

**PRAMERICA LIFE GROUP TERM PLAN (A NON-LINKED NON PARTICIPATING ONE YEAR RENEWABLE  
GROUP TERM LIFE INSURANCE PLAN)**

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**PART B**

**Definitions**

Words or phrases appearing in the Policy Document in initial capitals will have the meanings given to them below:

Where appropriate, any reference to the singular includes references to the plural, references to the male include references to the female and references to any statute include references to any subsequent changes to that statute.

In case of any conflict between the interpretations of any of the terms of this Policy Document, the Part C (Specific Terms and Conditions) shall override Part B (Definitions) of this Policy Document.

**General Terms**

**Annual Renewal Date** means the annual anniversary of the Policy Commencement Date and as specified in the Schedule.

**Application Form** means the proposal form and any other information given by the Master Policyholder to the Company before the inception of this Policy.

**Appointee** means the person named in the Membership Register who has been nominated by the Insured Member to receive payment, under this Policy if the Nominee is a minor.

**Coverage Expiry Date** means the date on which coverage for the Insured Member ends as specified in the Membership Register.

**Coverage Sum Assured** means the amount payable on death of the Insured Member specified in the Membership Register according to the terms and conditions of this Policy.

**EDLI** means Employees Deposit Linked Insurance Scheme, 1976 as amended from time to time.

**Effective Date of Coverage** means the date on which insurance coverage in respect of an Insured Member commences, as specified in Membership Register and for a period of one Policy Year.

**Eligible Member** means employees of the Master Policyholder who satisfy and continues to satisfy the following eligibility criteria:

- (i) All employees who are admitted as members of Provident Fund under the provisions of the Employees Provident Funds and Miscellaneous Provisions Act, 1952 or under the Employees Provident Fund Scheme, 1952;
- (ii) Present Employees who, on the effective date, are within the above category shall join the scheme from that date and present employees who are not within the above category on the effective date shall join the scheme on the relevant entry date;
- (iii) All employees falling within category (i) above, who join after the effective date shall become a member of the Scheme on the relevant entry date.

No member, having joined, shall withdraw from the Scheme so long as he satisfies the conditions of eligibility described above.

**Grace Period** means a period of 30 days in case of half yearly & quarterly mode and 15 days in case of monthly mode, from

the Premium Due Date within which Premiums can be paid without interest. No Grace Period shall be applicable in case of yearly mode.

**Insured Member** means an Eligible Member who is enrolled under the Policy and whose name has been recorded in the Membership Register after due approval from the Company.

**IRDAI** means the Insurance Regulatory and Development Authority of India.

**Master Policyholder** means the person named in the Schedule who has concluded this Policy with the Company with respect to Insured Members.

**Membership Register** means the register maintained by the Master Policyholder containing details of each Insured Member, including but not limited to name, age, sex, designation, Coverage Sum Assured, Nominee (and Appointee if the Nominee is a minor) details, the Effective Date of Coverage and any special conditions applicable to the Insured Member.

**Nominee** means the person appointed by the member under the Employees Provident Fund Scheme, 1952 and Employees Deposit Linked Insurance Scheme, 1976 to receive the benefits under this Policy.

**Policy Commencement Date** means the date when this policy is issued and is specified in the Schedule.

**Policy or Policy Document** means these Standard Terms & Conditions, the Application Form and the Schedule, as amended from time to time.

**Policy Year** means the 12 months period starting from the Policy Commencement Date and accordingly thereafter every subsequent Annual Renewal Date. Please note that the policy is re issued on similar terms and conditions as in original Policy Document with mutual consent in Master Policyholder and Company.

**Premium** means the amount payable by the Master Policyholder for the insurance coverage of the Insured Members as determined by the Company from time to time. The Premium will, under no circumstances, be charged from the Insured Members. The Schedule details the due dates for payment of Premium (**Premium Due Dates**) and how frequently the Premium is to be paid (**Premium Frequency**).

**Schedule** means the document attached to this Policy which provides a snapshot of the Policy and benefit details and any annexure attached to it from time to time and any endorsements the Company has made and, if more than one, then the latest in time.

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**PART C**

**Specific Terms and Conditions**

**Section One: Membership Provisions**

An Eligible Member will become an Insured Member only when the Master Policyholder has entered the member's details into the Membership Register.

