

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: Regd. & Corporate Office: 12th & 13th Floor, North [C] Wing, Tower 4,
Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063.
IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

IndiaFirst Group Term Plan

Non-Linked, Non-Participating, Yearly Renewable Group Term Insurance Plan

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Policy Document- IndiaFirst Group Term Plan (UIN: 143N006V06)

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IndiaFirst Life Insurance Company Limited

12th & 13th Floor, North [C] Tower, Building 4, Nesco IT Park, Nesco Centre,
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Tel.: +91 22 61658700 **Fax:** +91 22 68570600

Website: www.indiafirstlife.com **Toll Free No.:** 1800 209 8700

SMS: <FIRST> to 5667735, SMS charges apply. **IRDAI Reg. No.:** 143. **CIN:** U66010MH2008PLC183679.

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

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IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

Date: 02nd June 2025

To,

The Krishna District Co-Operative Central Bank Limited

P B No 32, The KDCC Bank Limited,
Machilipatnam Mandal, Krishna District,
Andhra Pradesh, India – 521001.

IndiaFirst Group Term Plan – Master Policy No.: G0001879

Non-Linked, Non-Participating, Yearly Renewable Group Term Insurance Plan

Dear Customer,

Congratulations! You are now a step closer to helping your customers / employees secure their family's future and we are glad to be a part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

We have provided you with the relevant information about your Policy in this Policy document. Please read it carefully to ensure that this is the right policy for your financial needs.

You have a free look period of 30 days from the date of receipt of the policy document whether received electronically or otherwise, to review the terms and conditions of the policy and in case you disagree to any of those terms and conditions, you shall have the option to return the policy to us for cancellation, stating the reason for your objection, then you shall be entitled to a refund of premium paid subject only to a deduction of stamp duty under the policy, proportionate risk premium for the period of cover and expenses incurred on medical examination, if any.

Such a request received by us for free look cancellation of the policy shall be processed and premium refunded within 7 days of receipt of the request, subject to applicable deductions.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. You can also write to Us at corporate.service@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst Life

Yours truly,

Sankaranarayanan Raghavan
Chief Technology & Digital Officer

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The Krishna District Co-Operative Central Bank Limited (hereinafter called the "Master Policyholder") have by a written Proposal Form Dated **17th May 2025**, requested the **IndiaFirst Life Insurance Company Limited** (hereinafter called the "Insurer") to grant the benefits of Life Insurance Cover and deposit administration, under IndiaFirst Group Term Plan and as per the Scheme Rules of (**The Krishna District Co-Operative Central Bank Limited**) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

The Master Policyholder has also furnished to the Insurer statements containing the age and other details of each Member which have been completed and signed by the Master Policyholder on behalf of the Members for whose benefit the Policy hereunder is being affected. The Master Policyholder and the Insurer have accepted and agreed that the said Proposal Form, Trust Deed, certified copy of the Scheme Rules along with other statements signed by the Master Policyholder and reports or other documents leading to the issuance of this Policy shall be the basis of the contract of insurance.

If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Plan shall cancel the membership immediately by paying the surrender value subject to market value reduction, if any, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

It is further hereby declared that every endorsement placed on the Plan by the Company shall be deemed part of the Plan.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Sankaranarayanan Raghavan
Chief Technology & Digital Officer

Insurance Intermediary Details

Name	Lambach Insurance Brokers Private Limited
Intermediary Code	CA000207
Address	Lower Parel, Mumbai, Maharashtra, India - 400013.
Contact No.	8886286222
E-Mail Id	Po_lambach@lambach.in

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Annexure to Policy Document

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

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IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

The Krishna District Co-Operative Central Bank Limited (hereinafter called the "Master Policyholder") have accepted terms & conditions of the quotation number 2_GTL-M-6000_01_134550 dated 16th May 2025, and requested the **IndiaFirst Life Insurance Company Limited** (hereinafter called the "Insurer") to grant the benefits of Life Insurance Cover and deposit administration, under IndiaFirst Group Term Plan and as per the quotation terms and conditions of (**The Krishna District Co-Operative Central Bank Limited**) scheme of the master policyholder (signed copy of which has been furnished to the Insurer by the master policyholder) to the members whose names have been recorded in the membership register maintained by the master policyholder.

In case of any conflicts between the terms mentioned in policy document and the quotation, terms and conditions mentioned in the quotation would always prevail.

