PART - A

Date: <_____>

Name of Policyholder:
Address of Policyholder:
Contact Number/(s) of Policyholder:

Dear <Policyholder Name>,

Sub.:   Your Policy No. <<_____>> - Edelweiss Tokio Life – Bharat Savings STAR (A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan)

Thank you for choosing Edelweiss Tokio Life as your preferred life insurance partner.

We are confident that the product chosen by you will suit your need.

Policy Document:
We have prepared your Policy on the basis of the Proposal Form submitted by you. We request you to go through your Policy Document in detail and check for the accuracy of information. A copy of your Proposal Form and other relevant documents as submitted by you are also enclosed along with this Policy Document for your information and records.

Please preserve this Policy Document safely and inform your Nominee about the same.

For your reference, we are sharing results of your medical examination (if applicable) which were obtained for assessment of your health condition relevant to take a decision on the Proposal for insurance. The report is only indicative in nature and we do not express any opinion on the matter contained in the medical examination report.

In case you are keen to know more about your Policy or you need further assistance, you may contact your salesperson who has advised you while purchasing this Policy at the below details:

Name of the PFA / Corporate Agent/ Relationship Manager/ Broker	Code/License No.	Contact Nos.

Alternatively, you may contact our Service Expert at 1800 2121 212 or email us at care@edelweisstokio.in

Cancellation in the Free Look Period:
In case you do not agree with any of the terms and conditions stated in the Policy Document, you have the option to return the Policy Document to us for cancellation, stating the reasons thereof in writing, within *<fifteen (15) days/ thirty (30) days>* from the date of receipt of the Policy Document. On receipt of your letter along with the Policy Document, we shall refund an amount as mentioned in the Free Look clause of the Policy Terms and Conditions.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

Please note that if the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below: -

- For existing e-Insurance Account (eIA): Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(eIA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the free look period.

We look forward to serve you.

Regards,

For **Edelweiss Tokio Life Insurance Company Limited**

Authorised Signatory

Registered & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070

Edelweiss Tokio Life Insurance Company Limited
Registered & Corporate Office - 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070

POLICY DOCUMENT - Edelweiss Tokio Life – Bharat Savings STAR
A Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan
UIN: 147N088V02

POLICY PREAMBLE

This Policy is a Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan. This document is the evidence of a contract of insurance between Edelweiss Tokio Life Insurance Company Limited ('the Company') and the Policyholder as described in the Policy Schedule given below. This Policy is based on the proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical evidence and other information received by the Company from the Policyholder, Life Insured or on behalf of the Policyholder ('Proposal'). This Policy is effective upon receipt and realisation, by the Company, of the consideration payable under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and Benefits are expressed and payable in Indian Rupees.

POLICY SCHEDULE

Policy Number	Plan Name and UIN
	Edelweiss Tokio Life – Bharat Savings STAR (UIN: 147N088V02)

Details of the Policyholder:

Name	Date of Birth	Age	Gender

Address of the Policyholder

Details of the Life Insured:

Name	Date of Birth	Age	Gender

Address of the Life Insured

Policy Details	
Date of Commencement of Policy	
Date of Commencement of Risk	
Policy Term	
Premium Paying Term (PPT)	
Premium Paying Frequency	
Annual Premium	
Annualized premium	
Modal Premium	
Modal Premium including Applicable Taxes for 1st Year	
Modal Premium including Applicable Taxes from 2nd Year onwards	
Premium Paying Due Date	
Last Premium Due Date	
Plan Option	
Sum Assured Multiple	
Income Benefit Pay-out Frequency	
First Income Benefit Pay-out Date	
Date of Maturity	
Premium Break Benefit	
Number of Premium Breaks Available	

BENEFIT INFORMATION:

Sum Assured on Death (at inception)	: Rs.
Income Benefit Pay-out	
Year 1 - Year <<End of PPT>>	: Rs.
Year <<After PPT (for Immediate option) / 1 year after PPT (for Deferred option)>> - Year <<End of Policy Term>>	: Rs
Sum Assured on Maturity	: Rs.

Rider Name	UIN	Rider Sum Assured	Modal Premium plus applicable taxes	Term (years)	PPT (years)
<<Rider Name>>	<<UIN>>	<<Rider sum assured>>	<<Rider premium>>	<<Term>>	<<PPT>>
Total					

Nomination details of Nominees of Life Insured:

Name of the Nominee(s)	<Nominee 1>	<Nominee 2>	<Nominee 3>
Age of the Nominee(s)			
Gender of the Nominee			
Nomination Percentage			
Relationship with Life Insured			
Name of the Appointee (if Nominee is a minor)	<Appointee 1>	< Appointee 2>	< Appointee 3>
Gender of the Appointee			
Relationship of the Appointee with the Nominee			

Stamp Duty of Rs. /- is paid as provided under Article 47 ( ) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(LOA/CSD/ /2021/Validity Period Dt. / / To Dt. / / (O/w.No.)/Date :   /   /).

For and on behalf of
Edelweiss Tokio Life Insurance Company Limited

Authorised Signatory

This Policy Document is signed using a digital signature for and on behalf of Edelweiss Tokio Life Insurance Company Limited. Hence it does not require physical signature.

We request you to go through the Policy Document in detail and check for the accuracy of information provided therein. In case you notice any mistake, you may return the Policy Document to us for necessary correction.

PART – B

DEFINITIONS

Defined Term	Meaning
Age:	means age of the Life Insured on the last birthday at the time of commencement of the policy
Annual Premium:	means the premium payable in a Policy Year chosen by the Policyholder as stated in the Policy Schedule, including loadings for Modal Premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.
Annualized Premium:	means an amount payable in a Policy Year chosen by the Policyholder as stated in the Policy Schedule, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
Appointee:	means the person registered with us and mentioned in the Policy Schedule, who is authorised to receive and hold in trust the benefits under this Policy on behalf of the Nominee/(s), if the Nominee/(s) is/are less than Age 18 on the date of payment.
Assignee:	means the person to whom the rights and benefits are transferred by virtue of an Assignment.
Assignment:	means the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
Assignor:	means the person who transfers the rights of the life insurance policy to the Assignee.
Date of Commencement of Policy:	Date of Commencement of Policy is the start date of this Policy.
Date of Commencement of Risk:	Date of commencement of risk is the date on which the Company accepts the risk for insurance (cover) as evidenced in the schedule of the policy.
Date of Maturity:	Date of Maturity means the date specified in the Schedule on which the Policy Term is completed.
Death Benefit:	means the benefit, which is payable on death of the Life Insured, as stated in the Policy Document.
Due Date:	means a date on which the policy premium is due and payable by the Policyholder.
Endorsement:	means conditions attached/ affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
Free Look Period:	means the period of 15 days (30 days if the Policy is an electronic policy or is purchased through Distance Marketing where distance marketing means through any means of communication other than in person) from the date of receipt of the Policy Document by the Policyholder to review the terms and conditions of this policy and where the Policyholder disagrees to any of those terms and conditions, he/ she has the option to return this policy as detailed in Condition 4 of Part D of this Policy Document.
Grace Period:	Grace period is the time granted by the insurer from the due date for the payment of premium, without any penalty/ late fee, during which time the policy is considered to be inforce with the insurance cover without any interruption as per the terms & conditions of the policy.
In-Force:	means the status of the policy during the Policy Term when all the due premiums have been paid/waived off or the Policy is not in a state of discontinuance.
Income Benefit Pay-out	means the income payable as specified in the Policy Schedule.
Income Benefit Pay-out Frequency:	means a frequency as specified in the Policy Schedule at which the Income Benefit Pay-outs under Income Benefit are payable.
Insurance Act:	means The Insurance Act, 1938 (4 of 1938) as amended from time to time.
IRDAI / Authority:	means Insurance Regulatory and Development Authority of India.
Life Insured:	means the person on whose life the insurance cover has been accepted.
Material Information:	means the information already known to the Life Insured at the time of applying for Life Insurance, which has a bearing on underwriting of the proposal /Policy submitted.
Maturity Benefit:	means an amount equal to last income pay-out instalment plus Sum Assured on Maturity;

