

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings 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**

**Act** means the Insurance Act, 1938 (4 of 1938)

**Age** is the age of the Life Insured on the last birthday at the time of commencement of the policy.

**Annualized Premium** shall be the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums

**Annual Payout** means the Annualized Premium multiplied by MBM Factor, as specified in the Schedule and payable according to the terms and conditions of this Policy.

**Application Form / Proposal Form** means the application form and any other information / document provided by the Policyholder to the Company before the inception of this Policy.

**Appointee** means the person named by the Policyholder to receive payment, under this Policy if the Nominee is a minor at the time payment becomes due.

**Assignee** is the person to whom the rights and benefits are transferred by virtue of an Assignment.

**Assignment** is the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.

**Assignor** means the person who transfers the rights of the life insurance policy to the Assignee.

**Authority** means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and Development Authority Act, 1999

**Base Sum Assured** means the amount specified in the Schedule payable according to the terms and conditions of this Policy.

**Basis Point (bps)** means a common unit of measure for interest rates. One basis point is equal to 1/100th of 1%, or 0.01%.

**Beneficiary / Claimant** shall mean the Life Insured (or) the Policyholder (or) the assignee (or) the Nominee where a valid nomination has been effected or the Legal Heirs of the Policyholder/Nominee as the case may be.

**Business Day / Working Day** means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out.

**Company/Us/We/Our** means Pramerica Life Insurance Limited.

**Claimant** shall mean the Life Insured (or) the Policyholder (or) the assignee (or) the Nominee where a valid nomination has been effected or the Legal Heirs of the Policyholder/Nominee as the case may be.

**Death Sum Assured or Sum Assured on Death** means an absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy.

**Free Look Period** is the period of 30 days from the date of receipt of the Policy Document by the Policyholder to review the terms and conditions of this policy and where the Policyholder disagrees to any of those terms and conditions, he/ she has the option to return this policy as detailed in Section Four of Part D of this Policy Document

**Grace period for other than single premium policies** means the time granted by the insurer from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases.

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

**Lapse** means when all benefits under the Policy cease due to non-payment of Premium on due date or within the Grace Period.

**Life Assured/Insured** means the person on whose life this Policy is effected and is named in the Schedule.

**Maturity Benefit** means sum assured on maturity, any additional and accrued benefit, which is payable on maturity in accordance with the terms and conditions of the policy

**Maturity Date** means the Policy Expiry Date specified in the Schedule and when the coverage under the Policy ends.

**Maturity Sum Assured or Sum Assured On Maturity** means an absolute amount of benefit which is guaranteed to become payable at the end of the policy term i.e. on maturity of the policy in accordance with the terms and conditions of the policy

**Minor** means any Person, at the inception of the Policy, whose age is less than 18 years and is named in the Proposal Form as Life Insured or Nominee / Beneficiary

**Nomination** is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

---

**Nominee** means the person named in the Policy Schedule who has been nominated in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time, to receive the Death Benefit. Nomination can be effected only if Policyholder is same as Life Insured.

**Non-Linked insurance products** are the products other than Linked insurance products

**Non-par products** or **Products without participation in profits** means products where policies are not entitled for any share in surplus (profits) during the term of the policy;

**Policy** means this contract of insurance as evidence by the Policy Document.

**Policy Anniversary** means one year from the Risk Commencement Date and the same date falling each year thereafter, till the date of maturity.

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

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

**Policy Term** means the period between the Risk Commence Date and Policy Expiry Date.

**Policy Year** means the 12 months period starting from the Risk Commencement Date and accordingly thereafter every subsequent Policy Anniversary.

**Policyholder** means the person named in the Schedule who has concluded this Policy with the Company. Policyholder is the owner of the Policy. In case of absolute assignment, the assignee will become the Policyholder. In case of partial or conditional assignment, the assignee will have the first right in the Policy extent to the assignment done.