A signed copy of the quotation has been attached separately Along with this master policy document for your kind reference and records.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Sankaranarayanan Raghavan
Chief Technology & Digital Officer

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Annexure A: Master Plan Schedule
Company & Product Name & UIN No:

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Group Term Plan
Product UIN:	143N006V06

Policy Details:

Master Policy Holder's Name:	The Krishna District Co-Operative Central Bank Limited
Address:	P B No 32, The KDCC Bank Limited, Machilipatnam Mandal, Krishna District, Andhra Pradesh, India – 521001.
Master Policy No:	G0001879
Plan Commencement Date:	17/05/2025
Date of Member Risk Commencement:	17/05/2025

Coverage Details:

Type of Cover:	Annually Renewable Term Cover	
Benefit Offered:	Death Benefit	
Benefit Basis:	Flat Cover of 20 Lakhs	
Product Type:	GTL (Employer- Employee)	
Policy Period:	17/05/2025 to 16/05/2026	
Mode of Premium:	Yearly in advance	
Premium Rate per thousand of Sum insured (Excluding Applicable Taxes)	Rs. 1.87 per thousands of Sum Assured (Excluding Goods and Service Tax)	
Free Cover Limit/Non-Medical Limit:	Rs. 20,00,000.00	
Eligibility condition for Free Cover Limit:	All members who are up to the age of 61 years and Actively at Work (Actively at work clause will be applicable to all members).	
Profit Sharing Adjustment:	Not Applicable for this policy	
Maximum Coverage:	Rs. 20,00,000.00	
Total number of members covered:	519	
Total number of members excluded:	-	
Rider Option :(To be displayed as selected by the Master Policyholder)	Option	Details
	NA	NA
	NA	NA
	NA	NA

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The Consolidated Stamp Duty of Rs. 2,07,600.00 (Two Lakhs Seven Thousand Six Hundred Rupees Only) paid by pay order, vide GRAS GRN No MH018154724202425E Date 21/03/2025 and GRAS Deface No. 0010180720202425 Date 24/03/2025 Government Notification Revenue and Forest Department No Mudrank 1/CSD/37/2025/Validity Period Date 28/03/2025 to Date 31/12/2027/1084 Date 27/03/2025

Consolidate Revenue Mudrank paid vide Certificate No. CSD/18/2024-25/2287 Dated 10th May 2024

IndiaFirst Life Insurance Company Ltd reserves the right to refuse the coverage benefits or grant a reduced benefit in respect of a particular member where the Company is not satisfied with the evidence of health of that member.

Other Definitions and Conditions

Free Cover Limit: The limit up to which the eligible Members are accepted for cover without any evidence of health. This is usually applicable for employer-employee groups. If any of the members are not eligible for the Free Cover Limit or any of the member's cover is above the Free Cover Limit, such cover would be subject to underwriting.

Actively At Work Members: The member who is a full-time permanent employee, who has not taken more than 60 days' leave in the previous GTL Scheme / year and has been at work as on the date of renewal / commencement of the scheme.

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PART B

1. Definitions

Below are some words/expressions used in this Policy along with their meaning for your easy reference.

Word/ Expression	Meaning
Age	Age of the member as on his/her last birthday on the Policy Commencement Date and on any subsequent Annual Renewal Date.
Application Form	The proposal form completed and signed by you; the Master Policyholder based on which we have issued this Plan.
Appointee	The person appointed by you to receive the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age.
Annexure	Any Annexure, endorsement attached to this Policy as amended/ revised and issued by Us from time to time.
Business Day	Business 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.
Certificate of Insurance	A document stating the benefits payable to the Member and other details pertaining to the Coverage of the Member under the Scheme.
Charges	Any fee that may be levied by us from time to time under this Plan with the prior approval of the Regulatory Authority, if required and as specified in PART E of this Policy Document.
Contribution/ Premium (multiple entry) Premium def is given below.	The amount payable by the Master Policyholder to cover their members.
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme.
Date of Member Risk Commencement	The date from which the Death Benefit for a Member is activated under the Plan.
Death Benefit	The benefit which is payable on death of Member as stated in the policy document.
Entry Date	The date on which the Member joins the scheme. This may or may not be the same as the Scheme Commencement Date.
Free Look Period	A period of 30 days from the date of receipt of the Policy during this period you can return the policy if you disagree to any of the terms and conditions of your policy.
Financial Year	A period of 12 months, starting from 1st April every calendar year and ending on 31st March the following calendar year. Example: 1st April 2014 to 31st March 2015 is considered as one Financial Year.
Grace Period	A period of 30 (Thirty) days from the due date for payment of Premium (without any penalty or late fee) for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy will be considered to be in-force.
Master Policyholder	Master Policyholder is the trustee or organization that affects this Policy for the benefit of its members. The Master Policyholder holds the Master Policy.
Member	A person who meets the eligibility criteria specified in the Scheme Rules and whose name has been recorded under the Scheme as a Member effective from the Entry Date after due approval from the Company and on whose life the Life Insurance Cover under this Plan has been affected. The cover is