The Master Policyholder is responsible for maintaining the Membership Register and for ensuring that it is accurate. The Master Policyholder shall intimate the Company any change in the details of the Insured Members and addition/deletion in the Membership Register in any month, within first [7] days of the following calendar month. The Master Policyholder agrees to indemnify and hold the Company harmless from and against any and all losses, costs, expenses, actions or proceedings suffered by the Company in relation to any error or deficiency in or in respect of the Membership Register.

The Company may seek additional information and/or documentation in respect of any Insured Member at any time. If the information and/or documentation for such Insured Member is not received by the Company within [30] days of a request being sent to the Master Policyholder, the name of the Insured Member shall be deemed to have been removed from the Membership Register effective from the date of Our request of such information and/or documentation.

An Insured Member's coverage during the Term of the Policy shall immediately and automatically terminate on the occurrence of the Insured Member's death while the Policy is in force in accordance with the applicable terms and conditions.

The member shall continue to be covered under the Policy till the eligibility conditions are satisfied.

**Section Two: Payment of Premium**

Premium are payable to the company on the due dates as specified in the Schedule. If the Premium due is not received in full by end of Grace Period, the Policy shall automatically lapse without any value at the end of Grace Period.

Grace Period means a period of 30 days in case of half yearly & quarterly mode and 15 days in case of monthly mode, from the Premium Due Date within which Premiums can be paid without interest. No Grace Period shall be applicable in case of yearly mode.

If any Eligible Member becomes an Insured Member during the Policy Year, a pro-rata Premium is payable for that Eligible Member to provide coverage for the period from Effective Date of Coverage to next Premium Due Date. The Master Policyholder understands and agrees that the Coverage of an Insured Member shall not commence until the Company has received and realized the full Premium due in respect of such Insured Member.

If an Insured Member ceases to be an Insured Member during a Policy Year for any reason other than the Insured Member's death, the Company may refund pro rata the

Premium received in respect of the Insured Member for that Policy Year.

In case of default in payment of Premium under the Policy or non renewal of the Policy, the Company will intimate this fact to the Regional Provident Fund Commissioner.

Under no circumstances, any amount towards Premium shall be payable/ chargeable from the member.

**Section Three: Benefit Payable on Death**

Upon death (including death due to suicide) of an Insured Member whilst in service the Company will pay the Coverage Sum Assured to the Nominee within 20 days from the receipt of claim in all respect. If no Nomination subsists or if the Nomination relates only to part of the benefits, then the Coverage Sum Assured or part thereof, as the case may be shall become payable as prescribed in the Employees' Deposit Linked Insurance Scheme, 1976. If an Insured Member's death occurs during the Grace Period, the death benefit will be entertained, only if the Premium due for the Policy has been paid by the Master Policyholder before the end of the Grace Period.

The benefit payable on death shall in no case be less than the benefit payable under the Employees Deposit Linked Insurance Scheme, 1976.

In the event of the Master Policyholder fails to renew, revive or reinstate the Policy during the period for which exemption is granted by the Regional Provident Fund Commissioner, the liability for the payment of any benefit as a consequence of such failure shall be of the Master Policyholder.

**Section Four: Renewal of the Policy**

The Policy is an annual contract which expires on every Annual Renewal Date unless renewed. The Company reserves the right to accept/decline such renewal and to specify the terms and conditions and Premium payable on renewal.

The Master Policyholder shall provide the Company with updated Membership Register at least [30] days before the Annual Renewal Date. Based on the details provided, the Company will send written notice to the Master Policyholder of the Premium payable.

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**PART D**

**Policy Servicing**

**Section One: Revival**

Revival is available up to 3 months from the date of first unpaid Premium but within the policy term of one year. There shall be no revival unless:

- a) The Master Policyholder gives the Company written request for revival and proposed date of Revival.
- b) The Company agrees to revive the Policy, for which purpose the Master Policyholder shall comply with any requests for information and documentation made by the Company.
- c) The Master Policyholder makes payment of all outstanding Premiums due from the last date of receipt of Premium to the proposed date of revival.

In the event of surrender of the Policy by the Master Policyholder, the Company shall inform the same to the Regional Provident Fund Commissioner.

