



PLEASE NOTE

Read this document carefully to understand your policy details.

Gramaudyogik Shikshan Mandal Aurangabad
MIT College MIT Campus Beed Bypass Road, ,
,
Aurangabad,
Maharashtra,
India,
431010

Dear Gramaudyogik Shikshan Mandal Aurangabad,

This is your group insurance policy. It is a legal document. Please read it carefully. We have highlighted some important points regarding the policy that you should keep in mind:

1. YOUR POLICY DETAILS

Name of Your Plan	: ICICI Pru Group Term Plus
Policy Number	: 00011982
Nature of Group	: FormalGrp
Email ID	: makarand.vaishnav@mit.asia
Premium Deposit received (in ₹)	: 14,25,071
Policy Term	:

In case of any discrepancies in the above details please inform us immediately.

ABOUT YOUR ADVISOR / BROKER

Name : Surat-Fsi Nj Insurance Brokers Pvt Ltd

Code/License No. : 01133064

Contact Number. :

Address :7th Flr, Vishwakarma Arcade,Majura Gate,..Surat

You may contact your advisor for any queries you have or any clarifications that you require in relation to the policy terms and conditions or any policy servicing requests.

In case of any queries or clarifications, please feel free to contact your advisor or reach us at any of our service centres mentioned below. We will be happy to assist you.

Warm regards,

Authorised Signatory

2. YOUR FREE LOOK PERIOD (Policy review period)

You/Member have an option to review the policy following the receipt of the policy document/Certificate of Insurance respectively. If You/Member are not satisfied with the terms and conditions of the policy, please return the policy document/Certificate of Insurance to the company, with reasons for cancellation within 15 days from the date you receive it.

On cancellation of the Policy/Member's cover during the free look period, You/Member shall be entitled to an amount which shall be equal to premium paid subject to deduction of:

- Stamp duty charges
 - Expenses incurred by the Company on medical examination, if any
 - Proportionate risk premium for the period of cover
- The Policy/Member's cover shall terminate on payment of this amount and all rights, benefits and interests will stand extinguished. For more details please refer clause 1 of Part D

*For more details please refer clause 1 of Part D

3. MAKING A CLAIM

In case of any claim or queries or clarifications required, please feel free to contact us at grouplife@iciciprulife.com. We will be happy to assist you.

Write to us at:

ICICI Prudential Life Insurance Co. Ltd.
Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja
Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097

Email us at

grouplife@iciciprulife.com

Visit us at

www.iciciprulife.com

Policy Schedule - ICICI Pru Group Term Plus 105N119V07

(This is a Non-linked, Non-participating Life Group Renewable pure risk premium product)

This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited (Us/ We/ Company) and the Master Policyholder(You) referred to below.

This Policy is issued on the basis of the details provided by Master Policyholder in the Proposal Form submitted along with the required declarations, personal statement, applicable medical reports, the first premium deposit, scheme rules and any other information and documentation which constitute evidence of the insurability of the Life Assured for the issuance of the Policy. The Master Policyholder and the Company have agreed that the documents and the information referred above and the quotation of the Company for the Scheme shall form the basis of this contract. The quotation provided by the Company is based on the Rules of the Scheme of the Master Policy Holder and has been accepted by the Master Policyholder.

We agree to provide the benefits set out in this Policy subject to its terms and conditions.

Policy Number	00011982
Name of the Master Policy Holder	Gramaudyogik Shikshan Mandal Aurangabad
Address of the Master Policy Holder	MIT College MIT Campus Beed Bypass Road, , , Aurangabad, Maharashtra, India, 431010
Name of the Employer	Gramaudyogik Shikshan Mandal Aurangabad
Name of the Trust, if applicable	Gramaudyogik Shikshan Mandal Aurangabad
Name of the Scheme, if applicable	ICICI Pru Group Term Plus
Mode Chosen	Yearly
Policy Commencement Date	March 01, 2024
Date of issue	April 23, 2024
Policy Renewal Date	March 01, 2025
Type of Cover	Compulsory Cover
Free Cover Limit	15,00,000
Number of Members covered as on date of commencement	542
Premium Received (as on date of commencement)	14,25,071
Premium frequency	NA
Total Sum Assured (as on the date of commencement)	70,45,00,000
Minimum Age at entry for a member	18
Maximum Age at entry for a member	65
Maximum risk cover ceasing age for a member (years)	70
Profit sharing, whether opted for	NA

Goods and Services tax and cesses are extra, as applicable would be charged.

Policy Schedule, terms and conditions of the Policy and the endorsements by Us, if any, shall form an integral part of this contract and shall be binding on Us and You.

The Policy shall stand cancelled by the Company, without any further notice, in the event of dishonour of the first premium deposit.

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on April 23, 2024

Authorised Signatory
ICICI Prudential Life Insurance Company Ltd.

Version 1.0

Stamp duty of Rs. 140900 (Rupees One Hundred Forty Thousand Nine Hundred Only) paid by by GRN No. LOA/ENF-2/CSD/23/2023/(Validity Dt.03/01/2024 to 31/12/2025)/55 dated 03rd Jan 2024.

This is an output of a digitally signed print file
Please immediately inform Us about any change in address or contact details .

Please examine the policy and approach Us immediately in case of any discrepancies.

MASTER GROUP POLICY PREMIUM RECEIPT

Name of Master Group Policy Hold Gramaudyogik Shikshan Mandal Aurangabad

Address of Master Group Policy Ho MIT College MIT Campus Beed Bypass Road, , , Aurangabad, Maharashtra, India, 431010

Policy Name - UIN ICICI Pru Group Term Plus-105N119V07

Policy Number	Receipt Number	Date of Receipt
00011982	R770479092	April 23, 2024

Premium Details (₹)		Payment Details	
Total Premium Payable In ₹	14,04,083	Mode of Payment	Fund
Total Amount Received In ₹	14,25,071	Cheque/Bank Transaction No	
		Cheque / Transaction Date	
		Bank Name	

Balance Premium (₹)		Amount indicated as Balance Premium (if any) will be adjusted towards the future premiums.
Available Balance In ₹	20,987.72	

Please note :

- If the payment has been made other than in cash, this receipt is conditional upon credit in company's account post clearance of the instrument / facility including electronic mode. The commencement of risk shall be effective from the Date of acceptance of risk.
- Goods & Services Tax, which is applicable from July 1, 2017, will be charged extra as per prevailing rates on all issuance and renewal quotes from that date.
- Goods & Services Tax is calculated at member level, not at policy level and is rounded off to the nearest value. Tax laws are subject to amendments from time to time.

*UIN - Unique Identification Number as specified by IRDAI

Consolidated revenue stamp duty paid: Notification No - Mudrank - 0715/0005748187201718/CR-322/M1- 09/02/2018

(This is a computer generated advice and does not require any signature)

ICICI Prudential Life Insurance Co Ltd. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. UIN: 105N119V07. COMP/DOC/Sep/2018/49/1595.

Premium Adjustment Statement

Name and Address of Master Group Policy Holder

Gramaudyogik Shikshan Mandal Aurangabad
MIT College MIT Campus Beed Bypass Road, , , Aurangabad,
Maharashtra, India, 431010

Date

April 23, 2024

Master Policy Name

Gramaudyogik Shikshan Mandal Aurangabad

Number of Employees covered by this Policy

542

GSTIN of Policy Holder

27AAATG2943C2Z0

ISD number of Policy Holder

Place of Supply

Maharashtra

Master Policy Number

00011982

UIN

105N119V07

Policy Type

ICICI Pru Group Term Plus

Invoice Number

GNB240400003796

Transaction Type

Issuance

Premium Details ₹

Premium charged in ₹ (A)	11,89,900.5
IGST @ 18% in ₹ (B)	2,14,182.78
Total Premium in ₹ (A)+(B)	14,04,083

Important Information:

- Balance in Deposit as on 25-Apr-2024 is ₹20,987.72 which will be adjusted towards the future premium.
- Goods & Services Tax, which is applicable from July 1, 2017, will be charged extra as per prevailing rates on all issuance and renewal quotes from that date.
- Goods & Services Tax is calculated at member level, not at policy level and is rounded off to the nearest value. Tax laws are subject to amendments from time to time.
- Category of Service: Life Insurance Service. GST No.24AAACI7351P1Z9. HSN: 997132 Life Insurance Services (excluding reinsurance services).
- IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER
- "Unit linked insurance products are subject to market risk, which affect the Net Asset Values & the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns"
- For B2C total GST value will be displayed.
- We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For any queries, please mail us at grouplife@iciciprulife.com

List of employees who need to undergo a medical test for April 2024

Date:	April 23, 2024
Policy Number:	00011982
Name of Master Policy Holder:	Gramaudyogik Shikshan Mandal Aurangabad
Address:	MIT College MIT Campus Beed Bypass Road, , , , Aurangabad, Maharashtra, India, 431010

Sr. no.	Employee ID	Name	Name of Medical Test
1	100134	MR Pawar Somnath Namdeo .	ECG,ECG,ECG,HIV,HIV,HIV,HbA1c,HbA1c,HbA1c,Medical Examination Report,Medical Examination Report,Medical Examination Report,Prostate Specific Antigen,Prostate Specific Antigen,Prostate Specific Antigen,australian antigen test,australian antigen test,australian antigen test,australian antigen test,combination of 12 tests,combination of 12 tests,combination of 12 tests,complete blood count with hb,complete blood count with hb,complete blood count with hb,routine urine analysis,routine urine analysis,routine urine analysis
2	100692	MR Dodke Ramesh Fakirrao .	ECG,ECG,ECG,HIV,HIV,HIV,HbA1c,HbA1c,HbA1c,Medical Examination Report,Medical Examination Report,Medical Examination Report,Prostate Specific Antigen,Prostate Specific Antigen,Prostate Specific Antigen,australian antigen test,australian antigen test,australian antigen test,australian antigen test,combination of 12 tests,combination of 12 tests,combination of 12 tests,complete blood count with hb,complete blood count with hb,complete blood count with hb,routine urine analysis,routine urine analysis,routine urine analysis
3	GSM03	MR Sunil Ramchana Deshpande .	ECG,ECG,ECG,HIV,HIV,HIV,HbA1c,HbA1c,HbA1c,Medical Examination Report,Medical Examination Report,Medical Examination Report,Prostate Specific Antigen,Prostate Specific Antigen,Prostate Specific Antigen,australian antigen test,australian antigen test,australian antigen test,australian antigen test,combination of 12 tests,combination of 12 tests,combination of 12 tests,complete blood count with hb,complete blood count with hb,complete blood count with hb,routine urine analysis,routine urine analysis,routine urine analysis