Internal

MCLR	means Marginal Cost of Funds Based Lending Rate declared by Banks from time to time.
Nomination:	Nomination is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
Nominee:	means the person/(s) named in the Policy Schedule who has/have been nominated by the Policyholder (who is also the Life Insured in the Policy) in accordance with the Section 39 of the Insurance Act, 1938 as amended from time to time to receive the benefits in respect of this Policy.
Non-Participating:	means the Policy is not eligible for share of profit depending upon the Company's experience.
Plan Option:	means or refers to the option as stated in the Policy Schedule.
Policy:	means the contract of insurance as evidenced by this Policy Document, the Proposal Form, the Policy Schedule/(s) and any other information/document/(s) provided to us in respect of the Proposal Form and any endorsement issued by us.
Policyholder/You/you/Your/your:	means or refers to the Policyholder stated in the Policy Schedule.
Policy Anniversary:	means one year from the date of commencement of the Policy and the same date falling each year thereafter, till the Date of Maturity.
Policy/Policy Document:	means this document along with endorsements, if any, issued by the Company which evidences the contract of Insurance between the policyholder and the Company.
Policy Term:	Is the duration of the policy as specified in the Policy Schedule.
Policy Year:	means the period between two consecutive policy anniversaries. This period includes the first day and excludes the next policy anniversary day.
Premium Break Benefit:	means the option if selected by you and as mentioned in Policy Schedule wherein you are allowed to take Premium Break in accordance with clause 6 of Part C
Premium / Modal Premium:	means the contractual amount payable by the Policyholder at specified times periodically as mentioned in the schedule of this Policy Document to secure the benefits under the policy. The premium payable will be "Instalment Premium" which includes instalment Premium for the Base Policy and instalment Premium for Rider(s), if rider(s) has/have been opted for. The term 'Premium' used anywhere in this Policy Document does not include any taxes which are payable separately.
Premium Discontinuance:	means the non-payment of premiums by you before the expiry of Grace Period.
Premium Paying Frequency:	means a frequency as specified in the Policy Schedule at which premiums are payable.
Premium Paying Term (PPT):	means the period, in years, during which premium is payable.
Proof of continued insurability:	means the information that may be sought from the policyholder to decide revival of the policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports and any such document as may be called for by the Company, in accordance with the Board Approved Underwriting Policy of the Company.
Proposal Form:	means the signed and dated form and any accompanying declarations or statements submitted to us by the Policyholder and/or Life Insured as applicable for the purpose of obtaining insurance cover under this Policy.
Proposer:	means a person who proposes the life insurance proposal.
Reduced Paid-up:	means or refers to the status explained in clause 8(d) of Part C
Reduced Paid-up factor:	means the total number of months for which premiums are paid divided by the total number of months for which premiums were originally payable.
Regulations:	means the IRDAI (Non-Linked Insurance Products) Regulations, 2019, Master Circular on Point of Sales Products and Persons – Life Insurance and any other applicable laws issued and as may be amended from time to time.
Revival / Revival of a Policy:	means restoration of the Policy, which was discontinued due to the non-payment of Premium, by the insurer with all the benefits mentioned in the Policy Document, with or without rider

Internal

	benefits if any, upon the receipt of all the Premiums due and other charges or late fee if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting policy. .
Revival Period:	means the period of five consecutive years from the date of first unpaid Premium, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium.
Rider:	means add-on benefit which the Proposer has purchased separately in addition to basic benefits as specified under this Policy Schedule.
Rider Premium:	means the premium payable by the policyholder which is in addition to the premium paid under Base Policy towards the additional cover/benefit opted under the rider, if opted.
Rider Sum Assured:	means the assured amount payable on happening of a specified event covered under the rider, if opted.
Schedule / Policy Schedule:	means the part of policy document that gives the specific details of your policy.
Sum Assured Multiple:	means the multiple of Annualised Premium as specified in the Policy Schedule.
Sum Assured on Death:	means the life insurance cover opted by the Proposer/Policyholder and is guaranteed to become payable on death of the life insured in accordance with the terms and conditions of the policy, as mentioned in clause 1 of Part C of this Policy Document.
Sum Assured on Maturity:	means an amount payable on maturity and as stated in the Policy Schedule
Surrender:	means complete withdrawal / termination of the entire policy before maturity.
Surrender Value:	means an amount, if any, that becomes payable in case of Surrender in accordance with the terms and conditions of this Policy.
Total Premiums Paid:	means total of all the premiums received, excluding any extra premium, any rider premium and applicable taxes. In case Premium Break Benefit is opted, total premiums paid will exclude the Premium Break/s for the calculation of Sum Assured on Death
Underwriting:	Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.
Underwriting Extra:	means an additional amount charged by us as Premium, as per our Board approved underwriting policy, which is determined on the basis of disclosures made by you in the Proposal Form or on the basis of any other information received by us including through medical examinations of the Life Insured in relation to this Policy.
UIN:	UIN means the Unique Identification Number allotted to this plan by the IRDAI.
Waiting Period:	In case Policy is purchased through POS channel: There is a waiting period of 90 calendar days (other than accidental death only) from the Date of Commencement of Risk. The Death Benefit (other than accidental death) during the Waiting Period will be 100% of the Total Premiums Paid till the date of death. The death benefit after expiry of the Waiting Period or on death of the Life Insured due to accident will be the Death Benefit as defined in clause 1 of Part C.
We/we/Our/our/Us/ us/ Company/Insurer:	means Edelweiss Tokio Life Insurance Company Limited.