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	on the Member's life.
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Membership Year	The year commencing on the Entry Date of the Member and on the date corresponding numerically with the Entry Date of the Member in each subsequent year.
Life Cover Premium	Life Cover Premium means the premium for securing the Death Benefit.
Nominee	The person nominated by the Member to receive the Death Benefit, through you the Master Policyholder.
Policy Commencement Date	The date on which the Policy starts as shown in the Plan Schedule in Annexure A.
Policy Document	This document which includes the Policy wording (as may be changed/ modified by Us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy Document includes the entire contract of insurance between You and Us.
Policy Term	A period of one year starting from the Scheme Commencement Date or the Annual Renewal Date, as the case may be
Policy Schedule	The schedule attached to this Policy and if we have issued a revised Policy Schedule, then, such revised Policy Schedule.
Premiums	The amount payable by the Master Policyholder to cover their members.
Regulations	The applicable laws as amended from time to time which are applicable to this Policy.
Regulatory Authority	The Insurance Regulatory and Development Authority of India (IRDAI) or such other authority or authorities, as may be designated/ appointed under the applicable laws and Regulations as having the authority to oversee and regulate life insurance business in India.
Rider	The insurance cover(s) added to a base product for additional premium
Rider Benefits	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.
Scheme	Means a scheme framed / formulated by the Master Policyholder that provides life cover to its members. This scheme is yearly renewable.
Sum Assured	The life insurance Cover provided on each Member's life and as specified in the Certificate of Insurance
Surrender	Surrender means complete withdrawal or termination of the entire policy contract
We, Us or Our or Insurer or Company	IndiaFirst Life Insurance Company Limited.
You or Your or Policyholder	The Master Policyholder.

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Part C:

2. Plan Description

- The Policy is issued under a non-linked, non-participating, yearly renewable group term assurance plan.
- The Master Policyholder shall hold the Policy and all benefits payable in accordance with the Scheme Rules and shall be for the benefit of the Member or the Beneficiary and the Policyholder shall have no beneficial interest.
- In case of death of the Member, when no Beneficiary has been nominated or all nominated Beneficiaries have predeceased the Member, then benefit under Section 1 below shall be payable to the legal heirs of the Member.
- The Policy does not in any way confer any right whatsoever on the Policyholder to otherwise share in the profits or surplus of the business of the Company.

3. Benefits

Death Benefit

- a) On death of a Member, provided the due Premium has been paid before the expiry of the Grace Period and the membership is not surrendered, the Sum Assured with respect to that Member shall be payable and the membership of the Member shall terminate.
- b) If a new Member commits suicide within 12 months from the date of inception of membership, the nominee or beneficiary shall be entitled to 80% of the total premiums paid till the date of death, provided the cover on member is in force. This will not be applicable for other members.

Maturity Benefit

There is no maturity benefit applicable under this plan.

Surrender Benefit

You, the Master Policyholder, can surrender the Policy anytime. However, the individual member of the group on such surrendered group shall give an option to continue the policy as an individual policy till their coverage is terminated as mentioned in the Certificate of Insurance. No surrender or paid-up value is payable under this Policy.

Rider Benefits

Please refer to rider COI and annexure for details

Loans

No Loans are available under this Policy.

Termination of the Benefit

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The Benefit for any Member will terminate/ end immediately and automatically either on payment of the Death Benefit by us or if the Member has exited from the group or if the Policy is surrendered by you, the Master Policyholder. We will be relieved and discharged from all our obligations relating to that Member on payment of the Benefit.

The Policy is terminated only if the Master Policyholder or the Company chooses to terminate the same. In case the Policy is surrendered by you, the Master Policyholder, the Members will have an option to continue the cover till the end of the term as mentioned in certificate of insurance.

Part D:

4. Eligibility

- The Life Insurance Cover on the life of Member shall commence on the Entry Date of the Member subject to him/her being eligible for the Life Insurance Cover as per the Scheme Rules and subject to underwriting as deemed necessary by the Company.
- Every Member shall become entitled to the Benefits under this Policy as from the Entry Date for the Life Insurance Cover as per the Scheme Rules and the terms of the Policy.
- Any variations in the Policy Terms and Conditions effected hereunder and in respect of membership, after the Policy Commencement Date, shall be given effect only by endorsements and by the signature of a duly authorized officer of the Company.
- **Member's Eligibility Criteria** – The Member needs to be a customer, employee or any other individual already associated with the group. The Age limits for a Member are –

	Employer- Employee Group	Non-Employer -Employee Group
Minimum Age at Entry	18 years (last birthday)	14 years (last birthday)
Maximum Age at Entry	85 years (last birthday)	85 years (last birthday)
Maximum Age at Maturity	86 years (last birthday)	86 years (last birthday)