Annexure 'A'
Member Details

Name and Address of Master Group Policy Holder	Gramaudyogik Shikshan Mandal Aurangabad MIT College MIT Campus Beed Bypass Road, , , Aurangabad, Maharashtra, India, 431010
Date	April 26, 2024
Policy Number	00011982
Policy Start Date	March 01, 2024
Policy End Date	February 28, 2025

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
1	100134	MR Pawar Somnath Namdeo .	70		Group Term Plus Benefit	01 March, 2024	0	0
2	GSM03	MR Sunil Ramchana Deshpande .	69		Group Term Plus Benefit	01 March, 2024	0	0
3	100692	MR Dodke Ramesh Fakirrao .	69		Group Term Plus Benefit	01 March, 2024	0	0
4	101758	MR Bhoite Laxman Vishavanath .	64		Group Term Plus Benefit	01 March, 2024	750000	1266.75
5	GSM02	MR Saumen Majumdar .	63		Group Term Plus Benefit	01 March, 2024	750000	1266.75
6	101518	MR S.K. Mahajan .	62		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
7	101790	MR Sambhaji Digamber Ekshinge .	62		Group Term Plus Benefit	01 March, 2024	750000	1266.75
8	101638	MR Sanjay Deshmukh .	62		Group Term Plus Benefit	01 March, 2024	750000	1266.75
9	101179	MR Laxman Namdeo Raut .	62		Group Term Plus Benefit	01 March, 2024	750000	1266.75
10	100415	MS Ujjwala Sahebrao Joshi .	62		Group Term Plus Benefit	01 March, 2024	750000	1266.75
11	101905	MR Ankush Vaijinath Naikwade .	61		Group Term Plus Benefit	01 March, 2024	750000	1266.75
12	101493	MR Uttam Baburao Kalwane .	61		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
13	100427	MR Kailas Sarjerao Kunte .	61		Group Term Plus Benefit	01 March, 2024	750000	1266.75
14	100113	MR Bhalkikar Nitin Sadashivrao .	61		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
15	101043	MR Prakash Gulabrao Gadhe .	60		Group Term Plus Benefit	01 March, 2024	750000	1266.75
16	101930	MR Kishor Shrikrushna Biniwale .	60		Group Term Plus Benefit	01 March, 2024	750000	1266.75
17	100309	MR Chii Vinay Marotirao .	60		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
18	100387	MR Arun Raghunath Thorat .	60		Group Term Plus Benefit	01 March, 2024	750000	1266.75
19	101791	MR Sukhdeo Ramdas Jamdhade .	60		Group Term Plus Benefit	01 March, 2024	750000	1266.75
20	100315	MR Gorte Ashok Channabasappa .	59		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
21	100375	MR Kolte Annasaheb Eknathrao .	59		Group Term Plus Benefit	01 March, 2024	750000	1266.75
22	100400	MR Khamat Madhav Shankar .	59		Group Term Plus Benefit	01 March, 2024	750000	1266.75
23	101392	MR Jai Singh .	58		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
24	100063	MR Vaidya Madhusudan Ramchana .	58		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
25	101346	MR Bagade Anand Shrikrishna .	58		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
26	100639	MR Sudhakar Sheshnarayan Aghao .	58		Group Term Plus Benefit	01 March, 2024	750000	1266.75
27	100410	MR Shinde Maroti Kisanrao .	58		Group Term Plus Benefit	01 March, 2024	750000	1266.75
28	100376	MR Gangawane Harish Kachru .	58		Group Term Plus Benefit	01 March, 2024	750000	1266.75
29	101171	MS Mrs. Jayashri Sushil Bhope .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
30	100405	MR Sukhdev Rayaji Salunke .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
31	101028	MR Ashok Gangaram Narwade .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
32	100307	MR Dharmadhikari Hanumant Madhukarrao .	57		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
33	100147	MS Verma Sarita Vijaykumar .	57		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
34	100431	MR Bhagwan Nana Gadekar .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
35	100394	MR Ashok Pandurang Rautrai .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
36	100460	MR Kumbhar Dattatray Kishanrao .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
37	100384	MR Chanahas Subrav Gund .	57		Group Term Plus Benefit	01 March, 2024	750000	1266.75
38	100130	MR Sanjay V. Mhaske .	56		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
39	100373	MR Pandurang Gangadhar Kate .	56		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
40	101851	MR Sanjay Baburao Satpute .	56		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
41	100413	MR Manohar Bhimraj Pathare .	56		Group Term Plus Benefit	01 March, 2024	750000	1266.75
42	101026	MR Ramrao Bhikaji Agharde .	56		Group Term Plus Benefit	01 March, 2024	750000	1266.75
43	100305	MR Keche Ashok Jayawantrao .	56		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
44	100117	MR Autee Arun Tuakaram .	56		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
45	100444	MR Sanjiv Manoharrao Gurme .	56		Group Term Plus Benefit	01 March, 2024	750000	1266.75
46	101550	MR Bhausahab Rama Ghait .	56		Group Term Plus Benefit	01 March, 2024	750000	1266.75
47	102043	MR Balu Babu Mahajan .	55		Group Term Plus Benefit	01 March, 2024	750000	1266.75
48	100385	MR Shyamkumar Dagadu Patil .	55		Group Term Plus Benefit	01 March, 2024	750000	1266.75
49	100160	MR Deshmukh Sunil Gulabrao .	55		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
50	100141	MS Badave Sunita Mukund .	55		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
51	100075	MR Kshirsagar Bhagwat Nagorao .	55		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
52	100087	MR Nagrik Arvind Sahebrao .	55		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
53	100382	MR Kakle Ashok Govinda .	55		Group Term Plus Benefit	01 March, 2024	750000	1266.75
54	100989	MR Deshmukh Yashwant Trivikramrao .	55		Group Term Plus Benefit	01 March, 2024	750000	1266.75
55	GSM04	MR Parag Vijay Pande .	55		Group Term Plus Benefit	01 March, 2024	750000	1266.75
56	100439	MS Shaila Gambhir Patil .	54		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
57	100419	MR Prakash Ambu Lomte .	54		Group Term Plus Benefit	01 March, 2024	750000	1266.75
58	100452	MR Bhosle Santosh Panditrao .	54		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
59	100300	MR Kshirsagar Jagdeep Madanrao .	54		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
60	100299	MR Kulkarni Santosh Ramchana .	54		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
61	100159	MS Khandagale Kiran Ramchana .	54		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
62	100565	MR Sashikant Bhaskarrao Maknikar .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
63	100466	MR Gopalsing Sadusing Ghoti .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
64	100408	MR Ganesh Balajirao Raut .	53		Group Term Plus Benefit	01 March, 2024	750000	1266.75
65	100409	MR Chandarakant Manohar Sathe .	53		Group Term Plus Benefit	01 March, 2024	750000	1266.75
66	100908	MR Mapari Atmaram Gulabrao .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
67	100133	MR Patil Rajesh Namdeo .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
68	100263	MR Manish Sudhakar Dixit .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
69	100334	MS Uttarwar Leena Vinay .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
70	101949	MR Irfan Ahmed Qureshi .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
71	100392	MR Jangle Santu Mahadu .	53		Group Term Plus Benefit	01 March, 2024	750000	1266.75
72	100424	MR Jaybhaye Bhagwat Ananao .	53		Group Term Plus Benefit	01 March, 2024	750000	1266.75
73	101515	MS Surapaneni Shashibala Venkateshwararao .	53		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
74	100362	MR Borlepwar Prashant Tryambakrao .	52		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
75	100240	MS Arati Hariprasad Mulay .	52		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
76	100428	MR Gunjal Vitthal Santu .	52		Group Term Plus Benefit	01 March, 2024	750000	1266.75
77	100395	MR Rathod Saidas Jaysingh .	52		Group Term Plus Benefit	01 March, 2024	750000	1266.75
78	101755	MR Chavan Baban Mohan .	52		Group Term Plus Benefit	01 March, 2024	750000	1266.75
79	101807	MS Mrs. Vaishali Pravin Thakre .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
80	100194	MS Mrs.Suchita Ravina Dabhade .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
81	101692	MR Sachin Diwakar Rajput .	51		Group Term Plus Benefit	01 March, 2024	750000	1266.75
82	100115	MR Patil Nilesh Ganpatrao .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
83	100313	MR Lomte Sachin Vijay .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
84	100118	MR Andhale Sunil Raosaheb .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
85	101018	MR Pansare Vivek Balasaheb .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
86	100105	MR Pankade Sandeep Bapusaheb .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
87	100359	MS Mishra Abhilasha Deven .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
88	100267	MR Kanhe Ram Keshavrao .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
89	100456	MS Deshmukh Bejee Madhukar .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
90	100262	MS Deshingkar Neeta Gajanan .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
91	100216	MS Shastri Jayshri Dipak .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
92	100993	MR Sopan Mashnappa Suryawanshi .	51		Group Term Plus Benefit	01 March, 2024	750000	1266.75
93	100402	MR Birare Santosh Shankarrao .	51		Group Term Plus Benefit	01 March, 2024	750000	1266.75
94	100747	MR Quai Sayed Waheeduddin .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
95	101754	MR Verma Rameshwar Prasad .	51		Group Term Plus Benefit	01 March, 2024	750000	1266.75
96	101752	MR Bhopender singh .	51		Group Term Plus Benefit	01 March, 2024	750000	1266.75
97	100634	MS Mrs. Helen Rani K. .	51		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
98	101304	MR Ajay Shamrao Patil .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
99	101025	MR Sunil Kondiram Bharud .	50		Group Term Plus Benefit	01 March, 2024	750000	1266.75
100	100455	MR Munish Rattanlal Sharma .	50		Group Term Plus Benefit	01 March, 2024	750000	1266.75
101	101138	MR Nehete Dipak Vishwanath .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
102	100158	MS Vargantwar Manasi Rajesh .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
103	100054	MR Upadhye Vasudev Raghunath .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
104	100190	MS Ganeshwade Mandakini Marutrao .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
105	100220	MS Patil Madhuri Murlidhar .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
106	100072	MS Savant Shubhashree Shantaram .	50		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
107	100398	MR Ghodke Sanjay Eknath .	50		Group Term Plus Benefit	01 March, 2024	750000	1266.75
108	100397	MR Mangate Vaman Sonaji .	50		Group Term Plus Benefit	01 March, 2024	750000	1266.75
109	100399	MR More Anil Narayan .	50		Group Term Plus Benefit	01 March, 2024	750000	1266.75
110	101722	MR Jadhav Vilas Murlidhar .	50		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
111	100123	MS Deepali K. Hejiib .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
112	100458	MR Laxman K. Khedkar .	49		Group Term Plus Benefit	01 March, 2024	750000	1266.75
113	101762	MR Shripad Digamberrao Joshi .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
114	100403	MR Gulab Wamanrao Bhadaite .	49		Group Term Plus Benefit	01 March, 2024	750000	1266.75
115	100266	MR Vaishnav Makarand Suresh .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
116	101458	MR Kulkarni Bhushan Chanashekhkar .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
117	100298	MS Kala Vaithailingam Vaithialingam .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
118	100239	MS Suranjana Inanil Mandal .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
119	100369	MR Vangujre Sanjay Jagannathrao .	49		Group Term Plus Benefit	01 March, 2024	750000	1266.75
120	100644	MS Mrs. Lalita Chanakant Sathe .	49		Group Term Plus Benefit	01 March, 2024	750000	1266.75
121	100393	MR Bhusare Rajena Fakirrao .	49		Group Term Plus Benefit	01 March, 2024	750000	1266.75
122	100732	MR Kale Ranjay Uddhavrao .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
123	101735	MR Joshi Vivek Madhukarrao .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
124	101736	MR Saindane Mahena Pitambar .	49		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
125	100129	MS Prof. Bhatia Kuldeep Kaur .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
126	100191	MS Mrs.Manjeet Kaur Granthi .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
127	100187	MR Santosh Kisanrao Sawake .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
128	101505	MR Anil Kishanrao Chikyal .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
129	101021	MS Sheetal Madhukar Deshmukh .	48		Group Term Plus Benefit	01 March, 2024	750000	1266.75
130	100438	MS Anitabai Ratan Wagh .	48		Group Term Plus Benefit	01 March, 2024	750000	1266.75
131	101034	MR Mishra Bhupesh Manoharprasad .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
132	100284	MS Jaipurkar Swati Abhay .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
133	100093	MS Kavita Ajay Mohite Bhosle .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
134	100350	MR Chintal Prashant Laxminarayan .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
135	101959	MS Manisha Sanjay Kshirsagar .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
136	100379	MS Mrs. Kalpana M. Sarode .	48		Group Term Plus Benefit	01 March, 2024	750000	1266.75
137	101730	MR Nalawade Santosh Baban .	48		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
138	102033	MR Abdul Aziz Ansari .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
139	101852	MR Amol Ananao Deode .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
140	100121	MR Deshmukh Rupesh Vasantrao .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
141	100268	MR Sayyad Ajj Dildar .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
142	100157	MS Borde Sumedha Sandip .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
143	100280	MS Kodgire Shilpa Prashant .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
144	100064	MR Mohmmed Ishtiyaque Ishaque .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
145	100293	MS Choudhary Seema Ramesh .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
146	100241	MS Ashta Shantanu Dutta .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
147	100608	MR Sunil Ganpatrao Kadam .	47		Group Term Plus Benefit	01 March, 2024	750000	1266.75
148	100610	MR Quai Raziuddin Niyazuddin .	47		Group Term Plus Benefit	01 March, 2024	750000	1266.75
149	100406	MR Didore Dadarao Laxman .	47		Group Term Plus Benefit	01 March, 2024	750000	1266.75
150	101017	MR Kondekar Mahena Hiralal .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
151	100729	MR Vyavahare Shantanu Ashokrao .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
152	101750	MR Patil Kishor Sahebrao .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
153	101726	MR Bhise Ganesh Asaram .	47		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
154	101740	MS Walunj Sangita Ambadas .	47		Group Term Plus Benefit	01 March, 2024	750000	1266.75
155	100628	MS Mrs. Sonawane Manisha Sambhaji .	47		Group Term Plus Benefit	01 March, 2024	750000	1266.75
156	100167	MR Gajanan Raosaheb Suryawanshi .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
157	100417	MR Ramakant Kamlakarrao Kothekar .	46		Group Term Plus Benefit	01 March, 2024	750000	1266.75
158	101022	MR Gulshan Sharma .	46		Group Term Plus Benefit	01 March, 2024	750000	1266.75
159	100095	MR Bhatkar Prashant Dnyaneshwar .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
160	100281	MS Nandedkar Shilpa Jitena .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
161	101444	MS Mangulkar Madhuri Nilesh .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
162	101460	MS Mohanpurkar Arti Arun .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
163	100237	MR Yaduraj Gopalrao Thakare .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
164	102021	MS Seshirekha Rajesh Maknikar .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
165	101882	MR Jadhav Sansarsagar Pandit .	46		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
166	101756	MR Chavan Uttam Rupa .	46		Group Term Plus Benefit	01 March, 2024	750000	1266.75
167	100784	MS Leena Aphale .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
168	100196	MR Nakul Himmatrao Mhaske .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
169	101120	MR Zine Pankaj Uttamrao .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
170	100303	MR Charthankar Shantanu	45		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
171	100106	MR Shon Digambar Patil .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
172	101001	MR Gurav Bharat Dattatrya .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
173	100972	MR Sable Ganesh Shahuba .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
174	101097	MR Pawar Vijay Kacharu .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
175	100144	MR Shep Tukaram Dnyanoba .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
176	100140	MS Maheshwari Ruchita Manmohan .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
177	101443	MS Kasar Smita Lalit .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
178	100094	MS Aahirwadkar Bhakti Shashikant .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
179	100346	MS Dharmadhikari Dipa Dattatray .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
180	100066	MS Bhuyar Vrushali Ashokrao .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
181	101624	MS Manisha Udhavrao Shejal .	45		Group Term Plus Benefit	01 March, 2024	750000	1266.75
182	101975	MR Khan Nadeem Mustafa .	45		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
183	100364	MS Pranita P. Pranjale .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
184	100124	MS Swapna A Dhavale .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
185	100388	MS Mrs.Vishakha Rameshrao Borsarkar .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
186	100195	MR Ravi Digambarrao Deshpande .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
187	101027	MR Sanjay Bandu Magare .	44		Group Term Plus Benefit	01 March, 2024	750000	1266.75
188	101891	MS Sangita Nana Thete .	44		Group Term Plus Benefit	01 March, 2024	750000	1266.75
189	100788	MR Mohammed Naser Farooqui .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
190	100096	MS Ravikumar Dheepa .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
191	100343	MR Gayakwad Milind Dnyanoba .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
192	101707	MR Amit Madhav Rawate .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
193	100322	MS Sanap Sarita Devanand Wagh .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
194	101000	MR Gaike Rajena Laxmanrao .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
195	100143	MR Waghmare Hemant Keshavrao .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
196	100257	MS Shrinivasan Rashmita .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
197	100942	MS Deshmukh Daivshala Rajeshwarrao .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
198	100242	MS Jaya Sham Suryawanshi .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
199	100570	MR Prasad Ramakant Kulkarni .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
200	100703	MR Jadhav Sachin Vishwasrao .	44		Group Term Plus Benefit	01 March, 2024	750000	1266.75