Interpretation: In this Policy, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

Internal

BENEFITS

1. Death Benefit:

Events	How and when Benefits are payable	Size of such benefits

	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable as lumpsum and the policy will terminate.	Sum Assured on Death will be payable. At any point of time, provided the Policy is In-Force,
		
		 - If Sum Assured multiple is 7 x Annualised Premium; then Sum Assured on Death will be the highest of:
		
		     1. 7 times the Annualized Premium
		     2. Any absolute amount assured to be paid on death*
		
		 - If Sum Assured multiple chosen is 10 x Annualised Premium; then Sum Assured on Death will be the highest of:
		
		     1. 10 times the Annualized Premium
		     2. Any Absolute amount assured to be paid on death*
		     3. 10 times the Annual Premium
		
		 * Absolute Amount Assured to be paid on Death will be calculated as
		 Sum Assured on Maturity x applicable Death Benefit Factor
		
		 Plus
		
		 Sum of (Remaining Income Benefit Pay-outs x Death Benefit Factor corresponding to the respective Income Benefit Pay-out)
		
		 Death Benefit Factors are mentioned in the Annexure-5

Note:
  i. The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death. Death Benefit would be reduced to the extent of unpaid premiums in the Policy Year when death occurs.
  ii. The Death Benefit will be payable even in case of death due to any pandemic such as COVID-19.
  iii. In case the Life Insured is a minor, the risk cover will start from the Date of Commencement of Risk as mentioned in the Policy schedule and on attainment of majority the ownership of Policy will automatically vest on the Life Insured.
  iv. In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy.
  v. The Policyholder should ensure that while the Life Insured is still a minor, the Income Benefit Pay-outs are used for the benefits of the minor life.

2. **Survival Benefit:**

Events	How and when Benefits are payable	Size of such benefits
Survival / Applicable Policy Anniversary(ies)	On survival of the Life Insured, while the Policy is In-Force, Income Benefit Pay-out will commence on the date as mentioned in the Policy Schedule. Income Benefit Pay-outs will be payable in arrears at the chosen Income Benefit Pay-out Frequency. The Income Benefit Pay-outs will be continued till the date of death of the Life Insured or till the Date of Maturity, whichever is earlier.	Income Benefit Pay-out Amount as shown in the Policy Schedule, will be payable.

3. **Maturity Benefit:**

Events	How and when Benefits are payable	Size of such benefits
Maturity of the Policy	On survival of the Life Insured till the Date of Maturity, while the Policy is In-Force,	Maturity Benefit as per the Policy Schedule, will be payable as lumpsum and the Policy will terminate without any further benefit.

4. **Accrual of Survival Benefits:** At any point during the Policy Term, you have an option to accrue your Income Benefit Pay-outs instead of receiving it as cash pay-out at an interest rate as mentioned below. You can withdraw the accrued Income Benefit Pay-outs at any point during the Policy Term subject to a minimum of 10% and a maximum of 100%, in multiples of 10%. You can choose to opt in or opt out of this feature multiple times and at any point during the Policy Term. The unpaid accrued Income Benefit Pay-outs shall be paid along with other benefits payable at the time of termination of the policy due to death, maturity, or surrender.

You can avail of this option under an in-force as well as a reduced paid-up policy provided there is no outstanding loan at the time of opting for this option. In case you have opted for this option and intend to take a loan, first the accrued Income Benefit Pay-outs will be paid out and then the loan will be granted against the policy.

5. **Preponement of Survival Benefit:** You have an option to prepone the Income Benefits Pay-outs after the completion of Premium Payment Term in the Policy Year when the Income Pay-out is due to be payable. Under this option, you can prepone the Income Benefit Pay-outs for a maximum 2 consecutive years and will be payable as lumpsum. It will be calculated as present value of the Income Benefits Pay-outs to be preponed at the interest rate as mentioned below. You can avail of this option under an in-force as well as a reduced paid-up policy. You can choose to opt in or opt out of this feature multiple times during the policy term.

In case of termination of the policy due to death, the benefit payable to you will be equal to the Death Benefit payable under the policy adjusted for the fact that the Income Benefits Pay-outs preponed by you are already paid out.
In case of termination of the policy due to surrender, the calculation of Surrender Benefit will be adjusted for the fact that the Income Benefits Pay-outs preponed by the policyholder are already paid out.

The interest rate for calculation of preponement and accrual of survival benefit will be declared every year by the Company on 1st April using the rate as on 31st March of same calendar year and 1st October using the rate as on 30th September of same calendar year and the declared rate will be applicable for next 6 months till the next declaration date for calculation of the benefits. The interest rate will be determined as (State Bank of India (SBI) Fixed Deposit rate for 6 months tenure + 0.50% p.a.) capped at 6.00% p.a. The interest rate as on 1st October 2022 is 5.05% (SBI Fixed Deposit rate as on 30th September 2022 is 4.55% for 6 months tenure). For example: In case you have opted for accumulation of the 'Income Benefit Pay-outs' which is due on 1st June 2023, the applicable interest rate for one policy year will be as follows:

Time period	Applicable Interest rate as of
1st June 2023 to 30th Sept 2023	1st April 2023
1st Oct 2023 to 31st March 2024	1st October 2023
1st April 2024 to 31st May 2024	1st April 2024

The interest rate methodology is reviewable with prior approval from IRDAI.

6. **Premium Break Benefit:**
There are annual Premium Break/s available to the policy after completion of a certain number of fixed policy years, if you have opted for the Premium Break Benefit at the inception of the policy. Once a Premium Break is exercised in the policy, the policyholder is not required to pay due premiums for the next 12 months. During the Premium Break, the Policy will be In-force and the cover will continue and in case of death of the Life Insured during this period applicable Death Benefit will be paid and the Policy will terminate. Premium Break Benefit is only available for Premium Paying Term of 8 years or more.

The no. of Premium Breaks available and the timing when the premium break can be availed depends on the Premium Payment Term as provided in the table below:

Premium Payment Term	No. of Premium Breaks available	Timing of the availability of Premium Breaks	
		1st Premium Break	2nd Premium Break
5 Pay	NA	NA	NA
8 Pay	1	After completion of 4 policy years	NA
10 Pay & 12 Pay	2	After completion of 4 policy years	After completion of 8 policy years

The terms and conditions for this Benefit are mentioned below,

- The policy has to be in force to avail this benefit.
- Once the policy is eligible for Premium Break, it can be exercised at any of the premium due dates as mentioned above. For example, if the policy has premium payment term of 10 years and Premium Break Benefit is opted then the Premium Break will be available after completion of 4 policy years. If the premium payment mode chosen by the policyholder is monthly then the policyholder can avail the Premium Break Benefit from the due date of 49th premium, i.e. after paying 48 monthly premiums.
- If the Premium Break/s are not availed by You, then the accumulated Premium Break/s would be adjusted against the last due premium/s of the premium payment term, as applicable. For example: if you have chosen a premium payment term of 10 and have opted for Premium Break Benefit and if you do not exercise the Premium Break till the payment of 8 Premiums then you will not have to pay the last 2 due Premium, i.e. Premium due in policy year 9 and 10.
- If you pay all the premiums and do not utilize the Premium Break/s available, the Company will refund the extra premiums paid by you.
- If any Rider is opted, Premium Break Benefit will not be available on Rider premiums.
- If the Premium Break Benefit is opted, You will be eligible for Surrender value /Paid-up value as applicable even during the Policy Year when the Premium Break is exercised.
- If You discontinue Premium payment immediately post exercising any Premium Break, the five-year Revival Period will start from the date of first due Premium post Premium Break period.

