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Pramerica
LIFE INSURANCE



Pramerica Life Group Term Plan

A Non-Linked Non-Participating One Year Renewable Group Pure Risk Life Insurance Plan
UIN: 140N034V05



Presenting Pramerica Life Group Term Plan, A Non-Linked Non-Participating One Year Renewable Group Pure Risk Life Insurance Plan

A comprehensive protection plan that helps your members and their families fight against uncertainties arising due to unfortunate death of the insured person. What's more, this plan provides enough flexibility to suit businesses of every need and scale, so that you can take the right step today and help protect your members from the unpleasant surprises in life.

Pramerica Life Group Term Plan covers all Schemes as listed below:

- Employer-Employee Scheme
- Employee deposit linked Insurance Scheme(EDLI)
- Non Employer-Employee Scheme

Key Features

- **Assured Protection:** Sum Assured payable upon the unfortunate demise of the member/employee insured.
- **One Year Renewable Term:** This is a One Year Group Term Plan, renewable on a yearly basis.
- **Free Cover Limit:** Avail higher coverage without evidence of health up to the Free Cover Limit subject to eligibility conditions **(only for Employer-Employee Schemes)**.
- **Simplified Procedures:** Procedures are less cumbersome and hassle free. Insurance cover for all eligible members of the scheme with one Policy document issued to the Master Policyholder.
- **Flexibility to avail the benefits as staggered payments under Non Employer-Employee Scheme:** This feature of periodical payout to protect the corpus from getting wiped out immediately had it been paid as lump sum **(only for parents of School/ College going children)**.

Key Advantages

1) Employer-Employee Scheme:

You as an Employer can:

- Use this as an integral part of the overall benefit package (incentive & retention tool)
- Avail Tax Benefits on Premiums Paid

Your Employees:

- Have Insurance protection at a relatively low cost
- Have a sense of security that may lead to increase in productivity at work
- Require no underwriting up to Free Cover Limit
- Get cover 24 hours a day, 7 days a week, anywhere in the world
- Premium paid by the employer is not taxable as a perquisite in the hands of employee
- Claim payments are tax free

2) Employee deposit linked Insurance Scheme (EDLI) Scheme:

You as an Employer can:

- Avail savings in premium as a contribution to Regional Provident Fund Commissioner, is the function of salary, whereas our premium depends upon the age of the employee
- Have comparatively higher cover than RPFC (for equal Premium amount) and quicker Claim settlement

Your Employees:

- Have Insurance protection at a relatively low cost
- Have a sense of security that may lead to increase in productivity at work
- Get cover 24 hours a day, 7 days a week, anywhere in the world
- Claim payments are tax free

3) Non Employer-Employee Scheme

You as a Master Policyholder can:

- Attract and retain your members
- Have simplicity of administration

Your Members:

- Have Insurance protection at a relatively low cost
- Have financial protection for family members in case of untimely death of a member
- Have the option to receive death benefit Sum Assured in installments
- Do not require to undergo medicals up to Non-Medical Limit
- Have tax free Claim payments

Benefits in detail

Death Benefit

1) Employer-Employee Scheme:

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

2) Employee deposit linked Insurance Scheme (EDLI) Scheme:

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

3) Non Employer-Employee Scheme:

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

In case of Parents of School/College going children who are given coverage under this scheme, Company will offer two options of availing the death benefit either in lump sum or as staggered payments by the beneficiary.

Staggered payments - The beneficiary will receive payouts in the form of monthly/annual installments over a period of 2 years to 15 years in either monthly or yearly mode at an interest rate of 5% per annum. The first staggered benefit installment will be payable immediately on the date of death. The staggered benefit installment will be calculated using the following factors depending upon the staggered benefit payment period multiplied with death benefit amount and divided by 1,000.

Staggered Benefit Factors per 1,000 Death Benefit		
Chosen Period for Staggered payment (in years)	Frequency (Payable in advance)	
	Annually	Monthly
2	512.20	43.64
3	349.72	29.80
4	268.58	22.89
5	219.98	18.74
6	187.64	15.99
7	164.59	14.02
8	147.35	12.56
9	133.99	11.42
10	123.34	10.51
11	114.66	9.77
12	107.45	9.16
13	101.39	8.64
14	96.21	8.20
15	91.75	7.82

During the staggered benefit payment period, if a beneficiary wants to take all future balance monthly/yearly payments as a lump sum, the lumpsum benefit payable will be equal to the discounted value of the all future balance staggered benefit payments at an interest rate of 5% per annum.