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
201	100750	MS Bachhao Sonal Dnyandeo .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
202	101721	MR Satyena Ram .	44		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
203	101738	MR Chavan Sandip Pundlikrao .	44		Group Term Plus Benefit	01 March, 2024	750000	1266.75
204	101247	MR Vikram K. Ghogare .	43		Group Term Plus Benefit	01 March, 2024	750000	1266.75
205	100197	MR Santosh Dhirena Mitragotri .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
206	102002	MS Mrs. Manjusha Mukund Sawargaonkar .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
207	102041	MS Mrs. Vaishali Nitin Unawane .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
208	100168	MR Arun Mahadeorao Shinde .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
209	100172	MR Dattatray Bhimrao Baviskar .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
210	100100	MR Kulkarni Mandar Vilas .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
211	100283	MR Gosavi Vinodpuri Rampuri .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
212	100352	MR Deshmukh Vidya Hanumantrao .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
213	100473	MR Quai Syed Ghausuddin .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
214	100296	MS Gurav Bharti Bandu .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
215	100286	MS Bharati Prakash Choudhari .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
216	100074	MS Mangarule Rupali Arun .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
217	100077	MS Kinariwala Supriya Ashish .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
218	101186	MR Aniruddha Muktipada Chatterjee .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
219	100238	MR Mujahid Abdul Hameed Ansari .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
220	101133	MR Subhendu Bhandari .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
221	101965	MS Mrs. Prachi Hemant Barde .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
222	100463	MS More Smita Pradeep .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
223	102024	MS Vaishali Dattatraya Bhagile .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
224	100638	MS Swati Chanakant Saswade .	43		Group Term Plus Benefit	01 March, 2024	750000	1266.75
225	101341	MS Gawande Jija Narayan .	43		Group Term Plus Benefit	01 March, 2024	750000	1266.75
226	101815	MR Shyam Satyaprakash Kothari .	43		Group Term Plus Benefit	01 March, 2024	750000	1266.75
227	100741	MS Smt. Sapkal Sushama Ramesh .	43		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
228	101456	MS Mrs. Poonam Sandip Patil .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
229	100607	MR Pradeep Ganpatrao Karad .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
230	GSM01	MS Mrs Mamta Shankar Raut .	42		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
231	100275	MS Palwe Roopali Bhaskrarao .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
232	101157	MR Sumeet Kumar S Jaiswal .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
233	100258	MR Awasarmal Prashant Ramesh .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
234	100065	MS Survase Shilpa Rajgopal .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
235	100285	MR Sonawane Babasaheb Sukhdeo .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
236	100294	MS Deshmukh Sushma Anantrao .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
237	100348	MS Sanap Shilpa Avinash .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
238	101156	MR Amol Vijaykumar Patil .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
239	100244	MR Deepak Tryambak Bornare .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
240	100233	MS Suryawanshi Rashmi Abhijit .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
241	100218	MS Ambad Nilima Mahadev .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
242	100221	MS Borsarkar Uttara Ramesh .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
243	100462	MS Archana Pramod Parnerkar Gumte .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
244	101938	MR Avinash Satyanarayan Sarkate .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
245	100370	MR Deshmukh Praveen Pradeeprao .	42		Group Term Plus Benefit	01 March, 2024	750000	1266.75
246	101939	MR Patil Sunil Atmaram .	42		Group Term Plus Benefit	01 March, 2024	750000	1266.75
247	101727	MR Talekar Vijay Gangadhar .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
248	101956	MR Sonawane Nilesh Ramdas .	42		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
249	101811	MR Shailena Dilipkumar Katke .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
250	100173	MR Amol Pandhrinath Bodhane .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
251	100208	MR Mohd.Shakeeb Gulam Amjad .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
252	100183	MR Vijay Ganesh Ahir .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
253	101467	MS Mrs. Pranali Umesh Dharmadhikari .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
254	101966	MR Mulla Mazhar Saheblal .	41		Group Term Plus Benefit	01 March, 2024	750000	1266.75
255	100304	MR Bhivsane Shivaji Vitthal .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
256	100457	MR Kulkarni Trishul Pandurangrao .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
257	100265	MS Pawar Manju Dhanraj .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
258	100156	MS Nalgirkar Prajкта Prakashrao .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
259	100341	MR Gadhe Dhammadeep Laxman .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
260	100174	MS Wevhal Alka Sahebrao .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
261	101163	MR Pawar Shrikant Nandlal .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
262	100351	MR Chaudhari Kiran Pramoao .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
263	100214	MR Toksha Bhagwan Ghanshyamji .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
264	100229	MR Hiwale Sandep Gangadhar .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
265	100339	MR Ghodke Pankaj Dnyanoba .	41		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
266	101742	MR Shelke Uddhav Asaram .	41		Group Term Plus Benefit	01 March, 2024	750000	1266.75
267	100185	MS Mrs.Madhavi Shrikantrao Bhatlawande .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
268	100166	MS Mrs.Rakhi Ashok Dixit .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
269	101917	MS Varsha Kashinathrao Wadkar .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
270	101857	MR Shripad Madhukarrao Jambhaikar .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
271	100308	MR Kulkarni Prashant Shripatrao .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
272	100058	MR Chatorikar Ram Nagnathrao .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
273	100325	MR Mapari Rahul Bhagwat .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
274	100476	MS Gill Parmeet Charansingh .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
275	100911	MS Pallavi Nilesh Shindikar .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
276	101076	MS Gadekar Neeta Namdev .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
277	101453	MS Wable Sonali Vishwasrao .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
278	100215	MR Dabhole Amit Chanashekhar .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
279	101809	MS Shital Rajesh Pohare .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
280	101547	MR Jadhav Chanakant Mansubrao .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
281	101393	MR Sagar Avinash Chopade .	40		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
282	100617	MS Mrs. Deshmukh Gitanjali Dnyanoba .	40		Group Term Plus Benefit	01 March, 2024	750000	1266.75
283	101533	MS Banani Adhikari Chatterjee .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
284	100414	MR Madhukar Pandurang Kathar .	39		Group Term Plus Benefit	01 March, 2024	750000	1266.75
285	101870	MR Anil Ashokrao Shejwal .	39		Group Term Plus Benefit	01 March, 2024	750000	1266.75
286	101804	MR Sonwane Vajjnath Pundlikrao .	39		Group Term Plus Benefit	01 March, 2024	750000	1266.75
287	100344	MR Gadekar Avinash Vithalrao .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
288	100279	MS Somani Akansha Ashok .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
289	100470	MS Suvarnmala Balkrushna Bangar .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
290	100340	MS Randive Lalita Bhagwat .	39		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
291	101872	MS Lata Namdevrao Jadhav .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
292	100992	MS Bora Poonam Shantilalji .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
293	100345	MR Gaikwad Jitena Raibhan .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
294	101441	MR Nakhate Arjun Vithalrao .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
295	100454	MR Palodkar Anil Wamanrao .	39		Group Term Plus Benefit	01 March, 2024	750000	1266.75
296	100730	MR Kadam Bhaskar Digambar .	39		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
297	101064	MR Vaibhav Namdevrao Dudhate .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
298	101463	MS Mrs. Nirmi Rohit Shah .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
299	101941	MR Sandip Baburao Dandge .	38		Group Term Plus Benefit	01 March, 2024	750000	1266.75
300	101969	MS Mrs. Sarika Prashant Khosre .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
301	101455	MR Syed Suhel Ahmed Iqbal Hashmi .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
302	101288	MR Syed Mohsin Meer .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
303	102018	MR Parmeshwar Sampat Khope .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
304	101945	MS Arcchana Rahulkumar Kothimbire .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
305	101454	MR Sayyad Shafeek Sadik .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
306	101794	MS Yogeshwari Bhagwan Tapkire .	38		Group Term Plus Benefit	01 March, 2024	750000	1266.75
307	100919	MS Vaidya Sheetal Chanakant .	38		Group Term Plus Benefit	01 March, 2024	750000	1266.75
308	101728	MR Chavan Umeshkumar Hiralal .	38		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
309	101744	MR Kathar Satish Pralhad .	38		Group Term Plus Benefit	01 March, 2024	750000	1266.75
310	101987	MR Kumavat Harish Vijay .	38		Group Term Plus Benefit	01 March, 2024	750000	1266.75
311	100098	MR Shaikh Asif Shaikh Akber .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
312	101808	MS Mrs. Vaishali Pralhad Bombatkar .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
313	101923	MR Amol Babasaheb Pagare .	37		Group Term Plus Benefit	01 March, 2024	750000	1266.75
314	101146	MR Siraj Sayyed Rafik Sayyed .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
315	100553	MR Biradar Shailesh Babruvan .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
316	100554	MR Shirale Umesh Devsing .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
317	100360	MR Khan Mazher Sarfraz .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
318	101385	MR Karanjgaonkar Gauri Deepak .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
319	100577	MR Ratnaparkhi Ajay Ashokrao .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
320	101436	MR Salunkhe Umesh Sureshchana .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
321	101142	MR Khan Ather Ahmed Anwar Ahmed .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
322	101429	MS Sonwane Priyanka Satish .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
323	100496	MR Shaikh Zameer Habib .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
324	101310	MR Gurav Abhijit Chhotupant .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
325	100680	MS Seema Bapusaheb Sahnure .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
326	101719	MR Shelke Lalitkumar Devanand .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
327	101746	MR Jagdale Sachin Govardhan .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
328	101729	MR Avhale Digmabar Pandurang .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
329	102003	MR Hole Vipin Tukaram .	37		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
330	101511	MS Manasi Joshi .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
331	101344	MR Nagnath Balasaheb Chate .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
332	100198	MR Raviraj Maroti Bansode .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
333	101980	MR Mrs. Deepali Sukhadev Dhanayat .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
334	101757	MR Sominath Bhaguram Tathe .	36		Group Term Plus Benefit	01 March, 2024	750000	1266.75
335	102032	MR Kiran Sainath Dahatonde .	36		Group Term Plus Benefit	01 March, 2024	750000	1266.75
336	101248	MR Kuthe Chetan Digambar .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
337	100594	MS Patil Priti Prakash .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
338	101168	MR Roy Anupam Kumar Krishan Murari .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
339	100561	MS Sabnis Sonali Arvind .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
340	101916	MS Mrs. Prajakta Amol Ingale Shinde .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
341	101973	MS Mrs. Priya Ashok Gulbhile Kaldate .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
342	100061	MS Pathak Archana Vasanttrao .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
343	101435	MR Jaiswal Abhishek Prafulkumar .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
344	101347	MR Prashant Ashok Gupta .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
345	100825	MR Vijena Rajena Chaudhari .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
346	101657	MR Saurabh Suresh Tayde .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
347	101641	MR Swapnil Ganesh Jaiswal .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
348	101705	MR Haridas Mahadu Phuke .	36		Group Term Plus Benefit	01 March, 2024	750000	1266.75
349	100740	MR Joshi Vaibhav Vinod .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
350	101954	MS Gaikwad Pallavi Nagnath .	36		Group Term	01 March,	750000	1266.75