The revival of the Policy shall only be effective from the date on which the Company has issued a written endorsement confirming the revival of the Policy. The Master Policyholder understands and agrees that there is no obligation on the Company to revive the Policy or to revive it on the same terms and the revival is subject to the underwriting requirements of the Company as applicable from time to time.

In the event of the Master Policyholder fails to renew, revive or reinstate the Policy during the period for which exemption is granted by the Regional Provident Fund Commissioner, the liability for the payment of any benefit as a consequence of such failure shall be of the Master Policyholder.

In the event of non revival/ lapse of the Policy by the Master Policyholder, the Company shall inform the same to the Regional Provident Fund Commissioner.

The Company shall also inform Regional Provident Fund Commissioner about subsequent revival of the Policy, if any.

**Section Two: Free Look Period**

The Master Policyholder will have a period of 15 days from the date of receipt of the Policy Document to review the terms and conditions of the Policy. If the Master Policyholder disagrees to any of those terms or conditions, he/she has an option to return the Policy stating the reasons for his/her objection. The Master Policyholder shall be entitled to a refund of the Premium paid subject to a deduction of a proportionate risk premium for the period of risk cover, any expenses incurred by the Company towards medical examination and the stamp duty charges.

**Section Three: Surrender of Policy**

No surrender value is payable under the Policy.

In case the Master Policyholder surrenders the Policy, an Insured Member can request the Company in writing to continue the coverage applicable to such Insured Member in accordance with the terms and conditions of the Policy.

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**PART E**

**Charges - Nil**

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**PART F**

**General Terms and Conditions**

**Section One: Termination of the Policy**

The Premiums specified in the renewal notice must be paid on/before Annual Renewal date but within the policy term of one year failing which the policy will have deemed to lapse and no benefits will be payable.

The coverage for the member shall terminate upon the happening of any of the following events:

- (a) Termination of the Master Policy, or
- (b) The Member ceasing to be in service of the Master Policyholder, or
- (c) The Member ceasing to be an eligible Member under Employees Provident Fund Scheme, 1952, or
- (d) Member attaining the maximum age of cover as defined in the Master Policy, or
- (e) Death of the Member, or
- (f) On expiry of the grace period for the payment of premium, or
- (g) Member ceasing to be eligible for the benefits under the Employees Deposit Linked Scheme, 1976.

The Company or the Master Policyholder has the right to terminate the Policy by giving a written notice of at least 30 days before the Annual Renewal Date. The coverage for all Insured Members shall immediately and automatically terminate from the end of such notice period.

In the event of termination of the Policy by the Company/ Master Policyholder, the Company shall inform the same to the Regional Provident Fund Commissioner.

**Section Two: Death Claim Processing**

In order for the Company to make any payment under the Policy that it is necessary that the Master Policyholder:

- a) Immediately notifies the Company of the Insured Member's death in writing.
- b) Provides the Company with the opportunity of establishing to its satisfaction that a claim is payable.
- c) Provides all reasonable cooperation and any documentation and information to the Company, including but not limited to:
  - i. The claim form duly completed and countersigned by the authorized signatory of Master Policyholder.
  - ii. Evidence of Insured Member's date of birth if the Company has not admitted the age of the Insured Member.
  - iii. The original or a legalized copy of the Insured Member's death certificate showing the circumstances, cause and the date of death.

The Company may, on a case to case basis and subject to exceptional circumstances, condone the submission of any of the above mentioned documents/ information while processing the claim.

The death claim shall be paid within 20 days from the receipt of claim in all respect.

**Section Three: Assignment**

The provisions of assignment will not be applicable to the Master Policyholder under Section 38 of the Insurance Act, 1938 as amended from time to time.

**Section Four: Nomination**

The provisions of nomination are governed by Employees Deposit Linked Insurance Scheme, 1976 and Employees Provident Fund Scheme, 1952.

**Section Five: Miscellaneous**

**a) Loss of the Policy Document**

- i) If the Policy Document is lost or destroyed then the Company reserves the right to make such investigations into and call for such evidence of the loss of the Policy Document, at the Master Policyholder's expense, as the Company considers necessary before issuing a duplicate Policy Document.
- ii) If the Company agrees to issue a duplicate Policy Document then:
  - 1. The Master Policyholder agrees to first pay an amount not exceeding Rs 500/- towards the Company's fee for the issue of a duplicate and applicable stamp duty charges, and
  - 2. The original Policy Document will cease to be of any legal effect and the Master Policyholder shall indemnify and keep the Company indemnified and hold the Company harmless from and against any costs, expenses, claims, awards or judgments arising out of or howsoever connected to the original Policy Document.

