



## **Pramerica Life Sarv Jan Suraksha**

A Non-Linked Non-Participating Group Pure Risk Micro Insurance Plan

UIN: 140N080V01

## Pramerica Life Sarv Jan Suraksha

A Non-Linked Non-Participating Group  
Pure Risk Micro Life Insurance Plan

### Pramerica Life Sarv Jan Suraksha

A Non-Linked Non-Participating Group Pure Risk  
Micro Insurance Plan

Pramerica Life Sarv Jan Suraksha is a comprehensive protection plan that provides financial protection against the risk of death to the members of the group covered under the policy. This plan is designed to cater to a variety of groups like Micro Finance Institutions (MFI's), various types of Financial Institutions, NBFC's, Banks or Co-operative Societies.

### Key Benefits

- **Assured Protection:** Sum Assured, as per the option chosen, shall be payable upon the unfortunate demise of the member insured.
- **Single Premium:** Pay just for one time and remain covered for the entire Policy Term.
- **Simplified Procedures:** Procedures are hassle free. Insurance cover for eligible members under a scheme is affected with a single Policy document issued to the Master Policyholder.

### How Does the Plan Work?

- The customers are enrolled, under the Master Policy, as Insured Members upon completion of the enrollment process, and on payment of requisite premiums subject to underwriting acceptance as per the Board approved Underwriting Policy (BAUP) of the Company.
- A minimum of 5 members are required to avail this Group Policy.

- The Master Policy holder has the flexibility to choose Cover Options, Sum Assured and Coverage Term.
- The premium of a member is calculated basis factors viz. Entry Age, Sum Assured, Coverage Term and Cover Option.
- A rebate of 5% would be given on the premium chargeable for the younger life for the risk cover on "Joint Basis".

### Cover Options Available Under the Plan:

The sum assured criteria under a particular group scheme may be as follows:

- A Uniform Cover
- A Graded Cover, or
- A Loan Linked Cover

Further, the following sum assured are available under the product,

Option A: Fixed Sum Assured throughout the policy term.

Option B: Reducing Sum Assured as per the Benefit Schedule fixed at policy inception.

Under option B, the coverage Sum Assured will be as per the benefit schedule generated at the commencement of the cover considering the applicable interest rate.

Option B shall be available to loanees only.

The applicable option will be chosen by the Master Policyholder.

The table below captures the available options under various Sum Assured criteria:

Sum Assured Criteria	Available Sum Assured Option
Uniform Cover	Option A
Graded Cover	Option A
Loan Linked Cover	Option A & B

- Uniform cover- Under this type of cover, a flat Sum Assured will be provided to all the members in the group.
- Graded Cover- The Master Policyholder can choose different Sum Assured for different categories of members based on a pre-defined objective criterion. This option will be chosen by the Master Policyholder at the inception of the policy with the cover remaining fixed throughout the policy term. For all the members under the scheme, the cover will be based on a pre-defined objective criterion, for example, % of a Loan Amount.
- Loan Linked Cover- Under this type of cover, the coverage Sum Assured will be linked to the loan amount of the respective member.

### Groups Covered Under the Plan:

The following types of groups will be covered under this product:

S.No.	Type of Institution	Type of Member	Category
1	Micro Finance Institutions(MFI's) including Self Help Groups, Non-Government Organizations & Registered Trusts	Female Primary Members & Guarantor/Spouse of Male Primary Members	<b>A</b>
		Male Primary Members & Guarantor/Spouse of Female Primary Members	<b>B</b>
		Members and their Guarantor/Spouses	<b>C</b>
2	Co-operative Banks / Primary Agriculture Co-operative Societies	Various types of customers like Kisan Credit Card holders, depositors, loanees etc. (excluding type of loans covered under Category E)	<b>D</b>
3	Various types of Financial Institutions, NBFC's, Co-operative Societies and Banks	Borrowers of Home loans, Loan against Property and Education Loan.	<b>E</b>
		Borrowers of Vehicle loans, Consumer durable loans, Personal loans, Business loans, Agricultural loans and depositors/credit card holders.	<b>F</b>

Group category C shall be applicable where members under category A & B are covered simultaneously.