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
351	101712	MR Pathak Swapnil Nandkumar .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
352	101986	MS Malothu Sujatha sankriya .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
353	101725	MS Joshi Vaishali satish .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
354	101731	MR Patil Kiran Kishor .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
355	101883	MS Chavan Ashwini Rahul .	36		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
356	1	MS Kute Seema Suresh .	36		Group Term Plus Benefit	01 March, 2024	1000000	1689
357	101517	MS Shital Vidyasagar Gumte .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
358	100979	MS Shrutika Kanad Deo .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
359	102040	MS Mrs. Vaishali Popatrao Akolkar .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
360	101877	MS Vaishali Laxmikant Thakare .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
361	101934	MR Sachin Uddhavrao Kakde .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
362	100416	MS Jyoti Prakash Kathar .	35		Group Term Plus Benefit	01 March, 2024	750000	1266.75
363	101831	MS Sneha Ashok Joshi .	35		Group Term Plus Benefit	01 March, 2024	750000	1266.75
364	100712	MR Gore Abhay Shivajirao .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
365	101482	MS Shravanti Surena Joshi .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
366	100779	MR Chate Suhas Subhash .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
367	101382	MR Shaikh Ziauddin Nijamuuddin .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
368	101904	MS Vaishali Bhagwanrao Shinde .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
369	102011	MS Mrs. Kalpana Dagdu Wani .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
370	101123	MS Surekha Bhimrao Dabhade .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
371	100990	MR Raut Atul Gangadhar .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
372	101972	MS Vishakha Shankar Nanir .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
373	101651	MS Patole Madhuri Moses .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
374	101908	MR Ali Meer Mazhar .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
375	100814	MR Pravin Daulatrao Gawali .	35		Group Term Plus Benefit	01 March, 2024	750000	1266.75
376	100956	MR Ubale Pradeep Punjaram .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
377	101781	MR Janjire Madhukar Shivaji .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
378	101713	MR Jagtap Suryakant Vitthalrao .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
379	101989	MS Shinde Manjusha Navnath .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
380	101739	MR Kalatre Yogesh Rangnath .	35		Group Term Plus Benefit	01 March, 2024	750000	1266.75