**b) Notices**

- i. All notices meant for the Company whether under this Policy or otherwise must be in writing and delivered to the Company at the address as mentioned in Section Seven (i) below.
- ii. All notices meant for the Master Policyholder will be in writing and will be sent by the Company to the Master Policyholder's address shown in the Schedule or such other address as may be communicated by the Insured Member.
- iii. The Company shall not be responsible for any consequences related to or arising out of non intimation of changes to the Master Policyholder's or Insured Member's address.

**c) Misstatement of Age**

If the correct age of the Insured Member is different from that mentioned in the Application Form, the Company will assess the eligibility of the Insured Member for the Policy in accordance with the correct age of the Insured Member.

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If on the basis of correct age, the Insured Member is not eligible for the Policy, the Policy shall be cancelled immediately after refunding the premium received by the Company under the Policy as per the provisions of Section 45 of Insurance Act, 1938 as amended from time to time.

If the age of the Insured Member is higher than the age specified in the Application Form, the Company will decrease the Coverage Sum Assured and other benefits based on the correct age of Insured Member.

If the age of the Insured Member is lower than the age specified mentioned in the Application Form, the Company will refund the excess premium received (without interest ) under the Policy based on the correct age of Insured Member.

**d) Currency & Territorial Limits**

All Single Premium and any amounts payable under the Policy are payable within India, and in the currency of the Policy as specified in the Schedule.

**e) Taxes**

In respect of any payment made or to be made under this Policy, the Company shall deduct or charge taxes (including Goods & service tax) and other levies as applicable from time to time, at such rates as notified by the Government of India or a body authorised by the Government of India from time to time.

**f) Governing Law & Jurisdiction**

Any and all disputes or differences arising out of or in respect of this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the jurisdiction of Indian Courts.

**g) Entire Contract & Agent's Authority**

The Policy Document comprises the entire contract between the Master Policyholder and the Company, and it cannot be changed or altered unless the Company approves of it in writing by endorsement on the Schedule and, where required, the approval of the IRDA has been obtained.

The insurance agent is authorised to arrange the completion and submission of the Master Policyholder's Application Form. No insurance agent is authorised to amend the Policy Document, or to accept any notice on the Company's behalf or to accept payments on the Company's behalf. If any money meant for the Company in any form is paid to an insurance agent then such payment is made at the Master Policyholder's risk and the agent will be acting only as the Master Policyholder's representative.

**h) Special provisions relating to EDLI**

1. The Policy provides benefits to the Insured Members in lieu of benefits envisaged under the EDLI Scheme, 1976.
2. The Master Policyholder shall obtain exemption from the Regional Provident Fund Commissioner for this policy in lieu of EDLI.
3. The Master Policyholder will in consultation with the Company, take steps to ensure that this Policy provides higher benefit than the EDLI Scheme, 1976 as amended from time to time.
4. No amendment which may affect the Insured Member adversely will be effected subsequent to the issuance of this Policy without the consent of the Regional Provident Fund Commissioner.
5. As long as the Master Policyholder is exempted from the provisions of the said Employees' Deposit Linked Insurance Scheme, 1976, the Master Policyholder shall ensure that all the eligible members are covered under an appropriate Policy in lieu of EDLI. Such Policy shall remain in operation and shall not be discontinued without prior permission of Regional Provident Fund Commissioner.
6. At any time, if the benefits under Employees' Deposit Linked Insurance Scheme, 1976 are increased by the Government, then the Company will also, in consultation with Master Policyholder, take steps to increase the life coverage benefits under the Scheme to that extent.
7. In the event, the Master Policyholder does not make payment of the premium for the enhanced benefits, the Company shall inform the same to Regional Provident Fund Commissioner in accordance with the Employees' Deposit Linked Insurance Scheme, 1976.
8. The Master Policyholder reserves the right to amend the rules of the Scheme on any annual renewal date subject to three months written notice to the Company, provided that the rules shall be amended only after obtaining the approval of the Regional Provident Fund commissioner.