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

However, in case the Master Policy is issued under Lender-Borrower category, the Insured Member shall have an option to issue an authorization in favor 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 utilized 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 Nominee. This option shall however be applicable only for certain categories of Master Policyholders.

The eligible categories of Master Policyholders are Reserve Bank of India (RBI) regulated Scheduled Commercial Banks, NBFC's having certificate of registration from RBI, National Housing Bank (NHB) regulated Housing Finance Companies, National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies, Small Finance Banks regulated by RBI, Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies, Microfinance companies registered under section 8 of the Companies Act, 2013 and any other category as approved by the Authority.

However, in case of Master Policyholder who does not fall under the specified categories, then on the unfortunate event of Insured Member's death during the Coverage Term, the claim amount shall be payable to Insured Member's Nominee.

Maturity Benefit

There is no maturity benefit under any of the schemes.

Eligibility:

1) Employer-Employee Scheme

Age at Entry#	Minimum: 18 Years	Maximum: 75 Years
Expiry Age#	76 years	
Policy Term	1 Year, Yearly Renewable Plan	
Premium Paying Mode	Yearly, Half Yearly, Quarterly and Monthly	
Sum Assured	Minimum	₹10,000 (per member) ₹1 Crore (per scheme)
	Maximum	No limit; subject to group characteristics, participation rate and Company underwriting requirements.
Group Size	Minimum	5 members for schemes
	Maximum	No limit

2) Employee Deposit Linked Insurance Scheme (EDLI)

Age at Entry#	Minimum: 18 Years	Maximum: 85 Years
Expiry Age#	86 years	
Policy Term	1 Year, Yearly Renewable Plan	
Premium Paying Mode	Yearly, Half Yearly, Quarterly and Monthly	

Sum Assured	Minimum	₹6,01,000 per member or as per provisions of Employee's Provident Fund & Miscellaneous Provisions Act, 1952, whichever is higher. ₹1,20,20,000 per scheme
	Maximum	₹10,00,000 per member
Group Size	Minimum	5 members in a scheme or as per provisions of Employees' Provident Fund & Miscellaneous Provisions Act, 1952, whichever is applicable.
	Maximum	No limit

#Age as on last birthday

3) Non-Employer-Employee Scheme

Same as Employer-Employee Scheme

What are the modal factors?

The modal factors for Half-yearly, Quarterly and Monthly premium payment mode are 0.52, 0.265 and
0.09 respectively.

Is there any surrender value?

This is a pure protection plan hence there is no surrender value. In case of surrender of the group Policy, the Company shall give an option to individual members of the group, on such surrender, to continue as an individual Policy and the Company shall continue to be responsible to serve such members till their
coverage is terminated.

What is Free Cover Limit?

The Free Cover Limit will only be applicable to Employer-Employee Schemes. This is a limit on insurance cover to an individual member. Up to this limit, no evidence of health is required and acceptance of coverage will be automatic for all Members. Above the FCL, the acceptance will be subject to medical evidence as per the Company underwriting rules.

The Free Cover Limit will depend on Group size and average Sum Assured of the particular Group Scheme.

Joiners and Leavers

- The Policyholder must inform the Company about the details of the exiting members as and when they exit so that the Company would terminate the risk cover for those members. Also the Policyholder should inform the Company in respect of any new entrants in the scheme along with the proportionate premium for the remaining term and other requirements, if any, as decided by the Company from time to time.

In case of an Employer-Employee Scheme and EDLI Scheme, in the event of a member rejoining the Scheme, such member would be treated as a new entrant under the scheme.

What are the tax benefits?

The following tax benefits may be applicable as per the prevailing tax laws for Employer-Employee Schemes:

- Premium paid by the Policy Holder, in case of an employer paying on behalf of the employees, is considered as part of the business expenses under Section 37 of Income Tax Act, 1961 and is tax deductible.
- Premium paid by the employer is not treated as a perquisite in the hands of the employee.
- Claim payments are subject to prevailing tax laws.
- GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time.