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
381	101766	MS Mrs. Mercy Ruth K. .	35		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
382	102042	MR Sandip Sambhaji Ekshinge .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
383	100769	MR Nitin Vajjinath Kathar .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
384	101963	MR Pravin Kautikrao Goshegaonkar .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
385	101982	MR Sunil Rajaram Gurubhaiyye .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
386	101940	MR Pravin Wamanrao Rautray .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
387	101926	MR Sandeep Mukund Ghorpade .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
388	101888	MR Sandeep Kailas Abgad .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
389	100783	MR Syed Imran Ali Qasim Ali .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
390	101152	MS Kulkarni Kausalya Swanand .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
391	101976	MS Mrs.Sondli Amol Padar .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
392	101508	MR Amol Bharat Nikam .	34		Group Term Plus Benefit	01 March, 2024	750000	1266.75
393	101714	MR Bhagwat Nilesh Balasaheb .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
394	101748	MS Jadhav Manisha Baban .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
395	101767	MR John Livingston .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
396	101878	MS Mrs. Sheetal Vijay Khandagale .	34		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
397	101592	MS Ansari Masira .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
398	100776	MR Balaji Raghunathrao Jadhav .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
399	101999	MS Mrs. Asmita Shankar Umbare .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
400	101876	MR Yuvak Dilip Divekar .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
401	101706	MR Pravin Pradeepsingh Sengar .	33		Group Term Plus Benefit	01 March, 2024	750000	1266.75
402	101551	MS Swati Dipak Raut .	33		Group Term Plus Benefit	01 March, 2024	750000	1266.75
403	101301	MR Sakhare Nitin Mahadeo .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
404	101224	MR Kulkarni Shrinath Venkatesh .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
405	101674	MR Jadhav Yogesh Gulabrao .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
406	101602	MR Krushna Asok Antarkar .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
407	101786	MR Borole Amit Suhas .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
408	100948	MS Mule Shital Mohan .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
409	101342	MR Welke Bhupal Istari .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
410	101668	MS Priya Navnath Nagargoje .	33		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
411	101671	MS Ankita Eknath Shewale .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
412	101640	MS Yogita Ramkrushna Jadhav .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
413	101189	MS Rushi Arti Dinkarrao .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
414	101817	MR Tribhuvan Vilas Sudam .	33		Group Term Plus Benefit	01 March, 2024	750000	1266.75
415	101955	MS Palkar Varsha Ashish .	33		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
416	101741	MR Avhale Pradip Gorakhnath .	33		Group Term Plus Benefit	01 March, 2024	750000	1266.75
417	101593	MR Tushar Paithankar .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
418	101860	MS Priti Pralhad Rode .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
419	101932	MR Sachin Sahebrao Jadhav .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
420	101951	MS Madhuri Sadashiv Tajane .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
421	101582	MR Amol Uttamrao Chopde .	32		Group Term Plus Benefit	01 March, 2024	750000	1266.75
422	101149	MR Lad Pravin Atmaram .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
423	101158	MR Khandelwal Pratik Shankarlal .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
424	101431	MR Kotiye Ganesh Motilal .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
425	101523	MS Chopra Swamini Advait .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
426	101899	MS Chaitali Kishor Lakde .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
427	101430	MR Kardile Arjun Hanumantrao .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
428	101415	MR Patel Sujat Rafique .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
429	101488	MR Gatkal Sujit Jalindar .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
430	101283	MR Agrawal Rahul Pradeep .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
431	101590	MS Pitambare Sayali Ramkrishna .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
432	101768	MS Pooja Mahadev Kshirsagar .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
433	101914	MS Pooja Rajabhau Sasane .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
434	101332	MR Namdeo Sandu Wadhekar .	32		Group Term Plus Benefit	01 March, 2024	750000	1266.75
435	100516	MR Amer Sohel Sardar Shaikh .	32		Group Term Plus Benefit	01 March, 2024	750000	1266.75
436	101413	MS Sahuji Neha Anilrao .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
437	101879	MR Kolhe Sachin Haribhau .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
438	101841	MR Kshirsagar Vikki Sheku .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
439	101985	MS Chavan Komal Kishorsing .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
440	102035	MR Chudiwal Rohit Mahavir .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
441	101733	MR Gaikwad Satish Balnath .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
442	101294	MS Ashpin Jibi .	32		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
443	102045	MS Mrs. Priyanka Govind Kundalwal .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
444	102004	MR Nitesh Rangnath Ramkar .	31		Group Term Plus Benefit	01 March, 2024	750000	1266.75
445	101476	MS Anjan Shilpa Pandurang More .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
446	102012	MR Gangasingh Kishorsing Parmar .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
447	101438	MR Shermale Yogesh Dileep .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
448	101664	MR Inamdar Zakeer Ahamed Kadir Ahamed .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
449	102005	MS Mrs. Suchita Balajirao Waghmare .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
450	101512	MR Dinesh Ratnakar Wagh .	31		Group Term Plus Benefit	01 March, 2024	750000	1266.75
451	101292	MS Sontakke Rutuja Rangnath .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
452	101760	MS Mrs. Girise Madhuri Ujwal .	31		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
453	101924	MR Rushikesh Pratap Mane .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
454	101933	MR Shivam Ashokrao Shene .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
455	102034	MS Mrs Mayadevi Arun Jadhav .	30		Group Term Plus Benefit	01 March, 2024	750000	1266.75
456	101383	MS Bansode Shruti Pravin .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
457	102017	MS Ashita Sagar Gadappa .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
458	101942	MR Shri Jaiswal Pratik Sunil .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
459	101993	MS Adhav Vaishali Shivaji .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
460	101732	MR Nikam Amol Eknathrao .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
461	101996	MR Sahane Sagar Sudam .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
462	101366	MS Mrs. Ramya Stephen .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
463	101543	MS Seema Laxman Dongare .	30		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
464	101589	MS Mrs. Surbhi Vishwambhar Waikar .	29		Group Term Plus Benefit	01 March, 2024	750000	1266.75
465	101937	MS Dipali Tulsiram Sangle .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
466	102044	MR Abdul Qavi Bahashwan .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
467	101952	MS Naina Deepak Pagariya .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
468	101773	MR Tejas Rameshrao Tirukhe .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
469	101845	MS Mrs. Sarita Krushnarao Thombre .	29		Group Term Plus Benefit	01 March, 2024	750000	1266.75
470	102015	MS Deepali Dilip Thorat .	29		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
471	101920	MR Kalaskar Onkar Pandharinath .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
472	101992	MS Jadhav Komal Balasaheb .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
473	101880	MR Pande Avinash Shivaji .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
474	101929	MR Khairnar Mahesh Shankar .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
475	101995	MR Jadhav Pravin Pundlikrao .	29		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
476	102010	MS Swechchha Gupta .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
477	101813	MS Sana Fatima Patel .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
478	101977	MS Amruta Netaji Taur .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
479	101946	MR Shubham Satishchand Sakla .	28		Group Term Plus Benefit	01 March, 2024	750000	1266.75
480	101964	MR Sandhya Yuvraj Gangurde .	28		Group Term Plus Benefit	01 March, 2024	750000	1266.75
481	101931	MR Syed Shadmanuddin Kirmani .	28		Group Term Plus Benefit	01 March, 2024	750000	1266.75
482	101871	MR Nitin Uttam Gaikwad .	28		Group Term Plus Benefit	01 March, 2024	750000	1266.75
483	101785	MS Nangre Nikita Daulat .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
484	101970	MS Shruti Parag Chitnis .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
485	102013	MS Shweta Rahul Moim .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
486	101694	MS Shivkanya Sambayya Aitwar .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
487	101958	MS Kirtee Kishor Pardeshi .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
488	101962	MS Rathod Rashmee Ramesh .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
489	101779	MS Bhalekar Dipali Arun .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
490	101991	MR Avhale Amol Arun .	28		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
491	102007	MS Shubhangi Shivaji Pawar .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
492	101981	MS Mrunal Gopalrao Kulkarni .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
493	101858	MS Supriya Dileeprao Khatal .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
494	101960	MS Juili Deepak Ghulane .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
495	101900	MS Rani Annarao Magare .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
496	101902	MR Ajesh Shankar Chavan .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
497	101919	MS Manisha Narayan Rashinkar .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
498	101792	MR Yogesh Popat Danekar .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
499	101834	MS Mrs. Ashwini Haribhau Mundhe .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
500	101777	MS Raut Swapnali Raghunath .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
501	101839	MR Magar Krushana Mansub .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
502	101997	MR Jejurkar Rushikesh Ramesh .	27		Group Term Plus Benefit	01 March, 2024	750000	1266.75
503	101865	MS Radha Maind .	27		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
504	102006	MS Swati Sundar Janrao .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
505	101856	MS Mufarrah Mukallil Muzammil Ahmed .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
506	102000	MS Pooja Sanjiv Lahase .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
507	101869	MR Shubham Kachru Pardhe .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
508	101823	MS Mrs. Mule Mrunal Mahadeo .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
509	102029	MR Atul Rajena Gaikwad .	26		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
510	101994	MS Pote Pooja Ramesh .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
511	102016	MS Ritisha Gautam Ankushe .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
512	101846	MS Anjali Pralhad Landge .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
513	102008	MS Madhuri Sunil Metkar .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
514	101603	MS Ashwini Balasaheb Deshmukh .	25		Group Term Plus Benefit	01 March, 2024	750000	1266.75
515	101983	MR Ajay Ganesh Jadhao .	25		Group Term Plus Benefit	01 March, 2024	750000	1266.75
516	101659	MR Rushikesh Ankush Panchal .	25		Group Term Plus Benefit	01 March, 2024	750000	1266.75
517	101967	MS Belokar Swati Nivrutti .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
518	101698	MR Pure Abhishek Nilesh .	25		Group Term Plus Benefit	01 March, 2024	750000	1266.75
519	101885	MR Wani Aniket Kachru .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
520	101884	MS Nikam Ashwini Sanjay .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
521	101868	MS Pallavi Kishore Gawai .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
522	102025	MR Atul Kishor Thorat .	25		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
523	101979	MS Gitanjali Bhausahab Adhane .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
524	102020	MS Shrotika Vijaykumar Gawali .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
525	101849	MS Rutuja Pandit Mhaske .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
526	101961	MR Khan Ansar Nawaz Siraj .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
527	101974	MR Jadhav Abhijeet Nitin .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
528	102027	MR Vijay Ramnath Jadhav .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
529	102026	MR Bhushan Sahebrao Sawale .	24		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
530	102047	MS Shashikala Sandeep Kulkarni .	23		Group Term	01 March,	1500000	2533.5

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
531	102046	MS Shivani Vishnu Malode .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
532	102009	MS Rutuja Ambadas Dhaigude .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
533	101984	MS Avhale Devayani Jagdish .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
534	102038	MS Malik Pooja Annasaheb .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
535	101988	MR Gunjal Arjun Bainath .	23		Group Term Plus Benefit	01 March, 2024	750000	1266.75
536	101862	MS Sankita Tukaram Jadhav .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
537	101863	MR Pravin Jeevan Mali .	23		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
538	102036	MS Darunte Gauri Shrikant .	22		Group Term Plus Benefit	01 March, 2024	1500000	2533.5
539	102014	MS Shubhashri Ganesh Joshi .	21		Group Term Plus Benefit	01 March, 2024	750000	1266.75
540	101998	MS Somvanshi Varsha Sanjay .	21		Group Term Plus Benefit	01 March, 2024	750000	1266.75
541	101927	MR Chetan Nandlal Patil .	20		Group Term Plus Benefit	01 March, 2024	750000	1266.75
542	102037	MS Shinde Kiran Popat .	20		Group Term Plus Benefit	01 March, 2024	750000	1266.75
					Total		704500000	1189900.5