If You are eligible to avail the Premium Break Benefit and wish to exercise this option, You may do so by informing the company through a written request prior to the Premium due date. However, if You do not inform the company and stop paying the Premium, the policy will not lapse or surrender or become paid up as the case maybe and the Premium Break Benefit will be deemed to be exercised by You.

7. **Option to pay renewal premium in advance:** You have an option to pay renewal premiums in advance. If the renewal premiums are paid at least one month prior to the premium due date, the policyholder will receive a discount on the renewal premium amount. The renewal premium so collected in advance shall only be adjusted on the due date of the premium. The discount rate applicable will be declared on 1st April and 1st October every year using G-sec rate with 1 year maturity as on 31st March and as on 30th September of the same calendar year. The rate as on 1st April will be applicable for the period of 1st April to 30th September of that year and the rate as on 1st October will be applicable for the period of 1st October of that year to 31st March of next calendar year. Source to determine the G-Sec yield is www.ccilindia.com.No discount will be offered if a premium is paid within one month prior to the premium due date.

8. **Payment of Premium and Discontinuance of Premium Payment:**

a)	**Payment of Premium:**
	You shall pay the Premium during the entire Premium Paying Term unless you have opted for Premium Break Benefit in which case you will be allowed Annual Premium breaks as per the terms and conditions of the Policy. The amount of Premium payable, the frequency at which it must be paid, the Premium Paying Term and the Premium Paying Due Date are stated in the Policy Schedule. If agreed by us, you may change your

	Premium Paying Frequency during the Premium Paying Term, to any other Premium Paying Frequency as allowed under the plan. For Premium Paying Frequencies other than annual mode, additional loadings as applicable will be applied on the Annualized premium.
b)	**Grace Period:**
	If we do not receive the Premium in full by the premium due date, then: (i) We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period. (ii) All the benefits under the Policy will continue to apply during the Grace Period. In case of death during the Grace Period, the Death Benefit will be paid (after deducting the Premium due for the Policy Year in which death occurs).
c)	**Premium Discontinuance**
	i. If all the Premiums for at least first two Policy Years have not been paid in full within the Grace Period, the Policy shall immediately and automatically Lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period as mentioned in clause 3 of Part D. ii. If all the Premiums for at least first two Policy Years have been paid in full, and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision. iii. If you are eligible to avail the Premium Break Benefit and you do not pay due premium, the policy will not lapse or surrender or become Reduced Paid-up as the case maybe and the Premium Break Benefit will be deemed to be exercised even though the policyholder has not availed the benefit. If the policyholder is not eligible for Premium Break Benefit or the Premium Break Benefit due till that date has been exhausted and due premium is not paid, then premium discontinuance clauses as mentioned above will apply.
d)	**Reduced Paid-up**
	Once your Policy has acquired the Reduced Paid-Up status, the following amounts will be applicable:

Events	How and when Benefits are payable	Size of such benefits/policy monies
Death of the Life Insured	In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit will be payable as lumpsum and policy will terminate without any further benefit.	Reduced Paid-up Death Benefit [(a)]
Survival / Applicable Policy Anniversary(ies)	On survival of the Life Assured, during the Policy Term, Reduced Paid-up Income Benefit Pay-outs will be payable in arrears based on the Income Benefit Pay-out Frequency chosen. The Reduced Paid-up Income Benefit Pay-outs will be continued till the date of death of the Life Assured or till the Maturity Date, whichever is earlier.	Reduced Paid-up Income Benefit Pay-out [(b)].
Maturity of the policy	On survival of the Life Insured till the Date of Maturity, Reduced Paid-up Maturity Benefit is payable as lumpsum and the policy will terminate without any further benefit.	Reduced Paid-up Sum Assured on Maturity [(c)]

[(a)] Reduced Paid-up Death Benefit = Sum Assured on Death x Reduced Paid-up factor

[(b)] Reduced Paid-up Income Benefit Pay-out will as per below:

Immediate Income:
Under this Option, once the policy becomes reduced paid-up, the Income Benefit Pay-outs shall be stopped immediately until the end of the Premium Payment Term. After the completion of Premium Payment Term, Reduced paid-up Income Benefit Pay-outs shall commence. However, in case of non-annual mode policies, if the premium is not paid for the entire policy year and the policy becomes reduced paid-up, the Income Benefit Payouts due in the current policy year will be payable on pro-rata basis.

Internal

Reduced Paid-up Income Benefit Pay-outs = Income Benefit Pay-outs x Reduced Paid-up Factor

Deferred Income:
Reduced Paid-up Income Benefit Pay-outs = Income Benefit Pay-outs x Reduced Paid-up Factor

Premium Break: If Premium Break Benefit is chosen, the calculation of Reduced Paid-up Factor will exclude the Premium Break/s for the calculation of Death, Survival and Maturity benefit in case of a 'Reduced Paid-up' policy as provided in the table above.

Example: if you have chosen Premium Break Benefit and the Premium Payment Term is 10 years, the Premium Break is available after completion of 4 policy years; then;

- You have paid complete premium for 3 years and the policy is not yet eligible for the Premium Break Benefit; the Reduced Paid-up Factor = 36/96 = 38%

- In case you have availed for a Premium Break Benefit in policy year 5 and the policy becomes reduced paid-up after payment of premium for 7th policy year; the Reduced Paid-up Factor = 72/96 = 75%

(c) Reduced Paid-up Sum Assured on Maturity = Sum Assured on Maturity x Reduced Paid-up factor

PART – D

1. **Surrender Benefit:**

The Policy will acquire Surrender Value if all the Premiums have been paid in full for at least first two Policy Years. On Surrender, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. On receipt of a written request for Surrender from you, we will pay the higher of Guaranteed Surrender Value ('GSV') or (Special Surrender Value ('SSV').

Guaranteed Surrender Value ('GSV'):
The Guaranteed Surrender Value is equal to (GSV Factor x Total Premiums Paid) less Total Income Benefit Pay-outs already paid till the date of surrender, if any

The GSV is floored to zero.

GSV Factors varies with policy year of surrender and policy term and are given in Annexure 4.

Special Surrender Value ('SSV') : Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.

2. **Loan under the Policy:**

Conditions for grant of a loan under the Policy: You may take a loan under the Policy by giving us a written request provided the Policy has acquired the Surrender Value. The maximum loan amount you may avail is 60% of Surrender Value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated/accrued interest, if any, on that date.

Effect of grant of loan under the Policy**:** If a loan is granted by us under the Policy, then:

- Interest will be charged on the outstanding loan amount at a rate declared by the Company and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th April 2023 then the revised rate will be applicable from 15th April 2023 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loans from the date of revision. The rate of interest on policy loan as of 15th Mar'23 is 9.20% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI. For In-Force and fully Paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the Surrender Value. For other than In-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed Surrender Value, then the Policy shall be terminated without value. Prior to this, we will notify you when your outstanding loan balance is 95% of the Surrender Value and will give an opportunity to repay all or part of the loan balance.
- Any benefit payable by us on the death of the Life Insured or on applicable Policy Anniversaries as Income Benefit Pay-out or on the Surrender of the Policy or on the Maturity of the Policy will first be reduced by any outstanding policy loan and accumulated interests, if any.

