

Pramerica Life Group Traditional Accidental Total and Permanent Disability (ATPD) & Accidental Death Benefit (ADB) Rider: A Non-Linked Non-Participating Group Pure Risk Health Insurance Rider

Accidents happen to other people. Never to us.

As much as we would like to believe this, the reality is, accidents happen, and they happen without prior warning or notice. Every day thousands of people lose their lives or their livelihoods in accidents. Every day families are left in lurch because the only breadwinner becomes a victim of an unfortunate accident.

This Rider helps your employees plan for the unforeseen by offering a lump sum benefit on occurrence of ATPD or ADB.

Key Features:

- **Enhanced Protection:** Rider Sum Assured payable as a lump sum upon the Accidental Total and Permanent Disability/Accidental Death of the insured member.
- **One Year Renewable Term:** This is a One Year Group Rider, renewable on a yearly basis.
- The Master Policyholder (MPH) can opt for either one (ATPD or ADB) or both benefits (ATPD and ADB).
- No additional requirements of underwriting.

This rider will only be offered to employer-employee groups.

Key Advantages:

You as an Employer can:

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

Your Employees:

- Have enhanced protection at a relatively low cost.
- Have a sense of security that may lead to an increase in productivity at work.
- Claim payouts are tax free.

Benefits Payable:

Accidental Total and Permanent Disability (ATPD) Benefit:

On occurrence of ATPD, the ATPD Sum Assured will be payable.

Total Permanent Disability shall mean disablement of the insured member which meets the definitions in either of parts A or B as defined below:

Part A: Unable to work:

Total and Permanent Disability shall mean when the insured member is totally, continuously and permanently disabled as a result of injury due to accident and is thereby rendered totally incapable of being engaged in any work or any occupation or employment for any compensation, remuneration or profit.

Part B: Physical Impairments:

The insured member suffers an injury due to accident resulting in total and irrecoverable loss of:

1. The use of two limbs at or above wrists or ankles; or
2. The sight of both eyes; or
3. The use of one limb at or above wrists or ankles and the sight of one eye; or
4. By severance of two or more limbs at or above wrists or ankles; or
5. Sight of one eye and loss by severance of one limb at or above wrist or ankle.

The above disabilities under Part A and Part B (for loss of use of limb/s or sight as defined in point 1 to 3 above) must have lasted, without interruption, for at least six consecutive months and must, in the opinion of an appropriate medical practitioner appointed by the Company, be deemed permanent. However, the ATPD claim will be admitted even if the waiting period of 6 months expires after the policy term provided the date of accident is within the policy term.

For disabilities defined in point 4 and 5 of Part B above, the claim will be paid immediately.

Accident means a sudden, unforeseen and an involuntary event caused by external, visible and violent means.

Injury – Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

Medical Practitioner – A Medical Practitioner shall mean a person who holds a valid registration from the Medical Council of any State or Medical Council of India or any other such body or Council for Indian Medicine or for Homeopathy set up by the Government of India or State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, provided such Medical Practitioner is not the insured member covered under this Master policy or the MPH or is not a close family member, relative (by blood), spouse of the insured member and/or the MPH or a Medical Practitioner employed by the MPH/Insured Member. A close family member/relative (by blood) shall mean children, siblings, sister-in-law, brother-in-law, parents, mother-in-law, father-in-law, legal guardian, step or adopted children, step parents of the insured member and/or the Master Policyholder.

Accidental Death Benefit (ADB):

On occurrence of death due to an accident, the ADB Sum Assured will be payable and the ADB cover will cease. Accidental death benefit will be payable only if the death occurs within 180 days of the date of the accident.

Maturity Benefit:

There is no maturity benefit under this rider.

Eligibility:

Entry Age (last birthday)	Minimum - 18 years Maximum - 65 Years last birthday for ADB. 60 Years last birthday for ATPD Benefit.
Policy Term	1 Year, Yearly Renewable Rider
Minimum Sum Assured	Rs. 10,000 per member
Maximum Sum Assured	Rs 1 Crore per member subject to a maximum of sum assured for that member in the scheme issued under the base product.
Group Size	Same as that of the base product.
Frequency of payment	Same as that of the scheme issued under the base product.
Modal Factors	Same as that of the base product.