**i) Fraud, Misrepresentation and Forfeiture - Section 45 of the Insurance Act, 1938 as amended from time to time**

Fraud, misrepresentation and forfeiture shall be dealt with in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time.

A Leaflet containing the simplified version of the provisions of Section 45 of the Insurance Act 1938 as amended from time to time is enclosed as Annexure B for reference.

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**PART G**

**Other Details**

**Grievance Redressal**

- I) In case of any clarification or query please contact your Company Salesperson.
- II) The Company may be contacted at:
- Customer Service Help Line: 1800-102-7070 (Toll Free)  
(9.30 am to 6.30 pm from Monday to Saturday)  
Email : [contactus@pramericalife.in](mailto:contactus@pramericalife.in)  
Email for Senior Citizen:  
[seniorcitizen@pramericalife.in](mailto:seniorcitizen@pramericalife.in)  
Website: [www.pramericalife.in](http://www.pramericalife.in)
- Communication Address : Customer Service,  
Pramerica Life Insurance Ltd.,(Erstwhile DHFL  
Pramerica Life Insurance Company Limited)  
4th Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon- 122002  
Office hours: 9.30 am to 6.30 pm from Monday to Friday
- III) Grievance Redressal Officer :  
If the response received from the Company is not satisfactory or no response is received within two weeks(Business Days) of contacting the Company, the matter may be escalated to:
- Email- [customerfirst@pramericalife.in](mailto:customerfirst@pramericalife.in)
- Grievance Redressal Officer  
Pramerica Life Insurance Ltd.,(Erstwhile DHFL  
Pramerica Life Insurance Company Limited)  
4th Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon- 122002
- GRO Contact Number: 0124 - 4697069  
Office hours: 9.30 am to 6.30 pm from Monday to Friday
- IV) IRDA- Grievance Redressal Cell:  
If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDA may be contacted.
- Call Center Toll Free number – 155255  
Email Id- [complaints@irda.gov.in](mailto:complaints@irda.gov.in)
- Complaints against Life Insurance Companies:  
Insurance Regulatory and Development Authority of India
- Consumer Affairs Department  
Sy. No. 115/1, Financial District, Nanakramguda,  
Gachibowli, Hyderabad - 500032
- V) Insurance Ombudsman:
- The office of the **Insurance Ombudsman** has been established by the Government of India for the redressal of any grievance in respect of life insurance policies.

Any person who has a grievance against an insurer, 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 complained against or the residential address or place of residence of the complainant is located.

The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against 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.

You may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- a. Delay in settlement of claim 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
- c. Disputes over premium paid or payable in terms of insurance policy
- d. Misrepresentation of policy terms and conditions
- 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, which is not in conformity with the proposal form submitted by the proposer
- h. Non-issuance of insurance policy after receipt of premium
- i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

- (a) The complainant makes a written representation to the insurer named in the complaint and—
- (i) Either the insurer had rejected the complaint, or
  - (ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or
  - (iii) The complainant is not satisfied with the reply given to him by the insurer
- (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 which is not to the satisfaction of the complainant, or
  - (iii) After expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant .

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The address of the Insurance Ombudsman are attached herewith and may also be obtained from the following link on the internet

Link <http://www.ecoi.co.in/ombudsman.html>

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**Annexure A - Insurance Ombudsman List**

Office Details	Jurisdiction of Office Union Territory, District	Office Details	Jurisdiction of Office Union Territory, District
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@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email:bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh
Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:bimalokpal.bhubaneswar@ecoi.co.in	Orissa	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 Fax: 0172 - 2708274 Email:bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email:bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002.New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	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 - 65504123 / 23312122 Fax: 040 - 23376599 Email:bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email:bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email:bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email:bimalokpal.jaipur@ecoi.co.in	Rajasthan	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@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049	Karnataka	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

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GROUP TERM LIFE INSURANCE PLAN)**

Email: bimalokpal.bengaluru@ecoi. co.in			
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**PRAMERICA LIFE GROUP TERM PLAN (A NON-LINKED NON PARTICIPATING ONE YEAR RENEWABLE  
GROUP TERM LIFE INSURANCE PLAN)**

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**Annexure – ‘B’**

**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 policywhichever 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 policywhichever 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.

*[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Act, 1938 as amended from time to time for complete and accurate details.]*