Policy terms & Conditions

ICICI Pru Group Term Plus

PART B - Definitions

- Beneficiary** means the insured Member or the person nominated by the Member as the recipient of the Benefits under the Rules of the Scheme.
- Certificate of Insurance** means the certificate issued by the Company to Member to confirm the Member's insurance cover under the Master Policy.
- Coverage Term** means the period for which insurance cover is provided to the individual Member under the Master Policy.
- Date of Commencement of Risk** means the date of commencement of Cover for the individual Members under the Master Policy: (i) at the time of issuance of the Master Policy the date of acceptance of risk subject to receipt of Member data and premium towards these Members. (ii) for new Members joining during the term of the Master Policy, will be the date of acceptance of risk subject to receipt of Member data and premium towards these Members. Member Data means the necessary details of the Members required to provide risk Cover.
- Distance Mode** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, internet and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person.
- Earning Spouse or Earning Guardian** means the spouse or the guardian (as the case may be) of a Member, who has reasonable periodic income.
- Free Cover Limit** means the amount of the Benefit granted to a Member without any medical underwriting.
- Financial Year** is the period from 1st April of a calendar year to 31st of March of the next calendar year.
- Group** means a group of Members accepted by the Company as constituting a Group for the purposes of the Master Policy.
- Member** is someone who is covered under the Scheme as per the Rules of the Scheme and is therefore eligible for the benefits under this Policy.
- Member Joining Date** means the date on which a Member joins the Scheme and is covered under the Master Policy.
- Master Policy** shall mean this document, any supplementary contracts or endorsements therein, whenever executed, any amendments thereto agreed to and signed by Us, the application form provided by You, the Schemes Rules, the quotation of the Company for the Scheme and the individual enrolment forms, if any, of the insured Members, which together constitute the entire contract between the parties.
- Other Entities** shall mean to include the entities other than Regulated Entities. **14. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy
- Policy Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences.
- Policy Renewal Date** is the date as mentioned in Your Policy Schedule when the Master Policyholder has an option to renew as per the terms and conditions of the Policy.
- Policy Term** is a period starting from the Policy Commencement Date to Policy Renewal Date.
- Proposal Form** means the form filled in and completed by You for the purpose of obtaining insurance coverage under this Master Policy.
- Regulated Entity** shall mean to include the following: 1. Reserve Bank of India ("RBI") Regulated Scheduled Commercial Banks (including Co-operative Banks). 2. NBFCs having Certificate of Registration from RBI. 3. National Housing Bank ("NHB") Regulated Housing Finance Companies. 4. National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies. 5. Small Finance Banks regulated by RBI. 6. Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies. 7. Microfinance companies registered under section 8 of the Companies Act, 2013. 8. Any other category as approved by the Authority.
- Regulator** is the Authority that has Regulatory jurisdiction and powers over the Company. Currently the regulator is Insurance Regulatory and Development Authority of India (IRDAI).
- Rules or Scheme Rules or Rules of the Scheme** mean the rules governing the grant of benefits to the Members, which are framed by the Master Policyholder and accepted by the Company.
- Sum Assured** means the amount specified in the Policy Schedule / Member annexure
- Terminal Age** means the age as stipulated by the Master Policyholder under Rules of Scheme, on which the Membership ceases.
- Terminal Date** means the date when a Member attains the maximum risk cover ceasing age or the date on which he ceases to be a Member of the Scheme whichever is earlier.
- Total Premiums Paid** means the total of all premiums received, excluding any extra premium, any rider premium and taxes.

26. We or Us or Our or Company means ICICI Prudential Life Insurance Company Limited.

27. You or Your means the Master Policyholder named in the Policy Schedule.

Following definitions are applicable to only Employer-Employee policies: 1.

Employee means a person in the permanent employment of the Employer, and shall include a person who is on probation for a permanent post but shall not include a trainee/apprentice or a personal or domestic, servant. **2. Employer** means the Company, firm or body corporate which is mentioned on the Policy Schedule or a Company, firm or body corporates which may in future manage or control the named Employer.

PART C

1. Benefits payable under Your policy

A. Death Benefit In the event of death of a Member during the period of Cover, the Sum Assured with respect to such Member shall be paid to the Nominee/Legal heir as per the terms and conditions of the Master Policy. Upon payment of Death Benefit, the Member's cover will terminate and all rights, benefits and interests of the Member under the member's cover will stand extinguished.

B. Death Benefit Payout Options

- Death Benefit payout option can be chosen anytime during the coverage term.
- Death Benefit can be taken in the form of
 - lump sum or
 - income
- Under income option, the Death Benefit can be taken in equal monthly instalments over a period of 2 years to 5 years, after grossing it up for the income factor
- Even if income option is chosen at inception, at the time of claim, the nominee will still have an option to take the death benefit as lump sum.
- Once the income has commenced, the nominee also has an option to take the discounted value of the future payouts.

The monthly income as a % of Death benefit is as given below:

Income period (in years)	Monthly income as a % of Death benefit	Total benefit as a % of Death benefit
2	4.30%	103.11%
3	2.91%	104.62%
4	2.21%	106.15%
5	1.80%	107.70%

The loading factors have been arrived at by equating the death benefit with present value of income discounted at 3%. Illustration: Suppose the death benefit is ₹10,00,000 and an income period of 5 years is chosen. On death of the life assured, the nominee will receive the following amount in equal monthly instalments over 5 years. Monthly instalment = 10,00,000 x 1.80% = 18,000

B. Maturity Benefit There is no maturity benefit payable under the product.

C. Optional benefits The Master Policyholder can choose the following optional benefits. Master Policyholder can opt for these benefits at the Policy inception or at the time of Policy Renewal. These benefits are available only if specifically opted for. **a) Single Rate facility** – The Master Policy Premium rate determined at Policy inception or renewal, shall be applicable for all new Members joining the group before the date of next Policy renewal. There is no additional fee / charge for this facility. **b) Sum Assured Reset Benefit** – Provided the life cover for the Member is in force, the Sum Assured for each Member can be increased or decreased by the Master Policyholder during the term of the Master Policy, subject to underwriting. The pro-rated excess premium will be payable by or payable to the Master Policyholder, as the case may be. **c) Earning Spouse or Earning Guardian Cover** – The Company will extend Cover to Member's Earning Spouse, Earning Guardian subject to insurable interest and underwriting. Additional premium for the earning spouse/guardian cover will be payable by the Master Policyholder/Member. For schemes where members pay the premium, individual members will have an option to take Earning Spouse or Earning Guardian Cover.

Optional benefits available under Employer-Employee Policies only

This section is only applicable for Employer- Employee groups and if chosen by the Master Policyholder at the time of Policy Inception or Policy Renewal. **d) Voluntary Additional Sum Assured Benefit** – Each Member covered under the Master Policy can choose to enhance his or her benefits and increase his or her Sum Assured over and above that provided by the Employer, subject to underwriting. Additional premium for Voluntary additional Sum Assured benefit will be payable by the Master Policyholder / member(s) from the time this benefit is opted for. A Member must choose to increase his or her benefits within two months of being first covered under the Master Policy or within two months after each renewal of the Master Policy, provided this is within the policy term. **e) Terminal Illness** – This benefit provides for an acceleration of all of the Sum Assured on diagnosis of Terminal Illness, when death is expected within 6 months. Additional premium for Terminal Illness benefit will be payable by the Master Policyholder. A Member shall be regarded as Terminally ill only if that Member is diagnosed as suffering from a condition which, in the opinion of two appropriate independent medical

practitioners, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by us. We reserve the right for independent assessment. The definition of medical practitioner will be as per Guidelines on Standardization in Health Insurance. "A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage." On claim intimation of a terminal illness that is accepted, no further Member benefits will be payable and life cover shall cease with respect to that member. **f) Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI)** This policy can be offered in lieu of EDLI to meet the conditions set out by the Regional Provident Fund Commissioner (RPFC) from time to time. Such Master Policies shall only be issued for employer-employee groups. **g) Profit Sharing** The Profit Sharing benefit is applicable only if selected by the Master Policyholder at inception or renewal. The Master Policyholder should be the premium payer in the scheme. If Profit Sharing is selected, Profit Share Amount for a given Scheme year (t) will be paid to the Master Policyholder in the subsequent year. If the Master Policyholder does not renew the Master Policy or does not opt for profit sharing at the time of renewal, then no profit sharing benefits will be payable.

Here, Scheme Year means the one year period for which cover has been availed for the Members by the Master Policyholder and starts from either Date of Commencement of Risk or Policy Renewal Date as applicable.

Profit Share Amount (t) = maximum (0, ((1-X)*P – SD – C – B) * PS)

Where:

X – Premium related loaded expense % for year t

P – Premium received during year t less any refunds on member withdrawal for the same year

C – Claims outgo under the group and any associated claims liability for year t, including all delayed claims incurred during the Scheme year (t) but reported within the 90-day period from policy renewal date. Delayed claims incurred in the previous Scheme year (t-1) but reported after the 90-day period from policy renewal date for that year will be considered under claims outgo in the profit share calculation of current Scheme year (t), provided the previous year was also on the basis of profit sharing.

SD – Actual stamp duty paid against the Policy for year t

B – Actual Commission/remuneration* paid (if any) against the policy for year t

PS – % of profit share agreed for year t

The values of X and PS can be as per the table below.

Premium Related Expense% (X)	Profit Share% (PS)
2%	Profit sharing percentage shall not exceed 75% if number of life years for a scheme is less than one lakh and shall not exceed 90% if the number of life years is one lakh and more for a scheme.

• Minimum number of life years covered under a Group Master Policy should not be less than 1000 for considering profit sharing. • Where for a scheme year the available experience is less than 1000 life years, profit sharing arrangement shall be deferred until the end of the scheme year in which the minimum number of life years of 1000 in scheme is reached on cumulative basis prospectively. • Profit sharing shall not be allowed other than on a scheme year basis.

2. Premium payment

a) The Master Policyholder may choose to pay the premium under Single Pay, monthly, quarterly, half yearly or yearly (annual) premium payment mode based on policy term. Premium under this Master Policy is payable in advance for each Member. The loadings for premium payment modes other than annual and Single Pay are as per the table below.

1. For Policy Term of one year

Loading as a % of premium payable in annual mode	
Premium Paying Mode	
Half-yearly	2%
Quarterly	3%
Monthly	4%

For Policy Term of less than one year

There are no loadings for monthly or quarterly premium payment modes.

b) The Master Policyholder may choose to opt for a change of premium paying mode other than Annual and Single Pay during the policy term. The excess / deficit of premium would be payable to / payable by the Master Policyholder. c) The premium payable on renewal of the Master Policy may vary and shall be quoted by the Company on application for such renewal. d) Premiums are payable within a grace period starting on the Policy Renewal Date. e) If death of a Member occurs during the grace period, the claim shall be settled subject to renewal of the Master Policy. f) In case the Master Policyholder does not pay the due premium before the

end of the grace period of the Master Policy, the Master Policy will be terminated and Cover to the Members shall cease.