**Policy Installment Premium** means the amount stipulated in the Policy Schedule and paid at regular intervals (annual/semi-annual or monthly mode as applicable) by the Policyholder in

consideration for acceptance of risk and benefits specified in the Policy Document

**Premium Frequency** is a regular time interval as specified in the Policy Schedule, at which the Policy Installment Premium is payable during the Premium Payment Term

**Premium Payment Term** means the period or the term of the Policy contract during which the Policyholder is required to pay the premiums with respect to the Policy, to the Company

**Proposer** is a person who proposes the life insurance proposal.

**Revival of a policy** means restoration of the policy, which was discontinued due to the non-payment of premium, by the insurer with all the benefits mentioned in the policy document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges or late fee if any, during the revival period, as per the terms and conditions of the policy, upon being satisfied as to the continued insurability of the insured or policyholder on the basis of the information, documents and reports furnished by the policyholder, in accordance with Board approved underwriting policy

**Revival period** means the period of five consecutive complete years from the date of first unpaid premium

**Rider** means the insurance cover(s) added to a base product for additional premium or charge.

**Rider Benefits** means an amount of benefit payable on occurrence of a specified event covered under the rider, and is an additional benefit to the benefit under the base product, and may include waiver of premium benefit on other applicable riders.

**Rider Commencement Date** means the date as specified in the Schedule on which the coverage under this Rider commences

**Rider Extra Premium** means the amount of additional premium charged by us due to Occupational Risk, Medical Risk or submission of Non-Standard Age Proof under the Rider

**Rider Installment Premium** is the premium payable for the Rider as specified in the Policy Schedule

**Rider Life Insured** means the person(s) named in the Schedule, on whose life the Rider is affected

**Rider Maturity date** means the date as specified in the Schedule on which the coverage under this Rider ends

**Rider Premium Paying Term** means the term as specified in the Schedule during which the premium under the Rider is to be paid

**Rider Sum Assured** means the assured amount payable on happening of a specified event covered under the rider, if opted.

**Rider Term** is the number of years between the Rider Commencement Date and Rider Maturity Date

**Risk Commencement Date** means the date as specified in the Schedule from which the risk cover starts under this Policy.

**Schedule** means the document attached to this Policy which provides a snapshot of the Policy and benefits 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.

Savings Products means those products other than "Pure risk products

**Senior citizen** shall have the same meaning assigned to it under Maintenance and Welfare of Parents and Senior Citizens Act, 2007.

**Surrender** means complete withdrawal or termination of the entire policy contract.

**Surrender Value** means an amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy.

**Total Premiums Paid** means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**Underwriting** is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.

**Unique Identification Number UIN** means a unique number allotted to each product which is required to be disclosed in product related literature, policy documents and any other supporting documents for such product.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**PART C**  
**Specific Terms and Conditions**

**Section One: Policy Benefits**

**(a) Benefit Payable on Death**

If the Life Insured dies at any time before the Maturity Date, while the Policy is in force for full Policy benefits, the Company will pay the Death Sum Assured to Claimant.

The Death Sum Assured shall be higher of the following:

- a) Base Sum Assured (OR)
- b) 105% of the Total Premiums paid till date of death (excluding underwriting extra, rider premium and taxes if any) (OR)
- c) Maturity Sum Assured

Where, Maturity Sum Assured would be calculated as Annualized Premium multiplied by MBM Factor (multiplied by) Lump Sum factor.

Lump sum Factor:

Premium Paying Period	Factor	Premium Paying Period	Factor
5	4.4258	11	8.1888
6	5.1557	12	8.6890
7	5.8410	13	9.1587
8	6.4845	14	9.5997
9	7.0888	15	10.0138
10	7.6561		

All benefits shall be paid to the Claimant. In the absence of a Claimant, the benefits will be paid to the legal heirs of the Claimant.

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Risk Commencement Date or within twelve months from the date the of revival of the Policy, then the Company's obligation under this Policy shall be to pay an amount equal to higher of 80% of Total Premiums paid (excluding underwriting extra, rider premium and taxes if any) till the date of death, or Surrender Value, if any, as on date of death, provided the policy is in force.

**(b) Benefit Payable on Maturity**

On survival of Life Insured to the Maturity Date and provided Policy is In-force for full Policy benefits, the Company will pay Annual Payouts, during the Payout Period to the Claimant.

The Payout Period shall be specified in the Schedule and shall commence from the Maturity Date.

If the Life Insured dies during the Payout Period while he/she is receiving Benefit Payable on Maturity, the Claimant (legal heirs of the Claimant in the absence of the Claimant) will continue to receive the remaining annual payouts of Maturity Benefit till the expiry of the Payout Period.