In case of group category C, E & F as mentioned above, the cover can be offered on a 'Joint Basis' wherein the borrowers are jointly insured for 100 percent of the benefit. On the first occurrence of the insured event viz. Death of any life, the respective benefit shall be paid. The benefit for the surviving joint borrower ceases immediately. In case of occurrence of insured event simultaneously on the lives of joint borrowers, the benefit will be payable in respect of single life only and policy will terminate immediately. The maximum number of joint borrowers that can be covered will be two.

For risk cover on "Joint Basis", the premium for the individual members will depend on their individual ages. However, a rebate of 5% would be given on the premium chargeable for the younger life.

## Eligibility Criteria:

Parameters	Minimum	Maximum
Age at entry <sup>#</sup>	14 years for Education Loan 18 years for all types of groups except Education Loan	68 years
Maximum Maturity Age <sup>#</sup>	70 years	
Policy Term	1 month	120 months
	Policy Term can be chosen in multiple of one month up to 36 months and in multiple of one year (12 months) thereafter up to 120 months	
Premium Paying Term	Single Premium	
Sum Assured	₹5,000 (per member)	₹2,00,000 (per member)
Group Size	5 members for schemes	No Limit

<sup>#</sup>Reference to Age is on last birthday

## Benefits in Detail:

### Death Benefit

On unfortunate demise of the Insured Member during the Policy Term, the Sum Assured, as per the option chosen, shall be payable to the beneficiary.

### For Regulated Entities:

The Regulated Entities are following entities in accordance with IRDAI guidelines as amended from time to time:

1. Reserve Bank of India (RBI) regulated Scheduled Banks (including Co-operative Banks)
2. NBFC's having certificate of registration from RBI
3. National Housing Bank (NHB) regulated Housing Finance Companies
4. National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies
5. Small Finance Banks regulated by the RBI
6. Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies
7. Microfinance Companies registered under section 8 of the Companies Act, 2013
8. Any other category as approved by the Authority

In case the Master Policy is issued under Lender-Borrower category to any of the above entities, the Insured Member shall have an option to issue an authorisation in favour of the Company to the effect that in the unfortunate event of Insured Member's death during the Coverage Term, the claim amount, if any, payable under the Master Policy shall first be utilised for payment to Master Policyholder for the outstanding loan amount as specified in Master Policyholder's Credit Account Statement and the balance amount, if any, payable under the Master Policy shall be paid to the beneficiary. In case of absence of such authorisation, the entire claim amount would be paid to the nominee(s)/beneficiary.

### For Other Entities:

These are Entities other than Regulated Entities as described above. In the unfortunate event of Insured Member's death during the Coverage Term, the claim amount shall be payable to Insured Member's beneficiary.

The term 'beneficiary' mentioned above means nominee/legal heir of the member.

## Maturity Benefit

There is no maturity benefit.

## Surrender Value:

In case of:

- a) Surrender of Membership by the Insured member
  - The membership can be surrendered

- The risk cover of the member shall be terminated and applicable Surrender Value will be payable on surrender of the membership.
- The Surrender Value will be equal to 85% of Single Premium paid (excluding taxes, if any) \* (Unexpired coverage term in completed months/Total coverage term in months) \* (Coverage In-force/Initial Coverage Amount)

Where, Coverage In-force means the benefit amount as per the Benefit Schedule as on the monthly plan anniversary immediately before the date of surrender of the policy.

b) Surrender of Master Policy by Master Policyholder

- Master Policyholder can surrender the Master Policy anytime.
- In case of surrender of Master Policy, the existing members will have an option to either continue the risk cover as per the Benefit Schedule or terminate the risk cover and take the applicable surrender value.
- The Surrender Value will be equal to X% of Single Premium paid (excluding taxes, if any) \* (Unexpired coverage term in completed months/Total coverage term in months) \* (Coverage In-force/Initial Coverage Amount)

Where, X% = 85% in case of up to 25% of the lives surrendered on cumulative basis as on date of surrender; and X% = 75% in case of beyond 25% of the lives surrendered on cumulative basis as on date of surrender under a group scheme.