Please note that the maximum premium relatable to health related or critical illness riders will be restricted to 100% of the premium in the scheme issued under the base product.

Is there any surrender value?

There is no surrender value available under this rider.

In case of surrender of the base policy and the rider, the Company shall give an option to individual members of the group, on such surrender, to continue the plan and rider as an individual policy and the company shall continue to be responsible to serve such members till their coverage is terminated.

Hence, if the individual member exercises the above option, their cover will continue till the next annual renewal date with the existing terms and conditions.

Exclusions:

Exclusions under ATPD:

No benefits shall be payable for any losses caused or aggravated directly or indirectly, wholly or partly by any one of the following:

1. The insured member taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.).
2. The insured member flying in any kind of aircraft, other than as a bona-fide passenger (whether fare-paying or not), on an aircraft of a licensed airline.

3. Self-inflicted injury, suicide or attempted suicide-whether sane or insane.
4. Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
5. Service in any military, air-force, naval, paramilitary.
6. War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
7. The insured member taking part in any strike, industrial dispute, riot, etc.
8. The insured member taking part in any criminal or illegal activity with criminal intent.
9. Nuclear reaction, radiation or nuclear or chemical contamination.

Exclusions under ADB:

No benefits shall be payable for any losses caused or aggravated directly or indirectly, wholly or partly, voluntarily or involuntarily by any one of the following:

1. The insured member taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.).
2. The insured member flying in any kind of aircraft, other than as a bona-fide passenger (whether fare-paying or not), on an aircraft of a licensed airline.
3. Self-inflicted injury, suicide or attempted suicide-whether sane or insane.
4. Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
5. Service in any military, air-force, naval, paramilitary.
6. War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
7. The insured member taking part in any strike, industrial dispute, riot, etc.
8. The insured member taking part in any criminal or illegal activity with criminal intent.
9. Nuclear reaction, radiation or nuclear or chemical contamination.

What are the tax benefits?*

Tax benefits will be applicable as per prevailing tax laws.

1. 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.
2. Premium paid by the employer is not treated as a perquisite in the hands of the employee.
3. All claim payments are considered as non-taxable receipts.

*Please refer to your tax consultant for details. Tax Laws are subject to change.

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

Grace period and conditions for renewals are same as the base product.

Suicide Clause:

If the insured member commits suicide within 12 months from the rider commencement date or the date of revival of the rider (along with the base product), 80% of the premiums paid in respect of that member shall be refunded and no other benefit would be payable.

Assignment & Nomination:

Assignment shall be as per section 38 of the Insurance Act, 1938 as amended from time to time.

Nomination shall be as per section 39 of the Insurance Act, 1938 as amended from time to time.

Free Look Cancellation:

If the rider is chosen at inception, the free look period will be the same as that for the base product to which the rider is attached.

However, if the rider is chosen at any of the later policy anniversaries, the MPH will have a period of 30 days from the date of receipt of the Rider terms and conditions to review the same. Where the MPH disagrees with any of these terms and conditions, the MPH will have an option to discontinue the rider stating the reasons for objection. On receipt of the letter, the company will refund the rider premiums paid, subject to the deduction of proportionate risk premium, any expenses incurred by the Company on insurance medical examination and stamp fee (if any), towards the rider.

This Rider is not for Sale through distance marketing mode.

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

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. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up 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

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

Grievance Redressal

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

I. The Company may be contacted at:

Customer Service Help Line: 1860-500-7070 / or 011 48187070 (local charges apply) (9.30 am to 6.30 pm from Monday to Saturday)

Email: group.services@pramericalife.in

Email for Senior Citizen: seniorcitizen@pramericalife.in

Website: www.pramericalife.in

II. Communication Address:

Customer Service

Pramerica Life Insurance Ltd.