**Option to Receive Benefit in Lump Sum**

The Policyholder / Nominee / Legal Heirs, as applicable, can opt to receive the outstanding Annual Payouts in lump sum. The Company shall, on receipt of a written request from the Policyholder / Nominee / Legal Heirs, will pay the discounted

value of outstanding Annual Payouts as lump sum amount and no further benefits would be payable under the Policy.

Lump sum amount, if opted, will be calculated as Lump sum factors (multiplied by) Annual Payouts.

The current rate of interest for calculating the Lump Sum Factors is 6.5% p.a. The Company may change the lump sum factor depending on economic conditions and subject to prior approval from the IRDAI

Please refer Company website for Lump sum factors applicable to this plan.

**Section Two: Discontinuation of Premium Payments**

If the Policyholder discontinues the payment of premiums, the policy will be treated as lapsed or paid-up

a) If any premium remains unpaid after the expiry of the grace period and the Policy has not acquired the surrender value, the policy status will be altered to lapse status, the Death Benefit, Maturity Benefit will cease immediately

b) No benefits will be paid when the policy is in lapsed status

c) If any premium remains unpaid after the expiry of the grace period and the Policy has acquired a surrender value, the policy may continue as paid-up and the benefits would be reduced

If the Life Insured dies during the Grace Period, the Company shall deduct the Premium due from the claim amount payable.

If the Life Insured dies at any time before the Maturity Date, while the Policy is in the paid-up status, the Company will pay the Reduced Death Sum Assured.

Where Reduced Death Sum Assured is equal to  $T$  divided by  $N$  multiplied by Death Sum Assured.

$T$  is Total number of Premium paid under the Policy and  
 $N$  is Total number of Premium payable under the Policy over the entire Policy Term

On survival of the Life Insured to the Maturity Date, while the Policy is in the paid-up status, the Company will pay Reduced Annual Payouts during the Payout Period.

Where Reduced Annual Payout is equal to  $T$  divided by  $N$  multiplied by Annual Payout.

$T$  is Total number of Premium paid under the Policy and  
 $N$  is Total number of Premium payable under the Policy over the entire Policy Term

The Payout Period shall be specified in the Schedule and shall commence from the Maturity Date.

**Section Three: Payment of Premium**

If the Premium Frequency is annual, then Premium must be paid on each Policy Anniversary. If the Premium Frequency is semi-annual or monthly, the Premium must be paid on the date corresponding with the Policy Commencement Date in

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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every half-year, or month respectively till the end of the Premium Paying Period. If the corresponding date does not exist in a particular month, then the last day of that calendar month shall be deemed to be the due date for payment.

If the Life Insured dies during the Grace Period, the Company will pay the benefit payable on death after deduction of the Premium due under the Policy.

The Policyholder may request in writing to the Company for a change in Premium Frequency. Any such change shall be effective from the Policy Anniversary and shall be subject to Company receiving from the Policyholder all documents required by the Company. Change in Premium Frequency shall result in a change in the Policy Installment Premium.

Policy Installment Premium shall be deemed to have been paid only when received and realized by the Company.

**Section Four: Grace Period**

**Grace Period** means a period of 15 days for monthly and 30 days for non-monthly premium payment mode from the date the Policy installment Premium become due during which time the Policy is considered to be in force without any interruption as per the terms of the Policy. This Grace Period applies to all premium payment modes (Premium Frequency)

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**PART D**  
**Policy Servicing**

**Section One: Revival**

A lapsed or paid-up policy can be revived within five years from the date of first unpaid Premium and before Maturity Date. The Company will revive the Policy only if the Company has received written notice from the Policyholder along with the requisite documents / information and the outstanding Premium with interest specified by the Company.

The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average 10-year G-Sec YTM plus 75 bps rounded down to 25 bps. Average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year G-Sec rate would be "CCIL". E.g., the rate of interest applicable for FY 2018-19 would be based on average of 10 year G-Sec rates for the period - 1st July 2017 to 31st Dec 2017. The current applicable rate of interest on policy reinstatement is 7.50% per annum which would be applicable for the FY 2025-26 Any change on basis of determination of interest rate for revival can be done only after prior approval of IRDAI.

The revival of the Policy shall be effective from the date on which the Company has issued a written endorsement confirming the revival of the Policy. The 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. The medical cost, if any, shall be borne by the Policyholder.

If the Policy is revived by the Company, the Policyholder will also become entitled for the full Policy benefits from the date of revival as per the terms and conditions of the Policy.