Where, Coverage In-force means the benefit amount as per the Benefit Schedule as on the monthly plan anniversary immediately before the date of surrender of the policy.

- The members who choose to continue the risk cover, in such case the company shall continue to be responsible to serve such members on the existing terms and conditions till their coverage is terminated.

Note: Once the premium is paid by the member, the risk cover will be available irrespective of premium reaching the insurer or not.

## Terms and Conditions

### Tax benefits

The members can avail tax benefit in respect to the premium paid as per the prevailing tax laws. Tax laws are subject to change. Please refer to your tax consultant for details.

### Suicide Clause

If the insured member, whether sane or insane, commits suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the insured member shall be entitled to at least 80% of the single premium paid in respect of the insured member or applicable surrender value available as on the date of death whichever is higher, provided the policy is in force.

### Termination

The cover would cease from the date of termination of the coverage in accordance with the scheme rules.

### Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment in this policy is allowed as per Section 38 of Insurance Act, 1938 as amended from time to time.

### Free Look Cancellation:

In case, the Master Policyholder/Insured Member does not agree with the terms and conditions of the contract, the Master Policyholder/Insured Member may request for cancellation of the Master Policy/Certificate of Insurance stating the reasons for objection within 30 days from the receipt of the Master Policy/Certificate of Insurance. In such a case the Master Policy/Certificate of Insurance shall stand terminated and the Company shall refund the premium paid subject only to the deduction of a proportionate risk premium for the period of cover and expenses incurred by the Company on medical examination, if any of the life assured and stamp duty charges, if any.

**Section 41 of the Insurance Act 1938: Prohibition of rebate, (as amended from time to time):**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect to any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making a default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

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

Fraud and mis-statement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please contact the insurance Company or refer to the sample policy contract of this product on our website [www.pramericalife.in](http://www.pramericalife.in)

**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 Helpline 1860 500 7070 (Local charges apply) / 011 48187070 (9:00 am to 7:00 pm from Monday to Saturday)  
Email: [group.services@pramericalife.in](mailto:group.services@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 & 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 two weeks 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 & 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, 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 to 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:

Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999

- 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 as Annexure and may also be obtained from the following link on the internet - Link: [//www.cioins.co.in/ombudsman](http://www.cioins.co.in/ombudsman)

## Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, 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)

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: <a href="mailto:oio.ahmedabad@cioins.co.in">oio.ahmedabad@cioins.co.in</a>	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.
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.
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, Bahaich, 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, 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)

The brochure gives the salient features for the product. Please refer to Policy document for further details of the terms and conditions

## About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Finance Limited<sup>^</sup> (“PFL”) and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI). Pramerica Life Insurance Limited represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades.

Pramerica Life Insurance Limited, started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.

Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.

For further information on the Company, please visit [www.pramericalife.in](http://www.pramericalife.in)

<sup>^</sup>Erstwhile Piramal Capital & Housing Finance Limited

## **About Piramal Finance Limited (PFL)**

Piramal Finance Limited (PFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending. In retail lending, PFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of 'Bharat' market. It serve our 5 million customers with presence in 26 states with a network of 500+ branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt. The Piramal Group also has strategic partnerships with leading global funds such as CDPQ, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

## **About Prudential Financial, Inc. (PFI)**

Prudential Financial, Inc. (PFI), a financial services leader with \$1.6 trillion of assets under management as of September, 2025 has operations in the United States, Asia, Europe and Latin America. Prudential's diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. Prudential International Insurance Holdings & Prudential Financial Inc. of the United States are not affiliated with Prudential Plc, a Company incorporated in the United Kingdom. In the U.S., PFI's iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. For more information, please visit [www.prudential.com/about](http://www.prudential.com/about)

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YOUR FAMILY'S FUTURE TODAY.**



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**1860 500 7070** (Local charges apply)  
**or 011 4818 7070**



**EMAIL**  
[\*\*contactus@pramericalife.in\*\*](mailto:contactus@pramericalife.in)

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