3. Grace Period

No grace period applies for Single Pay and Annual mode. A grace period of 15 days from the premium due date applies for monthly frequency of premium payment, and 30 days applies for quarterly and half-yearly frequencies provided the grace period is within the policy/coverage term. If the Master Policyholder does not pay the due Premium before the end of the grace period, the Master Policy will be terminated and Cover to the Members will cease. The member's cover continues during the grace period. In case of Death of the member during the grace period, the claim will be settled after deduction of the due and unpaid premiums for the policy year. The Insurer is liable for any claim if the Premiums in respect of the concerned Member are received by the Master Policyholder, subject to the Beneficiary/Legal heir/Master Policyholder proving that the Member has paid the Premium within the grace period and has secured a proper receipt that he/she was duly insured. The Company shall be responsible to honour any valid claims brought under this policy in instances wherein the Master Policyholder has collected/ deducted the Premium but has failed to pay the same to the Company within the Grace Period due to administrative reasons.

PART D

1. Free look Period

You/the Member have the option to review the Policy following receipt of the Policy document/Certificate of Insurance respectively. If you/Member are not satisfied with the terms and conditions of this Policy, please return the Policy Document/Certificate of Insurance to the Company with reasons for cancellation within: a) 15 days from the date of receipt of Policy Document/Certificate of Insurance, if your policy is purchased through solicitation in person b) 30 days from the date of receipt of Policy Document/Certificate of Insurance, in case of electronic policies or if the Policy was purchased through Distance mode*. On cancellation of the Policy/Member's cover during the free look period, the Company will return the premium paid subject to deduction of: a) Stamp duty paid under the Policy, if any b) Expenses borne by the Company on medical examination, if any c) Proportionate risk premium for the period of cover

Thereafter this Master Policy/Member's cover shall terminate and all rights, benefits and interests under this Policy shall be extinguished.

*For complete definition of Distance Mode, please refer to Part B of the policy document

2. Policy Surrenders/Member Withdrawal

You may surrender the Policy during the term of the Policy, by providing a notice of 30 days. In case the Master Policyholder surrenders the Master Policy, the members of the group will be given the option to continue life cover till the end of the coverage term. For lender borrower groups, on foreclosure of loan or transfer of loan to another financial institution by the member, the member has the option to continue or discontinue the cover. On Policy Surrender, Unexpired Risk Premium only in respect of those members who do not opt for continuance of cover is payable to the Master Policyholder as below.

Unexpired Risk Premium = (Premium paid less actual stamp duty paid less medical costs incurred in issuance of the Policy) x Outstanding policy term in days / Total policy term in days

Premium, stamp duty and medical costs mentioned above are in respect of those members who do not continue life cover. On Member Withdrawal the premium paid towards the member, is pro-rated to reflect the life cover not yet provided and this is the Withdrawal Benefit.

Withdrawal Benefit = Premium paid x Outstanding coverage term in days / Total coverage term in days

3. Suicide

This clause is applicable only to non employer-employee groups. If a Member whether sane or insane, commits suicide within 12 months from the date of commencement of risk, while the Cover is in force, higher of 80% of the total premiums paid till the date of death or the unexpired risk premium value as available on date of death with respect to such a Member shall be refunded to the nominee or beneficiary of the member. On the above payment, the member's cover will terminate and all rights, benefits and interests of the member under the Master Policy will stand extinguished. The same treatment will be applicable in case of death of Member's spouse/guardian, if he/she is covered under the policy. This clause will not be applicable to existing members of groups renewing their coverage beyond 12 months. However, the provision shall apply to new members joining such groups.

4. Exclusions

The following exclusion is applicable only to non-employer-employee groups with policy term of one year. If a member dies a natural death within the first 45 days of joining the Policy while the cover is in force, the cover shall be void for the member

and premium paid shall be refunded after deducting proportional expenses incurred by Us for the issue of the cover. The above lien period of 45 days will not be applicable in case of death due to accident. The above lien period will not be applicable for members whose benefit is beyond the Free Cover Limit i.e. members who have undergone medicals and for members covered through schemes which have migrated from other insurers.

5. Loan

We will not provide any loans under this Policy.

6. Rider

Riders may be added subject to the prior approval of the regulator.

7. Revival/Reinstatements

A lapsed scheme has the option to modify the Policy Renewal Date provided the revival is within the policy term. Revival is not applicable for annual and single mode policies. Premium will be based on the latest data provided. Risk cover would commence on the modified Policy Renewal Date. Revival shall be as per Board approved underwriting policy. The Master Policyholder has the option to modify the Policy Renewal Date. The applicable premium for the period up to the original Policy Renewal Date will be calculated on a pro-rata basis and will be refunded to the Master Policyholder. Premium applicable from the modified Policy Renewal Date will be calculated based on the latest data provided. The Master Policyholder may choose to opt for a change of premium paying mode during the policy year. The excess/deficit of premium would be payable to/payable by the Master Policyholder

PART F

General Conditions

1. Assignment of Benefit

Assignment will be as per Section 38 of the Insurance Act, 1938 as amended from time to time. Please refer to Annexure I for details on this section.

2. Nomination

Nomination under the Policy will be governed by Section 39 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure II for details on this section.

3. Incontestability

Incontestability will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure III for details on this section.

4. Misstatement & Fraud

Misstatement and Fraud will be as per Section 45 of the Insurance Act, 1938, as amended from time to time. Please refer to Annexure III for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the Laws of India.

5. Discharge of liability

A receipt duly signed by the Master Policyholder or any other person authorized by the Master Policyholder will be a valid and sufficient discharge for us. The encashment of the cheque or credit of the proceeds to the bank account of Master Policyholder or person directed by the Master Policyholder will be sufficient discharge for the company.

6. Eligibility for Membership

a) Persons who are of at least the minimum age at entry (last birthday) and not more than the maximum age at entry (last birthday) or the Terminal Age, whichever is lower as on the Policy Commencement Date will be eligible for Membership of the Scheme. **b)** Persons who join the Group after the Policy Commencement date shall be eligible for Membership of the Scheme, subject to them being within the age limits specified above. **c)** The eligibility of a Member to join the scheme as specified in (a) and (b) above is subject to the Company receiving an intimation of eligibility of the Member and premium amount preferably within 45 days of the Member becoming eligible provided this is within the policy term. **d)** A Members' coverage under the Master Policy shall terminate on any of the following: **i)** If he/she ceases to satisfy any of the eligibility criteria and he/she chooses to expressly discontinue the cover when he/she ceases to be a Member of the group; **ii)** Upon payment of any benefit by Us in respect of such Member **iii)** he /she reaches Terminal Age; **iv)** he/she surrenders his/her Certificate of Insurance; **v)** If premium is not paid within the grace period **vi)** On expiry of Coverage Term **vii)** On refund of premium under free look option

7. Cover of Members

a) The Master Policy provides life cover equal to the Sum Assured for Members of the group covered by the Master Policy. **b)** The Sum Assured applicable for each Member would be as notified by the Master Policyholder to the Company. However, it might be possible that Sum Assured varies between Members of the same Master Policy. The Company would cover the Member subject to underwriting. For schemes where members pay the premium, individual members will have the choice to decide on the sum assured, coverage term and mode of premium payment, from the options that have been opted for by the Master Policyholder. **c)** The Master Policyholder shall hold this Master Policy of Group Term Insurance (referred to in this document as "the Policy" or "the Master Policy"). **d)** All Benefits arising out of the Master Policy shall be solely for the Benefit of the Members. **e)** The Company will pay the Benefit on occurrence of an event upon

which the Benefit becomes payable, and only on receipt of documents authenticated by the Master Policyholder, and to the satisfaction of the Company.

f) The Members' shall nominate a beneficiary to receive the benefits under the Master Policy. The Master Policyholder shall furnish the details of nominees / legal heir to the Company. **g)** A Member shall be entitled to the Benefits of the Master Policy from the Date of Commencement of Risk up to his Terminal Date or Terminal Age whichever is earlier. **h)** A Member who joins the Scheme after the Policy Commencement Date will be charged premium calculated from the date of joining of the Member for the coverage term. **i)** The Master Policyholder may renew the Master Policy on every Policy Renewal Date by payment of the premium then payable and complying with the other terms as specified by the Company.

8. Method of effecting and renewing Cover:

For effecting the Cover to the Member or renewal of the Master Policy: **a)** The Master Policyholder shall immediately make available to the Company with all such original documents and the premium payable for effecting Cover to the Member or renewal of the Master Policy. **b)** In the event of the personal statement/ declaration of good health, if any or any other factor relating to the insurability of a life not being to the satisfaction of the Company, it may terminate the Cover for such a person/ Member. The decision of the Company thereon shall be final and binding on the Master Policyholder and the Member. **c)** This Master Policy has been effected in accordance with the Rules. Any amendment of the Rules by the Master Policyholder shall be operative only, if the amendment is specifically approved by us in writing and not otherwise. **d)** We shall have the right to vary the terms and conditions of the Master Policy including the premium payable for new members or to discontinue adding new Members to/terminate the Master Policy, by giving a written notice of one month. In case the policy is terminated for any reason, the Company shall continue to cover the risk for lives of members covered under the policy before such termination.