**Section Two: Surrender of Policy**

The Policy will acquire Surrender Value after Paying Premium for first complete *Policy Years* and will become payable after completion of first policy year.

- a) If the Premium for first complete Policy Year has been paid and second complete policy year's premium is not received, then upon surrender of the policy, before the revival period, the Company shall pay to the Policyholder an amount higher of 15% of the Premium paid (excludes any rider premium and taxes thereon, if any) or Special Surrender Value (SSV). If surrender is not done during the revival period, the Company shall pay to the Policyholder an amount equal to Special Surrender Value
- b) If the Premium for first two complete Policy Year has been paid, then upon surrender of the policy, the Company shall pay to the Policyholder an amount equal to higher of Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) and the Policy will terminate thereafter

GSV shall be acquired after payment of premium for at least first two policy years in full and is equal to X'% of the Total Premiums paid till the date of surrender

'X' will vary in different Policy Years and the rates are specified in Appendix I:

The Special Surrender Value(SSV) is determined by the company from time to time basis changing economic scenario and are not guaranteed. The company may revise SSV, based on the prevailing market conditions and underlying experience in line with extant regulations. Please contact your Company Salesperson for further details.

A reduced paid-up Policy can be surrendered before the Maturity Date. In such an event, the Surrender Value of the reduced paid-up Policy would be paid. Please contact your Company Salesperson for further details.

**Section Three: Loan**

At any time after the Policy acquires a Surrender Value, the Policyholder may avail of a loan under the Policy subject to the following:

- a) At any time, the total loan amount that will be granted by the Company shall be 80% of the Surrender Value;
- b) The Policyholder agrees to pay interest on the outstanding loan. The rate of interest shall be reset on an annual basis at the beginning of every financial year; The loan interest rate is based on yield on average 10-years GSEC YTM plus 150 bps rounded down to 25 bps. The average of the benchmark would be taken from the previous financial year for the period 1<sup>st</sup> July XXXX to 31<sup>st</sup> Dec. XXXX E.g., the rate of interest applicable for FY 2019-20 would be based on average of 10 year G-Sec rates for the period - 1<sup>st</sup> July XXXX to 31<sup>st</sup> Dec XXXX. The current applicable rate of interest for FY 2025-26 is 8.25% per annum which may change from time to time;
- c) The outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under the Policy by the Company;
- d) The Policyholder agrees that the loan is subject to the terms and conditions of the Company as applicable from time to time.

Any inforce or fully paid up policy will not be foreclosed on the account of outstanding loan amount (including outstanding interest on loan, if any) exceeding the surrender value.

For reduced paid up policies, if during the Policy Term the outstanding loan amount and unpaid interest exceeds the Surrender Value, the Company will send a notice to the Policyholder to pay an amount as required by the Company towards loan repayment and/or interest within 30 days from the date of the notice, failing which the Policy shall automatically terminate without any value on the expiry of the notice period.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**Section Four: Free Look Period**

The Policyholder shall have a period of 30 days from the receipt of this Policy Document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, Policyholder has the option to return this Policy stating the reasons for the objections upon which the Company shall refund to the Policyholder the Premium paid subject to deduction of a proportionate risk

Premium for the period of risk cover, any expenses incurred by the Company towards medical examination of the Life Insured and stamp duty charges, if any.

**Part E**

Not Applicable

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**Part F**  
**General Terms and Conditions**

**Section One: Suicide Clause**

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Risk Commencement Date or within 12 months from the date of revival of the Policy, then the Company's only obligation under this Policy shall be to pay an amount equal to higher of 80% of the Total Premiums(excluding any rider premium and taxes thereon, if any) paid till the date of death or Surrender Value, if any, as on date of death, provided the policy is in force.

**Section Two: Death during Grace Period**

If the Life Insured dies during the Grace Period, the Company will pay the benefit payable on death after deduction of the Premium due under the Policy.

**Section Three: Termination of the Policy**

This Policy shall immediately and automatically terminate on the occurrence of the first of the following events and the applicable amount, if any have been paid in accordance with the terms and conditions of this Policy:

- a) The Maturity Date
- b) The date of the death of the Life Insured
- c) The date on which the Policy lapses after completion of applicable revival period which is 5 years from the date of first unpaid premium
- d) The date of payment of Surrender Value
- e) Upon cancellation of the Policy under the free look option
- f) In case the loan outstanding against the Policy together with the interest exceeds the Surrender Value of the Policy if the Policy is under Paid-up state.