Under Non Employer-Employee Schemes, the members can avail tax benefit in respect of the premium paid as per the prevailing tax laws.

What is the grace period and conditions for renewals in the plan?

- A grace period of 30 days (15 days in case of monthly mode) is applicable under this scheme. There is no grace period applicable in case of yearly mode. If the Company does not receive the premium due within the grace period, the Policy will lapse at the expiry of the grace period. In case of death of a member(s) during the grace period, the death benefit will be entertained only if the premium due for the scheme has been paid by the Master Policyholder before the end of grace period.
- You can revive the group scheme by paying the appropriate premium up to a period of 3 months from the date of first unpaid premium till the next Policy Anniversary and within the Policy Term of one year. The scheme may be underwritten afresh depending upon the period for which the Policy has been in lapse state. Please note that after the expiry of Policy Term of one year this Policy may be re issued on similar terms and conditions.
- Revival of a scheme would be made in accordance with the changes in the group profile. All premiums / Sum Assured shall be determined afresh based on the current risk profile for the scheme under consideration.

Suicide Clause

- If the Insured Member dies due to suicide, whether sane or insane, within 12 months from the date of joining the scheme or date of revival, 80% of total premiums paid till the date of death in respect of the Insured Member shall be paid to the Nominee provided the policy is in force.

Note: This exclusion will not be applicable to employer – employee schemes with compulsory participation.

When will the insurance cover terminate?

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

Nomination:

In this Policy, Nomination is effected as per Section 39 of Insurance Act, 1938 as amended from time to time.

Free Look Cancellation:

You will have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of the Policy and where you disagree to any of these terms and conditions, you have an option to return the Policy stating the reasons for objection. On receipt of the letter along the Policy documents, the Company will refund the premiums paid, subject to the deduction of proportionate risk premium for the period on cover and any expenses incurred by the Company on medical examination of the members and stamp fees charges, if any.

In case of Non Employer-Employee Scheme, Individual Member can also opt for free-look cancellation within 30 days of the receipt of the Certificate of Insurance.

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 of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making a default in complying with the provisions of this section shall be liable for a penalty which 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

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) / 0124 469 7070 (9:00 am to 7:00 pm from Monday to Saturday)
Email: group.services@pramericalife.in
Website: 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:

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
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
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

Address & Contact Details of Ombudsmen Centres

Office of The Governing Body of Insurance Council (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 Website: 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: 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, Ist 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, Sonepat 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, Sonepat & 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, Sonbhabdra, 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, 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

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^ ("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

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.

^Erstwhile Piramal Capital & Housing Finance Limited

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

Pramerica Life and the Rock Logo are proprietary service marks and may not be used without the permission of the owner.

TAKE THE DECISION TO PROTECT
YOUR FAMILY'S FUTURE TODAY.

CALL AT
1860 500 7070 (Local charges apply)
or 0124 469 7070

EMAIL
contactus@pramericalife.in

This product provides Life Insurance coverage. Pramerica Life Group Term Plan - A Non-Linked Non-Participating One Year Renewable Group Pure Risk Life Insurance Plan. UIN: 140N034V05. GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Tax Benefits may be available as per the applicable laws as amended from time to time. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer.

IRDAI Registration No. 140. Pramerica Life Insurance Limited. Registered Office and Communication Address: 7th & 8th Floor, Tower 2, Capital Business Park, Sector 48, Gurugram-122018, Haryana. CIN: U66000HR2007PLC052028. Customer Service Helpline Numbers: 1860 500 7070 (Local charges apply) or 0124 469 7070 Timings: 9:00 a.m. to 7:00 p.m. (Monday-Saturday). For policy details, login to your account at https://customer.pramericalife.in or Send 'Hi' to LISA on WhatsApp at 9289187070, Email: contactus@pramericalife.in, Website www.pramericalife.in.The Pramerica mark displayed belongs to 'The Prudential Insurance Company of America' and is used by Pramerica Life Insurance Limited under license.

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