3. **Revival:**
If due premiums are not paid within the Grace Period, the Policy shall Lapse or become Reduced Paid-up as the case may be. Any such Policy may be revived within a revival period of five years from the due date of the first unpaid Premium by giving us a written intimation to revive the Policy and payment of all overdue Premiums with interest, as may be declared by Us from time to time, for every completed month from the date of first unpaid Premium.

The Revival will be effected subject to the receipt of the proof of continued insurability of Life Insured and the acceptance of the risk by the Underwriter. Cost for the medical examination, if applicable shall be borne by the Policyholder. The effective date of Revival is when these requirements are met and approved by us.

Revival would be as per Board approved underwriting policy. All the benefits of the Policy will be reinstated on the Policy Revival.

Company may charge interest, as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid premium.

The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be (x + 3%)/12 rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done after prior approval from IRDAI. The interest rate to be charged effective from Apr 2022 is 0.75% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium.

4. **Free Look Period:**

You may return this Policy to us within 15 days of receipt of the Policy and period of 30 days in case of electronic policies and policies obtained through distance mode (where distance mode means sale of insurance products through any means of communication other than in person) if you disagree with any of the terms and conditions by giving us written reasons for your objection. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and medical expenses (if any).

To exercise the Free Look option, you would need to send/submit the original Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from Us as a proof of submission.

Computation of Free Look Period for e-Insurance Account:

If the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below:

a. For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date lines of delivery of the e mail confirming the credit of the Insurance policy by the IR.

b. For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account (e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the Free Look Period.

5. **Termination of Policy:**

The Policy will terminate at the earliest of:

i. The date of processing the Free Look cancellation request; or
ii. The date of intimation of the death of the Life Insured
iii. The Date of Maturity; or
iv. The date of payment of Surrender Value of the Policy; or
v. The date on which the revival period ends, while Policy continues to be in lapsed status as per clause 8 (c) of Part C on Premium Discontinuance; or
vi. For Reduced Paid-up policies, the date on which the outstanding loan amount along with accrued interest exceeds the Surrender Value

Upon termination all the benefits under the Policy shall cease to apply.

PART – E

Not Applicable.

PART – F

GENERAL TERMS AND CONDITIONS

a)	Exclusions:
	Suicide In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is In-Force. **Waiting Period if the Policy is sourced through POS channel:** There is a waiting period of 90 calendar days (other than accidental death only) from the Date of Commencement of Risk. The Death Benefit (other than accidental death) during the Waiting Period will be 100% of the Total Premiums Paid till the date of death. The death benefit after expiry of the Waiting Period or on death of the Life Insured due to accident will be the Death Benefit as defined in clause 1 of Part C.
b)	Death Claim Procedure:

	We shall be given a written notice of the Life Insured's death and, shall be provided with the following documents for us to assess the claim:
	    i. The claim form, duly completed;
	    ii. The original or an attested copy of the death certificate;
	    iii. The original Policy Document;
	    iv. Documents to establish right of the claimant in the absence of valid nomination
	    v. Any other information or documentation that we request.
	
	In case of Death due to Accident and unnatural death, the following additional documents are required:
	    i. Copy of FIR and Panchnama;
	    ii. Copy of the Post Mortem report;
	    iii. Copy of Newspaper clipping, if any;
	    iv. Copy of the final Police Investigation Report;
	    v. Copy of the Chargesheet in case of murder;
	    vi. Copy of Driving License if the Life Insured was driving at the time of death
	
	You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:
	    Claims Officer
	    Edelweiss Tokio Life Insurance Company Limited
	    6th Floor, Tower 3, Wing 'B',
	    Kohinoor City, Kirol Road, Kurla (W),
	    Mumbai - 400070
	    Email Id: claims@edelweisstokio.in
	    Phone no: 1800 2121 212
	
	Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant.
	
	The claim is required to be intimated to us along with all necessary claim documents required within 90 days from the date of death. However, we may condone the delay in claim intimation, if any, provided valid reasons are given for the delay.

c)	Maturity Claim Procedure:

	In case of Maturity Claims: We shall be given the following documents for us to process the claim:
	    i. The original Policy document;
	    ii. The maturity claim form, duly completed;
	
	The claim intimation can be sent to any of our branch offices or to our Corporate office address mentioned below.
	    Claims Officer
	    Edelweiss Tokio Life Insurance Company Ltd.

6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070
Email Id: claims@edelweisstokio.in
Phone no: 1800 2121 212

Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant.

d)	**Nomination:**
	Nomination should be in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. *[A Leaflet containing the simplified version of the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure (1) for reference].*
e)	**Assignment:**
	Assignment should be in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. *[A Leaflet containing the simplified version of the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure – (2) for reference].*
f)	**Validity/ Non-Disclosure:**
	(i) If you or anyone acting on your behalf makes, fraudulent, misleading or dishonest representation in any respect, then this Policy shall be dealt with in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.
	(ii) *Misstatement of Age* If the date of birth of the Life Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by us, given the correct age.
	If at the correct age, the Life Insured was not insurable under this Policy according to our requirements, we reserve the right to terminate the Policy and any Premiums paid till date, if any, shall be payable by us (subject to Section 45 of the Insurance Act, 1938 as amended from time to time).
	(iii) Section 41: 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 prospectuses or tables or 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.
	(iv) Section 45: Fraud and Misstatement shall be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. *[A Leaflet containing the simplified version of the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure – (3) for reference].*
g)	**Currency, Governing Law and Jurisdiction**
	The Premiums and benefits payable under the Policy shall be payable in India and in Indian Rupees. The Policy and any disputes or differences arising under or in relation to the Policy shall be construed in accordance with Indian law and by the Indian courts.
h)	**Taxation**
	Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time. The amount of applicable taxes as per the prevailing rates, shall be payable by the Policyholder on Premiums (for base policy and rider, if any) including extra amount if charged under the policy due to underwriting decisions, which shall be collected separately over and above in addition to the premiums payable by the policyholder. The amount of tax paid shall not be considered for the calculation of benefits payable under the plan.