**Section Four: Death Claim Processing**

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

- a) is immediately notified of the Life Insured's death in writing.
- b) is provided with the opportunity of establishing to its satisfaction that a claim is payable.
- c) receives all reasonable cooperation and is entitled to seek any documentation and information, including but not limited to:

Basic documentation if death is due to natural Cause

- i. The Company's Death Claim Form duly completed
- ii. The original Policy Document (not necessary in case of dematerialized policy document)
- iii. The original or a legalised copy of the Death Certificate
- iv. Claimant's Identity proof, Address proof and banking details
- v. Discharge summary and all other past hospital records
- vi. Completed Last Medical Attendant's Report

Additional documents, if death is due to Un-natural reasons:

- i. Copy of First Information Report and the Final Police Investigation Report

- ii. Copy of Post-Mortem Report

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

**Section Five: Maturity Claim Processing**

The Maturity Benefit will be paid if and only if:

- a. The Policy has matured and the Life Insured is alive on the Maturity date
- b. No Death claim has been made on the Policy
- c. The Policy has not surrendered or cancelled or terminated
- d. All relevant document in support of Maturity claim have been provided to the Company

Basic documentation for Maturity Claim:

- a. NEFT Mandate
- b. Cancelled cheque
- c. KYC Documents

**Section Six: Assignment**

The provisions of Assignment are governed by Section 38 of Insurance Act, 1938 as amended from time to time.

A Leaflet containing the simplified version of the provisions of Section 38 of the Insurance Act 1938 is enclosed as Annexure A for reference.

**Section Seven: Nomination**

The provisions of nomination are governed by Section 39 of the Insurance Act, 1938 as amended from time to time.

A Leaflet containing the simplified version of the provisions of Section 39 of the Insurance Act 1938 is enclosed as Annexure B for reference.

**Section Eight: Miscellaneous**

**a) Loss of the Policy Document**

If the Policy document is lost or destroyed then We reserve the right to make such investigations into and call for such evidence of the loss of the Policy document, at Your expense, as We consider necessary before issuing a duplicate 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 below.
- ii) All notices meant for the Policyholder will be in writing and will be sent by the Company to the Policyholder's address shown in the Schedule or any such other address as may be communicated to the Company by the Policyholder.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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iii) The Company shall not be responsible for any consequences related to or arising out of non intimation of changes to the Policyholder's address.

**c) Misstatement of Age**

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

If on the basis of correct age, the Life Insured 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 as amended from time to time.

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

If the age of the Life Insured 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 Life Insured.

**d) Currency & Territorial Limits**

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

**e) 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.

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

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

The insurance agent is authorised to arrange the completion and submission of the Policyholder's Application Form. The insurance agent is not 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 Policyholder's risk and the agent will be acting only as the Policyholder's representative.

**g) Taxes**

In respect of any payment made or to be made under this Policy, the Company shall deduct or charge taxes 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.

**h) Fraud and misrepresentation**

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 is enclosed as Annexure C for reference.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

**PART G**  
**Other Details**

**Grievance Redressal**

I) In case of any clarification or query please contact your Company Salesperson. Any concern may also be raised at any of the branch offices of the Company, the addresses of the branch offices are available on the official website of the company

II) The Company may be contacted at:  
Customer Service Help Line: 1860-500-7070 (local charges apply) / or 011 48187070 (9.00 am to 7.00 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.

7th and 8th Floor, Tower 2, Capital Business Park,  
Sector 48, Gurugram-122018  
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 14 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.,

7th and 8th Floor, Tower 2, Capital Business Park,  
Sector 48, Gurugram-122018  
GRO Contact Number: 0124 – 4697069  
Email – [gro@pramericalife.in](mailto:gro@pramericalife.in)  
Office hours 9.30 am to 6.30 pm from Monday to Friday

IV) IRDAI- 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 IRDAI may be contacted.  
Bima Bharosa Toll Free number – 155255 or 1800-425-4732  
Email Id- [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)  
Website: <https://bimabharosa.irdai.gov.in>

Complaints against Life Insurance Companies:  
Insurance Regulatory and Development Authority of India  
Policyholder's protection & Grievance Redressal  
Department (PPGR)  
Sy. No. 115/1  
Financial District  
Nanakramguda, Gachibowli  
Telangana – 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 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 has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned 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 the 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 the insurance broker, as the case may be.
- (b) The complaint is made within one year—
- (i) After the order of the insurer or insurance broker, as the case may be 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, or
  - (iii) After expiry of a period of one month from the date of sending the written representation to the insurer or the 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.

