term assurance plan. This plan helps you avail your life cover requirements and comes in lower ticket sizes with both single pay and regular pay options.

a) Entry Age of Life Insured*	18 to 50 years
b) Maturity Age*	23 to 55 years
c) Policy Term	5 years
d) Premium Paying Term	Single Pay, Regular Pay
e) Premium Payment Frequency	Single Pay, Annual
f) Minimum Basic Sum Assured	Rs. 5,000/-
g) Maximum Basic Sum Assured	Rs.50,000/-

* Last birthday

Benefit Summary

Death Benefit:

In case of death of the life assured, sum assured will be paid to the beneficiary.

Maturity Benefit:

No maturity benefit is payable under this plan.

Non Forfeiture Benefits

Surrender Value

No surrender value is payable for Regular Pay.

For Single Pay, the following values are payable in case of surrender:

Policy Year	Surrender Value (% of Single Premium)
Year 1	60%
Year 2	45%
Year 3	30%
Year 4	15%
Year 5	0%

Paid-up Value

Not available.

Tax Benefits

You can avail tax benefits under Section 80C and Section 10 (10D) of Income Tax Act, 1961. Tax benefits are subject to change in the tax laws.

Terms and Conditions

Free - look Period

If the policyholder is not satisfied with the terms and conditions of the policy, he/she can cancel the policy by returning it to the company along with a cancellation letter within 15 days (30 days for distance marketing) of receipt of policy. Premium paid by policyholder will be refunded after deducting stamp duty.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone-calling;
- Short Messaging service (SMS);
- Electronic mode which includes e-mail, internet and interactive television (DTH);
- Physical mode which includes direct postal mail and newspaper & magazine inserts; and,
- Solicitation through any means of communication other than in person.

Suicide Claim provisions

If the Life Assured, whether sane or insane, commits suicide, within 12 months from the date of inception of the policy then the policy shall be void and 80% of the first year premium (excluding extra mortality premium) will be paid, provided the policy is in force.

If the Life Assured, whether sane or insane, commits suicide, within 12 months from the date of revival/reinstatement, then the policy shall be void and 'higher of '80% of premiums paid till date of death' or 'surrender value available as on date of death' will be payable.

Grace period for non-forfeiture provisions

Grace period is 30 days. The policy will remain in force during the grace period. If a premium is not paid for 30 days from the date of payment, the policy will lapse and no benefits will be applicable.

Revivals/reinstatements/policy changes/alterations

If premiums are not paid within the period of grace the policy lapses. The policy may be revived within two years from the date of the first unpaid premium. The revival will be considered based on the underwriting and on payment of all overdue premiums with simple interest of 1% per month.

On revival original sum assured will be restored.

Nomination

The Life Assured, where he/she is the holder of the policy, may, at any time before the Maturity or Termination date of the policy, make a nomination (under section 39 of the Insurance Act, 1938) for the purpose of payment of the money secured by the policy in the event of his/ her death. Where the nominee is a minor, he may also appoint an appointee i.e. a person to receive the money during the minority of the nominee. Any change of nomination, which may be effected before the Maturity or Termination Date of policy shall also be communicated to the Company.

The company will record the nomination or change in nomination as requested by the policyholder. The Company does not accept any responsibility of validating the nomination.

Assignment

Assignment is allowed on specific request made by the policyholder. Assignee/s shall be a person/s to whom the policy is assigned by the policyholder in accordance with the provision of section (38) of the Insurance Act 1938 to transfer all the equities and liabilities to which policy holder was subject at the date of assignment. The benefits of the policy can be protected from creditors by writing a policy under the Married Women's Property Act (MWP Act), 1874.

After assignment, assignee may institute any proceedings in relation to the policy without obtaining the consent of the policyholder or making him the party to such proceedings. Any change of assignment, which may be effected before the maturity or termination date of the policy, should also be communicated to the Company.

The company will record the assignment or change in assignment as requested by the policyholder. The Company does not accept any responsibility of validating the assignment.

Statutory Information

Prohibition of Rebate

(SECTION 41 OF INSURANCE ACT 1938) No person shall allow or offer to allow, either directly or indirectly, as an inducement to

any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives 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 one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to five hundred rupees.

Non Disclosure Clause:

(Section 45 of the Insurance Act, 1938, as amended from time to time)

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

Service Tax

As per Service Tax law, service tax will be levied on the policyholder.

Edelweiss Tokio Life Insurance is a new generation Insurance company, set up with a start up capital of INR 550 Crores, thereby showing our commitment to building a long term sustainable business focused on a consumer centric approach.

The company is a joint venture between Edelweiss Financial Services, one of India's leading diversified financial services companies with business straddling across Credit, Capital Markets, Asset Management, Housing finance and Insurance and Tokio Marine Holdings Inc, one of the oldest and the biggest Insurance companies in Japan now with presence across 39 countries around the world.

As a part of the company's corporate philosophy of customer centricity, our products have been developed based on our understanding of Indian customers' diverse financial needs and help them through all their life stages.



Insurance se badhkar hai *aapki zaroorat*

Edelweiss Tokio Life Insurance Company Limited

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Disclaimer: Edelweiss Tokio Life – Raksha Kavach (Micro Insurance Plan) is only the name of the non-linked, non-participating term life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws.

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Reg. No. 147

UIN: 147N012V02

Advt No.: Br/82/Oct 2013 ver. 1

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IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.