	The tax benefits, if any, maybe available as per the prevailing provisions of the tax laws in India. The Policyholder or the nominee shall be liable for compliance of applicable tax provisions.
i)	**Duplicate Policy Document**
	If you lose or misplace the Policy Document then you may request us to issue you a duplicate Policy Document by giving us a written notice. The Company may charge a fee which is currently Rs. 200 (fee is subject to review and maybe amended from time to time) plus a Stamp Duty Fee, as applicable. On issue of the duplicate Policy Document, the original shall automatically cease to have any legal effect.
j)	**Intimations and Notices**
	All intimations meant for us shall be given to us at our address specified in the Policy document or at any of our branch offices.
	All notices meant for you will be sent to your address specified in the Policy Schedule. If you do not notify us of any changes to your address, then notices or correspondence sent by us to the last recorded address shall be valid and legally effective.
	You would need to intimate us of any change in your address to enable us to provide important information pertaining to your Policy.
k)	**Entire Contract**
	The Policy comprises the entire contract of insurance between you and us. We shall not be bound or be deemed to be bound by any alterations or changes, unless such changes are made by us in writing through an endorsement.
	Notwithstanding anything contained in this Policy Document, the provisions herein shall stand altered or superseded to such extent and in such manner as may be required by any change in applicable law including but not limited to any regulations, circulars or guidelines issued by IRDAI.
l)	**Mode of Communication**
	The Company and the Policyholder may exchange communication pertaining to this Policy either through normal correspondence or through electronic mail and the Company shall be within its right to seek clarifications / carry out the mandates of the Policyholder on merits in accordance with such communication.
	While accepting requests / mandate from the Policyholder through electronic mail, the Company may stipulate such conditions as deemed fit to give effect to and comply with the provisions of Information Technology Act, 2000 as amended from time to time and/or such other applicable laws in force from time to time.
m)	**Vesting of Ownership**
	In case the Life Insured is a minor, on attainment of majority the ownership of Policy will automatically vest on the Life Insured.

PART - G

Grievance Redressal Mechanism:

We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. You are requested to submit your complaint at any of the below mentioned touch points:

- Toll free customer care number: 1-800-2121-212 (9:00 am to 9:00 pm, 7 days a week).
- Email us at: complaints@edelweisstokio.in / care@edelweisstokio.in
- Write to us at: Customer Care, Edelweiss Tokio Life Insurance Company Ltd, 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070.
- You can lodge your grievance/complaint at any of our branches/offices

Details of Grievance Redressal officer:
+91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays), Email id: GRO@edelweisstokio.in.

We will respond with a resolution within 15 calendar days

In case the resolution does not meet your expectations or if you have not received any reply, you may approach the Grievance Cell of Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

- IRDAI Grievance Call Centre (IGCC) - Toll free No: 155255 / 1800 425 4732
- Email ID: complaints@irdai.gov.in
- Register online at: https://igms.irda.gov.in/

Address for sending the complaint through courier / letter:

> Consumer Affairs Department
> Insurance Regulatory and Development Authority of India
> Survey No. 115/1
> Financial District
> Nanakramguda
> Gachibowli
> Hyderabad – 500 032, Telangana

At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017 ('Insurance Ombudsman Rules').

Powers of Insurance Ombudsman under Rule 13 of the Insurance Ombudsman Rules:

The Ombudsman shall receive and consider the following complaints or disputes relating to:

a. delay in settlement of claims, beyond the time specified in the regulations, framed under Insurance Regulatory and Development Authority of India Act, 1999;
b. any partial or total repudiation of claims by the Company;
c. disputes over premium paid or payable in terms of insurance policy;
d. misrepresentation of policy terms and conditions at any time in the Policy Document or policy contract;
e. legal construction of insurance policies in so far as the dispute relates to claim;
f. policy servicing related grievances against the Company and their agents and intermediaries;
g. issuance of life insurance policy including health insurance policy which is not in conformity with the Proposal Form submitted by the proposer;
h. non-issuance of insurance policy after receipt of premium in life insurance including health insurance; and
i. any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time

or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) as mentioned above.

Manner in which complaint is to be made in accordance with Rule 14 of the Insurance Ombudsman Rules:

1. Any person who has a grievance against the Insurer/Company/Us, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose territorial jurisdiction the branch or office of the Company, complaint against or the residential address or place of residence of the complainant is located.
2. The complaint shall be in writing duly signed by the complainant or through his legal heirs, Nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.
3. No complaint to the Insurance Ombudsman shall lie unless:
   (a) the complainant makes a written representation to the Company named in the complaint and—
      i. either the Company had rejected the complaint; or
      ii. the complainant had not received any reply within a period of one month after the Company received the complainant's representation; or
      iii. the complainant is not satisfied with the reply given to him by the Company;

   (b) The complaint is made within one year—
      i. after the order of the Company rejecting the representation is received; or
      ii. after receipt of decision of the Company which is not to the satisfaction of the complainant;
      iii. after expiry of a period of one month from the date of sending the written representation to the Company if the Company named in the complaint fails to furnish reply to the complainant.
4. The Insurance Ombudsman shall be empowered to condone the delay in filing a complaint as mentioned above under (3) (b), as he may consider necessary, after calling for objections of the Company against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under the Insurance Ombudsman Rules.
5. No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

The list of the Ombudsman with their addresses is given below:

Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, **AHMEDABAD-380 001.** Tel.: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, **BHOPAL-462 003.** Tel.:- 0755-2769201/9202 Email: bimalokpal.bhopal@cioins.co.in
Office of the Insurance Ombudsman 62, Forest Park, **BHUBANESHWAR-751 009.** Tel.: 0674-2596455/2596461 Email: bimalokpal.bhubaneshwar@cioins.co.in	Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, **CHANDIGARH-160 017.** Tel.: 0172-2706196/2706468 Email: bimalokpal.chandigarh@cioins.co.in
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 Anna Salai, Teynampet, **CHENNAI-600 018.** Tel.: 044-24333668/24335284 Email: bimalokpal.chennai@cioins.co.in	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, **NEW DELHI-110 002.** Tel.: 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, **GUWAHATI-781 001 (ASSAM).** Tel.: 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, **HYDERABAD-500 004.** Tel.: 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in
Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, **ERNAKULAM-682 015.** Tel: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in	Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4th Floor, 4, C.R.Avenue, **KOLKATA - 700072** Tel: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, **LUCKNOW-226 001.** Tel : 0522 -2231331/2231330 Email: bimalokpal.lucknow@cioins.co.in	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), **MUMBAI-400 054.** Tel: 022- 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in
Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, **JAIPUR – 302005.** Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth **PUNE - 411030.** Tel: 020-41312555 Email: bimalokpal.pune@cioins.co.in
Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, **BENGALURU – 560 078.** Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddh Nagar **NOIDA – 201301.** Tel: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in

| Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001, Tel No: 0612- 2547068 Email id : bimalokpal.patna@ecoi.co.in | |

You may refer to the list of Ombudsman with their addresses on https://cioins.co.in/Ombudsman

Annexure - 1
Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.

02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.

03. Nomination can be made at any time before the maturity of the policy.

04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.

05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.

06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.

07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.

08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.

09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled but shall affect the rights of the nominee to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.

11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.

12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).

13. Where the policyholder whose life is insured nominates his:

a. parents or

b. spouse or

c. children or

d. spouse and children

e. or any of them

- the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all policies maturing for payment on the commencement of The Insurance Act, 1938 as amended from time to time.

16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

17. The provisions of this Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 ('MWP Act') applies or has at any time applied except where, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Annexure - 2
Section 38 - Assignment and Transfer of Insurance Policies

Assignment or Transfer of a Policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. This policy may be transferred/assigned, wholly or in part, with or without consideration.

2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.

3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.

6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.

7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.

8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.

9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is

    a. not bonafide or

    b. not in the interest of the policyholder or

    c. not in public interest or

    d. is for the purpose of trading of the insurance policy.