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

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

the internet

Link <http://www.cioins.co.in/ombudsman>

**Address & Contact Details of Ombudsmen Centers**

**Council for Insurance Ombudsmen**  
**(Monitoring Body for Offices of Insurance Ombudsman)**  
3<sup>rd</sup> Floor, Jeevan Seva Annexe, S.V Road , Santacruz(West), Mumbai – 400054. Tel no: 022-69038800/69038812  
Email id: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in) website: [www.cioins.co.in](http://www.cioins.co.in)

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If you have a grievance, approach the grievance cell of Insurance Company first.  
If complaint is not resolved/ not satisfied/not responded for 30 days then  
You can approach The Office of the Insurance Ombudsman (Oio)  
Please visit our website for details to lodge complaint with Ombudsman.

Sl.	Centre	Contact Person	Office Details***	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Shri Collu Vikas Rao	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Jurisdiction : Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Jurisdiction :Karnataka.
3	BHOPAL	Shri R. M. Singh	Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Jurisdiction : Madhya Pradesh, Chhattisgarh.
4	BHUBANESWAR	Shri Manoj Kumar Parida	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 / 2596429 / 2596003 Email: oio.bhubaneswar@cioins.co.in	Jurisdiction : Odisha.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

5	CHANDIGARH	Mr Atul Jerath	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Jurisdiction : Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Jurisdiction : Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI	Ms Sunita Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 – 46013992 / 23213504 / 23232481 Email: oio.delhi@cioins.co.in	Jurisdiction : Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
8	GUWAHATI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in	Jurisdiction : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	HYDERABAD	Shri N. Sankaran	Insurance Ombudsman 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 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Jurisdiction : Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR	Shri Rajiv Dutt Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Jurisdiction : Rajasthan.

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

11	KOCHI	Shri G. Radhakrishnan	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Jurisdiction : Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	Jurisdiction : West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	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, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Jurisdiction : Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15	NOIDA	Shri Bimbadhar Pradhan	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	Jurisdiction : State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya,

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

				Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
16	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna - 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Jurisdiction : Bihar, Jharkhand.
17	PUNE	Shri Sunil Jain	Insurance Ombudsman 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.: 020-24471175 Email: oio.pune@cioins.co.in	Jurisdiction : Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

\*\*\*Please note that the address may change. For the most up-to-date information, please refer to the following link:  
[//www.cioins.co.in/ombudsman](http://www.cioins.co.in/ombudsman)

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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**Annexure – ‘A’**

**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 by Insurance Laws (Amendment) Act 2015. 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 authorized agents have been delivered to the insurer.
13. 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.
14. 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.
15. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or
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 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
16. 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) Act, 2015 shall not be affected by this section.

*[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 the insurance Act as amended from time to time for complete and accurate details. ]*

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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Annexure – 'B'

**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 by Insurance Laws (Amendment) Act, 2015. 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) Act, 2015.
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 (Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

*[Disclaimer: This is 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 the insurance Act as amended from time to time for complete and accurate details. ]*

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

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Annexure – 'C'

**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 and 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 the insurance Act as amended from time to time for complete and accurate details. ]*

**PRAMERICA Life SMART INCOME**  
**A Non-Linked Non-Participating Individual Savings Life Insurance plan**

**Appendix I**

Policy Year in which policy is surrendered	GSV as a percentage of Total premiums paid# (X)													
	Policy Term in Years													
	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2	50%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
4	60%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	75%	60%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	90%	75%	60%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%
7	90%	90%	75%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
8	NA	90%	90%	75%	65%	65%	65%	65%	65%	65%	65%	65%	65%	65%
9	NA	NA	90%	90%	75%	70%	70%	70%	70%	70%	70%	70%	70%	70%
10	NA	NA	NA	90%	90%	75%	75%	75%	75%	75%	75%	75%	75%	75%
11	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%	80%	80%
12	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%	80%
13	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%	80%
14	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%	80%
15	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%	80%
16	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%	80%
17	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%	80%
18	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%	80%
19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%	90%
20	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	90%