4th Floor, Building No. 9 B, Cyber City,

DLF City Phase III, Gurgaon– 122002

Office hours: 9.30 am to 6.30 pm from Monday to Friday

III. Grievance Redressal Officer :

If the response received from the Company is not satisfactory or no response is received within two weeks (Business Days) of contacting the Company, the matter may be escalated to:

Email- customerfirst@pramericalife.in

Grievance Redressal Officer,

Pramerica Life Insurance Ltd.,

4th Floor, Building No. 9 B, Cyber City,

DLF City Phase III, Gurgaon– 122002

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 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:

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

Any partial or total repudiation of claims

Disputes over premium paid or payable in terms of insurance policy

Misrepresentation of policy terms and conditions

Legal construction of insurance policies in so far as the dispute relates to claim

Policy servicing related grievances against insurers and their agents and intermediaries

Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer

Non-issuance of insurance policy after receipt of premium

Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

(a) The complainant makes a written representation to the insurer named in the complaint and—

(i) Either the insurer had rejected the complaint, or

(ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or

(iii) The complainant is not satisfied with the reply given to him by the insurer

(b) The complaint is made within one year—

(i) After the order of the insurer rejecting the representation is received, or

(ii) After receipt of decision of the insurer which is not to the satisfaction of the complainant, or

(iii) After expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.

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

Address & Contact Details of Ombudsmen Centres

Council for Insurance Ombudsmen

(Monitoring Body for Offices of Insurance Ombudsman)

3rd Floor, Jeevan Seva Annexe, S.V Road , Santacruz(West), Mumbai – 400054. Tel no: 022-69038801/03/04/05/06/07/08/09.

Email id: inscoun@cioins.co.in

website: 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 (Bimalokpal)

Please visit our website for details to lodge complaint with Ombudsman.

Office Details	Jurisdiction of Office Union Territory, District	Office Details	Jurisdiction of Office Union Territory, District
Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email:bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email:bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh
Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:bimalokpal.bhubaneswar@cioins.co.in	Orissa	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email:bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 /	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 /	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

24335284 Fax: 044 - 24333664 Email:bimalokpal.chennai@cioins.co.in		23213504 Email: bimalokpal.delhi@cioins.co.in	
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	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.	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 Fax: 040 - 23376599 Email:bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry
Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Email:bimalokpal.guwahati@ci	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane

oins.co.in		/28/28/29/30/31 Fax: 022 - 26106052 Email:bimalokpal.mumbai@cioins.co.in	
Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email:bimalokpal.jaipur@cioins.co.in	Rajasthan	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email:bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952	Bihar, Jharkhand	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building Opp. Cochin Shipyard, M.G Road, Ernakulam – 682015 Tel: 0484-2358759/2359338	Kerala, Lakshadweep, Mahe- A part of Union Territory of Pondicherry

Email: bimalokpal.patna@cioins.co.in		Fax: 0484-2359336 Email: bimalokpal.ernakulam@cioins.co.in	
Office of Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R. Avenure, Kolkata – 700072 Tel:033-22124339/22124340 Fax: 033-22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim and Andaman & Nicobar Islands		

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 Capital and Housing Finance Limited (“PCHFL”) 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 Capital & Housing Finance Limited (PCHFL)

Piramal Capital & Housing Finance Limited (PCHFL), 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, PCHFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of ‘Bharat’ market. It has over 1 million customers and presence in

24 states with a network of over 300 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 CDPO, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

About Prudential Financial, Inc. (PFI)

Prudential Financial, Inc. (PFI), a financial services leader with \$1.7 trillion of assets under management as of September, 2021 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

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

TOLL FREE 1860 500 7070 or 011 48187070 (Local charges apply)

SMS 'LIFE' TO 5607070

EMAIL contactus@pramericalife.in

Pramerica Life Group Traditional Accidental Total and Permanent Disability & Accidental Death Benefit Rider. UIN: 140B008V02. Goods & Services Tax will be charged over and above the quoted premium. Tax Benefits may be available as per the applicable laws as amended from time to time. This plan offers guaranteed benefits provided the policy is in force and all due premiums are paid in full.

IRDAI Registration No. 140. Pramerica Life Insurance Limited. Registered Office and Communication Address: 4th Floor, Building No. 9, Tower B, Cyber City, DLF City Phase III, Gurgaon-122002.

CIN: U66000HR2007PLC052028. Website: www.pramericalife.in.

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BEWARE OF SPURIOUS /FRAUD PHONE CALLS. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.