10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.

11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except

a. where assignment or transfer is subject to terms and conditions of transfer or assignment; OR

b. where the transfer or assignment is made upon condition that

    i. the proceeds under the policy shall become payable to policyholder or Nominee(s) in the event of assignee or transferee dying before the insured OR

    ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or Surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and

b. may institute any proceedings in relation to the policy

c. obtain loan under the policy or Surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

[Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Internal

Annexure - 3
Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938 as amended from time to time are as follows:

1. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 years from
a. the date of issuance of policy; or
b. the date of commencement of risk; or
c. the date of Revival of policy; or
d. the date of rider to the policy

- whichever is later.

2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
a. the date of issuance of policy or
b. the date of commencement of risk or
c. the date of Revival of policy or
d. the date of rider to the policy

- whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
b. The active concealment of a fact by the insured having knowledge or belief of the fact;
c. Any other act fitted to deceive; and
d. Any such act or omission as the law specifically declares to be fraudulent.

4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or Nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

7. In case repudiation is on ground of misstatement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or Nominee or assignees of insured, within a period of 90 days from the date of repudiation.

8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

9. The insurer can call 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 of age of Life Insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

Internal

[Disclaimer: This is a simplified version of Section 45 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Internal

Annexure - 4: GSV factors applicable for this Policy

Note: The GSV factor vary with policy term and policy year of surrender as per the table below.

Policy Year\Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	70%	63%	60%	58%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%	51%	51%	51%	51%
9	90%	77%	70%	66%	64%	62%	60%	59%	58%	58%	56%	56%	56%	56%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	52%	52%	52%	52%	52%
10	90%	90%	80%	74%	71%	68%	65%	63%	62%	62%	59%	59%	59%	59%	58%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	54%	53%	53%	53%	53%	53%
11	-	90%	90%	82%	77%	74%	70%	68%	66%	66%	62%	62%	62%	62%	60%	58%	58%	58%	58%	58%	58%	58%	58%	58%	57%	56%	54%	54%	54%	54%	54%
12	-	-	90%	90%	83%	79%	75%	72%	70%	69%	66%	65%	65%	65%	63%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	59%	57%	56%	55%	55%	55%
13	-	-	-	90%	90%	84%	80%	77%	74%	73%	69%	68%	68%	68%	65%	63%	62%	62%	62%	62%	62%	62%	62%	62%	62%	60%	59%	57%	56%	56%	56%
14	-	-	-	-	90%	90%	85%	81%	78%	76%	73%	71%	71%	70%	68%	65%	64%	64%	64%	64%	64%	64%	64%	64%	63%	62%	60%	59%	57%	57%	57%
15	-	-	-	-	-	90%	90%	85%	82%	79%	76%	74%	74%	73%	70%	68%	66%	66%	66%	66%	66%	66%	66%	65%	63%	62%	60%	59%	58%	58%	58%
16	-	-	-	-	-	-	90%	90%	86%	83%	79%	77%	77%	75%	73%	70%	68%	68%	68%	68%	68%	68%	68%	66%	65%	63%	62%	60%	59%	59%	59%
17	-	-	-	-	-	-	-	90%	90%	86%	83%	80%	80%	78%	75%	73%	70%	70%	70%	70%	70%	70%	70%	69%	68%	66%	65%	63%	62%	60%	60%	60%
18	-	-	-	-	-	-	-	-	90%	90%	86%	83%	82%	80%	78%	75%	73%	72%	72%	72%	72%	72%	71%	69%	68%	66%	65%	63%	62%	61%	61%
19	-	-	-	-	-	-	-	-	-	90%	90%	86%	85%	82%	80%	78%	75%	74%	74%	74%	74%	74%	72%	71%	69%	68%	66%	65%	63%	62%	62%
20	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	76%	76%	76%	76%	75%	74%	72%	71%	69%	68%	66%	65%	63%	63%
21	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	78%	78%	78%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%	64%
22	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	80%	80%	80%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%	65%
23	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	82%	82%	82%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%	66%
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	85%	84%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%	68%
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	87%	86%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%	69%
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%	71%

27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%	72%
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%	74%
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%	75%
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%	77%
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%	78%
32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%	80%
33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%	81%
34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%	83%
35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%	84%
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%	85%
37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%	87%
38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%	88%
39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90%	90%