9. Claim payment

(i) For lender-borrower groups, in case of a Regulated Entity, subject to the Master policy holder providing the Insurer a letter of authorization from the member, authorizing the Insurer to make payment to the extent of Outstanding loan amount in favour of the Master policy holder, the claim amount to the extent of Outstanding loan amount shall be paid to the Master policy holder after deduction of the same from the claim proceeds payable on the happening of the contingent event covered under this policy. Any residual benefit shall be paid to the beneficiary. In the absence of Letter of authorization or in case of Other Entities, the claim payment will be made to the beneficiary. The Master Policyholder will raise claims to avail Benefits with the following documents: For natural deaths: **a)** Claim intimation form **b)** Member Policy Schedule, certificate of insurance as applicable **c)** Death certificate issued by the local authority in case of death claim **d)** Credit account statement to the extent of outstanding loan balance amount in favour of Master Policyholder, if applicable **e)** KYC of both life assured and nominee, Nominee bank details **f)** Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim **g)** The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars. For unnatural deaths (suicide, accidental, murder): **a)** Claim intimation form **b)** Member Policy Schedule, certificate of insurance as applicable **c)** Death certificate issued by the local authority in case of death claim **d)** Credit account statement to the extent of outstanding loan balance amount in favour of Master Policyholder, if applicable **e)** KYC of both life assured and nominee, Nominee bank details **f)** Copy of FIR **g)** Panchnama **h)** Inquest Report **i)** Postmortem Report **j)** Driving Licence **k)** Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars. **(ii)** For non-lender borrower groups, The claim payment will be as per Scheme Rules. The Master Policyholder will raise claims to avail Benefits with the following documents: For natural deaths: **a)** Claim intimation form **b)** Member Policy Schedule, certificate of insurance as applicable **c)** Death certificate issued by the local authority in case of death claim **d)** KYC of both life assured and nominee, Nominee bank details **e)** Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim **f)** The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars. For unnatural deaths (suicide, accidental, murder): **a)** Claim intimation form **b)** Member Policy Schedule, certificate of insurance as applicable **c)** Death certificate issued by the local authority in case of death claim **d)** Credit account statement to the extent of outstanding loan balance amount in favour of Master Policyholder, if applicable **e)** KYC of both life assured and nominee, Nominee bank details **f)** Copy of FIR **g)** Panchnama **h)** Inquest Report **i)** Postmortem Report **j)** Driving Licence **k)** Any other documents or information as may be required by the Company for processing of

the claim depending on the cause of the claim. The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars. All claims payments will be made in Indian currency in accordance with the prevailing exchange control regulations and other relevant laws and regulations in India.

10. Recovery

We reserve the right to recover the amount from the Master Policyholder or the Member or any other person, if it is found that the Benefits are erroneously paid due to the fault of the Master Policyholder. In case we are not in a position to recover such amounts from the Member or any other person, the Master Policyholder will be liable to pay the said amount to the Company within 15 days from the date of its demand. However, the Master Policyholder will not be liable or responsible for any wrong payments made by the Company without any fault on the part of the Master Policyholder.

11. Governing Law & Jurisdiction

The policy is subject to the terms and conditions as mentioned in the policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.

12. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to - **In case of the Master Policyholder:** As per the details specified by the Master Policyholder in the Proposal Form / Change of Address intimation submitted by them.

In case of the Company:

Address: Group Service Desk ICICI Prudential Life Insurance, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097 Maharashtra. E-mail: group@iciciprulife.com The Company's website must be checked for the updated contact details. It is very important that you immediately inform the company about any change in the address or the beneficiary particulars.

13. Legislative changes

Premiums and the benefits under the policy, will be subject to the taxes and other statutory levies as may be applicable from time to time. The Master Policyholder/Member will be required to pay goods and services tax, cess or any other form of taxes or charges or levies as per the prevailing laws, regulations and other financial enactments as may exist from time to time, wherever applicable. All benefits payable under the policy are subject to the tax laws and other financial enactments as they exist from time to time. All provisions stated in this Policy are subject to the current guidelines issued by the Regulator as on date. All future guidelines that may be issued by the Regulator from time to time may also be applicable to this Policy.

14. Electronic Transactions

All transactions carried out by the Master Policyholder through Internet, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication will be valid and legally binding on the Master Policyholder / Member / Beneficiaries as well as the Company. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by the Company.

15. Issue of duplicate policy We shall issue a duplicate of Policy document, on receipt of a written request for the same from You along with the necessary documents as may be required by Us and at such charges as may be applicable from time to time. The current charges for issuance of duplicate policy is Rs. 200. Free look option is not available on issue of duplicate Policy document.

15. Audit

The following is applicable only for lender borrower groups.

The Insurer shall have the right to audit or cause audit into the accuracy of the Credit account statements of the insured members in respect of which claims were settled on the completion of every financial year.

PART - G

Grievance Redressal Mechanism and List of Ombudsman

1. Customer service

For any clarification or assistance You may contact Our advisor or call Our customer service representative (between 10.00 a.m. to 7.00 p.m., Monday to Saturday, excluding national holidays) on the numbers mentioned on the reverse of the Policy folder or on Our website: www.iciciprulife.com.

Alternatively, You may communicate with Us at any of our branches or the customer service desk whose details are mentioned in the Welcome Letter.

For updated contact details, We request You to regularly check Our website.

i. Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1860 266 7766.

Address: ICICI Prudential Life Insurance Company Limited,
Ground Floor & Upper Basement,
Unit No. 1A & 2A, Raheja Tipco Plaza,

Rani Sati Marg, Malad (East),
Mumbai-400097.

The concerns of senior citizens will be resolved on priority ensuring there is a speedy disposal of the grievances.

For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com.

ii. Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below:

ICICI Prudential Life Insurance Co. Ltd.

Ground Floor & Upper Basement,

Unit No. 1A & 2A, Raheja Tipco Plaza,

Rani Sati Marg, Malad (East), Mumbai- 400097.

Maharashtra.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: **155255 (or) 1800 4254 732**

Email ID: complaints@irdai.gov.in

You can also register your complaint online at igms.irdai.gov.in

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Survey No. 115/1, Financial District, Nanakramguda, Gachibowli,

Hyderabad, Telangana State – 500032.

Insurance Ombudsman: The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. As per Insurance Ombudsman Rules, 2017 and Insurance Ombudsman (Amendment) Rules, 2021, the Ombudsman shall receive and consider complaints or alleging deficiency in performance required of an insurer (including its agents and intermediaries) or an insurance broker, on any of the following grounds: a. delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999; b. any partial or total repudiation of claims by the life insurer, General insurer or the health insurer; 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 insurers and their agents and intermediaries; g. issuance of life insurance policy, general 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 and general insurance including health insurance; and i. any other matter arising from non-observance of or non-adherence to the provisions of any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, in so far as such matter relates to issues referred to in clauses (a) to (h).

Manner in which complaint to be made: 1. Any person who has a grievance against an insurer or insurance broker, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer or the insurance broker, as the case may be complained against or the residential address or place of residence of the complainant is located. 2. The complaint shall be in writing, duly signed or made by way of electronic mail or online through the website of the Council for Insurance Ombudsmen 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 whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. 3. No complaint to the Insurance Ombudsman shall lie unless— a) the complainant has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned or the insurer named in the complaint and— i. either the insurer or insurance broker, as the case may be had rejected the complaint; or ii. the complainant had not received any reply within a period of one month after the insurer or insurance broker, as the case may be received his representation; or iii. the complainant is not satisfied with the reply given to him by the insurer or insurance broker, as the case may be; b) The complaint is made within one year— i. after the order of the insurer rejecting the representation is received; or ii. after receipt of decision of the insurer or insurance broker, as the case may be 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 insurer or insurance broker, as the case may be if the insurer or insurance broker, as the case may be named fails to furnish reply to the complainant. 4. The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer or insurance broker, as the case may be 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 these 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. 6. The Council for Insurance Ombudsmen shall develop a complaints management system, which shall include an online platform developed for the purpose of online submission and tracking of the status of complaints made under rule 14.

The Ombudsman shall not award compensation exceeding more than Rupees Thirty Lakhs (including relevant expenses, if any). We have given below the details of the existing offices of the Insurance Ombudsman. We request You to regularly check our website at www.iciciprulife.com or the website of the IRDAI at www.irdai.gov.in for updated contact details.

1. **AHMEDABAD:** 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 **Areas of Jurisdiction:** Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2. **BENGALURU:** Office of 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 No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@cioins.co.in **Areas of Jurisdiction:** Karnataka.
3. **BHOPAL:** Office of the Insurance Ombudsman, 1st floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp. Gayatri Mandir), Bhopal – 462 011. Tel:- 0755 - 2769201 / 2769202. Email: bimalokpal.bhopal@cioins.co.in **Areas of Jurisdiction:** Madhya Pradesh, Chhattisgarh.
4. **BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel:- 0674 - 2596461 /2596455. Email: bimalokpal.bhubaneswar@cioins.co.in **Areas of Jurisdiction:** Odisha.
5. **CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel:- 0172 - 2706196 / 2706468. Email: bimalokpal.chandigarh@cioins.co.in **Areas of Jurisdiction:** Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6. **CHENNAI:** Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel:- 044 - 24333668 / 24335284. Email: bimalokpal.chennai@cioins.co.in **Areas of Jurisdiction:** Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7. **DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel:- 011 - 23232481/23213504. Email: bimalokpal.delhi@cioins.co.in **Areas of Jurisdiction:** Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
8. **ERNAKULAM:** 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 **Areas of Jurisdiction:** Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
9. **GUWAHATI:** Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel:- 0361 - 2632204 / 2602205. Email: bimalokpal.guwahati@cioins.co.in **Areas of Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10. **HYDERABAD:** 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 **Areas of Jurisdiction:** Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
11. **JAIPUR:** Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur – 302 005. Tel : 0141 - 2740363. Email: bimalokpal.jaipur@cioins.co.in **Areas of Jurisdiction:** Rajasthan.
12. **KOLKATA:** Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel: 033 - 22124339 / 22124340. Email: bimalokpal.kolkata@cioins.co.in **Areas of Jurisdiction:** West Bengal, Sikkim, Andaman & Nicobar Islands.
13. **LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231330 / 2231331. Email: bimalokpal.lucknow@cioins.co.in **Areas of Jurisdiction:** Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar,

Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

14. **MUMBAI:** Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel : 69038821/23/24/25/26/27/28/28/29/30/31. Email: bimalokpal.mumbai@cioins.co.in **Areas of Jurisdiction:** Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15. **NOIDA:** Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel: 0120-2514252 / 2514253. Email: bimalokpal.noida@cioins.co.in **Areas of Jurisdiction:** State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannaui, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16. **PATNA:** Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel : 0612-2547068. Email: bimalokpal.patna@cioins.co.in **Areas of Jurisdiction:** Bihar, Jharkhand.
17. **PUNE:** Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel: 020-41312555. Email: bimalokpal.pune@cioins.co.in **Areas of Jurisdiction:** Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.
YOU ARE REQUESTED TO EXAMINE THIS POLICY DOCUMENT, AND IF ANY MISTAKE BE FOUND THEREIN, RETURN IT IMMEDIATELY FOR CORRECTION.

Annexure I – 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 thereof 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.

Annexure II – 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:

1. 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.
2. 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.
3. Nomination can be made at any time before the maturity of the policy.
4. 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.
5. 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.
6. 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.
7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
8. 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.
9. 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 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 life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e 26.12.2014).
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 Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time

applied except where before or after Insurance Laws (Ordinance) 2014, 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.

Annexure III – 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 by Insurance Laws (Amendment) Act, 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs 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 mis-statement 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.