Annexure - 5: Death Benefit factors

Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor	Remaining complete months for Income Benefit Pay-out/ Sum Assured on Maturity	DB Factor
0	1	51	0.78851217	102	0.62175145	153	0.49025858	204	0.38657486	255	0.30481898	306	0.24035348	357	0.18952164	408	0.14944012	459	0.11783536
1	0.99535187	52	0.78484706	103	0.61886146	154	0.48797980	205	0.38477801	256	0.30340214	307	0.23923628	358	0.18864072	409	0.14874550	460	0.11728764
2	0.99072534	53	0.78119899	104	0.61598491	155	0.48571160	206	0.38298951	257	0.30199189	308	0.23812428	359	0.18776389	410	0.14805412	461	0.11674247
3	0.98612032	54	0.77756787	105	0.61312173	156	0.48345395	207	0.38120932	258	0.30058819	309	0.23701745	360	0.18689114	411	0.14736594	462	0.11619984
4	0.98153670	55	0.77395363	106	0.61027186	157	0.48120679	208	0.37943741	259	0.29919102	310	0.23591576	361	0.18602245	412	0.14668096	463	0.11565973
5	0.97697438	56	0.77035619	107	0.60743524	158	0.47897008	209	0.37767374	260	0.29780034	311	0.23481919	362	0.18515779	413	0.14599917	464	0.11512212
6	0.97243328	57	0.76677548	108	0.60461180	159	0.47674376	210	0.37591826	261	0.29641612	312	0.23372772	363	0.18429715	414	0.14532055	465	0.11458702
7	0.96791328	58	0.76321140	109	0.60180148	160	0.47452779	211	0.37417094	262	0.29503834	313	0.23264132	364	0.18344051	415	0.14464508	466	0.11405441
8	0.96341429	59	0.75966389	110	0.59900423	161	0.47232212	212	0.37243174	263	0.29366696	314	0.23155997	365	0.18258786	416	0.14397275	467	0.11352427
9	0.95893621	60	0.75613287	111	0.59621997	162	0.47012671	213	0.37070063	264	0.29230196	315	0.23048365	366	0.18173917	417	0.14330354	468	0.11299659
10	0.95447895	61	0.75261827	112	0.59344866	163	0.46794150	214	0.36897757	265	0.29094330	316	0.22941233	367	0.18089442	418	0.14263745	469	0.11247137
11	0.95004240	62	0.74912000	113	0.59069024	164	0.46576644	215	0.36726251	266	0.28959096	317	0.22834600	368	0.18005360	419	0.14197445	470	0.11194858
12	0.94562648	63	0.74563799	114	0.58794463	165	0.46360150	216	0.36555542	267	0.28824490	318	0.22728461	369	0.17921668	420	0.14131454	471	0.11142823
13	0.94123108	64	0.74217216	115	0.58521178	166	0.46144662	217	0.36385627	268	0.28690510	319	0.22622816	370	0.17838366	421	0.14065769	472	0.11091030
14	0.93685611	65	0.73872245	116	0.58249164	167	0.45930175	218	0.36216502	269	0.28557153	320	0.22517662	371	0.17755451	422	0.14000389	473	0.11039477
15	0.93250148	66	0.73528877	117	0.57978414	168	0.45716685	219	0.36048163	270	0.28424415	321	0.22412997	372	0.17672921	423	0.13935314	474	0.10988164
16	0.92816709	67	0.73187105	118	0.57708923	169	0.45504188	220	0.35880606	271	0.28292295	322	0.22308819	373	0.17590775	424	0.13870540	475	0.10937090
17	0.92385285	68	0.72846921	119	0.57440684	170	0.45292679	221	0.35713828	272	0.28160788	323	0.22205124	374	0.17509011	425	0.13806068	476	0.10886253
18	0.91955865	69	0.72508319	120	0.57173692	171	0.45082152	222	0.35547826	273	0.28029893	324	0.22101912	375	0.17427627	426	0.13741894	477	0.10835652
19	0.91528442	70	0.72171291	121	0.56907941	172	0.44872604	223	0.35382595	274	0.27899607	325	0.21999179	376	0.17346621	427	0.13678022	478	0.10785287
20	0.91103006	71	0.71835829	122	0.56643426	173	0.44664031	224	0.35218132	275	0.27769926	326	0.21896924	377	0.17265991	428	0.13614444	479	0.10735155
21	0.90679547	72	0.71501927	123	0.56380139	174	0.44456426	225	0.35054433	276	0.27640847	327	0.21795145	378	0.17185737	429	0.13551163	480	0.10685257
22	0.90258056	73	0.71169576	124	0.56118077	175	0.44249787	226	0.34891496	277	0.27512369	328	0.21693838	379	0.17105855	430	0.13488175		
23	0.89838525	74	0.70838770	125	0.55857233	176	0.44044108	227	0.34729315	278	0.27384488	329	0.21593002	380	0.17026345	431	0.13425480		
24	0.89420944	75	0.70509502	126	0.55597601	177	0.43839385	228	0.34567889	279	0.27257201	330	0.21492635	381	0.16947204	432	0.13363077		
25	0.89005303	76	0.70181765	127	0.55339176	178	0.43635614	229	0.34407213	280	0.27130506	331	0.21392734	382	0.16868431	433	0.13300963		
26	0.88591595	77	0.69855551	128	0.55081952	179	0.43432790	230	0.34247283	281	0.27004400	332	0.21293298	383	0.16790025	434	0.13239139		
27	0.88179809	78	0.69530853	129	0.54825924	180	0.43230908	231	0.34088097	282	0.26878880	333	0.21194324	384	0.16711982	435	0.13177601		
28	0.87769938	79	0.69207664	130	0.54571086	181	0.43029965	232	0.33929651	283	0.26753943	334	0.21095810	385	0.16634303	436	0.13116350		
29	0.87361971	80	0.68885978	131	0.54317432	182	0.42829956	233	0.33771942	284	0.26629587	335	0.20997754	386	0.16556984	437	0.13055384		
30	0.86955901	81	0.68565786	132	0.54064957	183	0.42630877	234	0.33614965	285	0.26505809	336	0.20900153	387	0.16480025	438	0.12994700		
31	0.86551718	82	0.68247084	133	0.53813656	184	0.42432723	235	0.33458718	286	0.26382607	337	0.20803007	388	0.16403424	439	0.12934299		
32	0.86149415	83	0.67929862	134	0.53563523	185	0.42235490	236	0.33303198	287	0.26259977	338	0.20706311	389	0.16327179	440	0.12874179		
33	0.85748981	84	0.67614115	135	0.53314553	186	0.42039174	237	0.33148400	288	0.26137917	339	0.20610066	390	0.16251288	441	0.12814338		
34	0.85350408	85	0.67299836	136	0.53066740	187	0.41843770	238	0.32994322	289	0.26016425	340	0.20514267	391	0.16175750	442	0.12754775		
35	0.84953688	86	0.66987017	137	0.52820078	188	0.41649275	239	0.32840960	290	0.25895497	341	0.20418914	392	0.16100563	443	0.12695490		
36	0.84558812	87	0.66675652	138	0.52574563	189	0.41455683	240	0.32688311	291	0.25775131	342	0.20324005	393	0.16025725	444	0.12636479		
37	0.84165771	88	0.66365735	139	0.52330190	190	0.41262992	241	0.32536371	292	0.25655325	343	0.20229536	394	0.15951235	445	0.12577743		
38	0.83774557	89	0.66057258	140	0.52086952	191	0.41071196	242	0.32385138	293	0.25536075	344	0.20135506	395	0.15877092	446	0.12519280		
39	0.83385162	90	0.65750215	141	0.51844845	192	0.40880291	243	0.32234607	294	0.25417380	345	0.20041914	396	0.15803293	447	0.12461089		
40	0.82997577	91	0.65444600	142	0.51603863	193	0.40690274	244	0.32084777	295	0.25299237	346	0.19948756	397	0.15729837	448	0.12403168		
41	0.82611793	92	0.65140404	143	0.51364002	194	0.40501141	245	0.31935642	296	0.25181643	347	0.19856032	398	0.15656723	449	0.12345516		
42	0.82227802	93	0.64837623	144	0.51125255	195	0.40312886	246	0.31787201	297	0.25064595	348	0.19763738	399	0.15583948	450	0.12288133		
43	0.81845597	94	0.64536249	145	0.50887618	196	0.40125506	247	0.31639450	298	0.24948091	349	0.19671874	400	0.15511512	451	0.12231016		
44	0.81465167	95	0.64236276	146	0.50651086	197	0.39938998	248	0.31492386	299	0.24832129	350	0.19580436	401	0.15439412	452	0.12174165		
45	0.81086506	96	0.63937697	147	0.50415653	198	0.39753356	249	0.31346005	300	0.24716706	351	0.19489424	402	0.15367648	453	0.12117577		
46	0.80709606	97	0.63640506	148	0.50181314	199	0.39568577	250	0.31200304	301	0.24601820	352	0.19398834	403	0.15296217	454	0.12061253		
47	0.80334457	98	0.63344697	149	0.49948065	200	0.39384657	251	0.31055281	302	0.24487467	353	0.19308666	404	0.15225118	455	0.12005191		
48	0.79961051	99	0.63050262	150	0.49715899	201	0.39201592	252	0.30910932	303	0.24373646	354	0.19218917	405	0.15154350	456	0.11949389		
49	0.79589382	100	0.62757196	151	0.49484813	202	0.39019377	253	0.30767254	304	0.24260354	355	0.19129585	406	0.15083910	457	0.11893847		
50	0.79219440	101	0.62465492	152	0.49254801	203	0.38838010	254	0.30624244	305	0.24147589	356	0.19040668	407	0.15013798	458	0.11838563		