5. Payment of Premium

- a) This is an annually renewable Group Term Plan.
- b) Premiums in respect of all Members are payable on Entry Date or within the Grace Period allowed.
- c) Where the due Premiums have not been paid even during the Grace Period, in respect of a Member, the membership under the Policy shall cease. In case of non-annual frequency, 30 days of grace period will be allowed for all subsequent premiums falling due within 1 year of the date of commencement. During this period, the policy will be considered to be in force.
- d) In case the Member is included/ chooses to participate in the Scheme in between the Policy Term, the Cover as well as the Premium will be for the balance period left in the Policy Term
- e) You, the Master Policyholder, may choose to offer a voluntary Cover wherein the Member may choose to participate in the Policy and pay Premiums accordingly or a compulsory Cover wherein the Member will be covered automatically if he/she is eligible.
- f) In case You, the Master Policyholder(MPH) has collected the premium from the member before the completion of grace period and have not remitted the same to us (due to any reason), we will continue to provide coverage to that member if the member can prove that he/she had paid the premium and secured a proper receipt leading the member to believe that he/she was duly insured.

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6. Modifications to the Policy

The provision of this Policy cannot be changed or varied by the Policyholder except with the concurrence of the Company and by a Policy endorsement signed by an officer of the Company authorized for the purpose.

7. Free Look Period

For the Master Policyholder:

You have a free look period of 30 days from the date of receipt of the policy document whether received electronically or otherwise, to review the terms and conditions of the policy and in case you disagree to any of those terms and conditions, you shall have the option to return the policy to us for cancellation, stating the reason for your objection, then you shall be entitled to a refund of premium paid subject only to a deduction of stamp duty under the policy, proportionate risk premium for the period of cover and expenses incurred on medical examination, if any.

Such a request received by us for free look cancellation of the policy shall be processed and premium refunded within 7 days of receipt of the request, subject to applicable deductions.

For the Member:

You have a free look period of 30 days from the date of receipt of the Certificate of Insurance to review the terms and conditions of the policy and in case you disagree to any of those terms and conditions, you shall have the option to return the Certificate of Insurance to us for cancellation, stating the reason for your objection, then you shall be entitled to a refund of premium paid subject only to a deduction of stamp duty under the policy, proportionate risk premium for the period of cover and expenses incurred on medical examination, if any.

Such a request received by us for free look cancellation of the Certificate of Insurance shall be processed and premium refunded within 7 days of receipt of the request, subject to applicable deductions.

Part E:

Please note that PART E is not applicable for the Product and hence is not mentioned in the document.

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Part F:

8. Nomination

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 dated 23.03.2015. The extant provisions in this regard are as follows:

- a) 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.
- b) 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.
- c) Nomination can be made at any time before the maturity of the policy.
- d) 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.
- e) 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.
- f) 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.
- g) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- h) 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.
- i) 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.
- j) 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.
- k) 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.
- l) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
- m) 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.
- n) 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).
- o) 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 (i.e. 23.03.2015).
- p) 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.
- q) 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 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.

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[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.

Appointing a Nominee to receive the Death Benefit

We are totally responsible to ensure that the claim payment is made in the name of the insured member or nominee/appointee/legal heir as the case may be even if the cheque is sent to the group master policyholder for administration convenience or through any other electronic mode of payment to the specific bank account of the member or nominee.

The Member may at any time during the Policy Term and while the Cover is in force, appoint or change a Nominee. You will keep details of all such nominations in your record. The Death Benefit will be payable by us to nominee/appointee/legal heir.

If the Nominee is a Minor

The Member may appoint an Appointee to receive and hold the Death Benefit until the Nominee attains 18 years of Age.

Making a Nomination

The Member may make or change a nomination by writing to you. You in turn need to keep in your record any new nomination made or any change in nomination.

Our Liability in a Nomination

In accepting or recording a nomination or a change of nomination, we do not accept any responsibility or express any opinion as to its validity or legality.

9. Assignment of the Policy

You cannot assign this Policy as a statutory liability cannot be assigned.

10. Making a claim

Steps to be followed for making a claim

You, the master policyholder, will give us a written notice of the claim on the member's demise. You need to give us all the relevant information in writing to enable us to process the claim as specified in the policy.

The Master Policyholder may submit the claims documents at any of our branches or at Claims Department, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063, Contact No.: 1800 209 8700. Email id: claims.support@indiafirstlife.com.

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Documents required at the time of making a claim.

- Identity and proof of the Member's Age
- Member's last month salary statement
- Date of joining and leaving the organisation
- Claimant's statement
- Death certificate issued by the local health and medical authority
- Copies of First Information Report, Post Mortem Report, duly attested by police officials, in case of unnatural deaths including accidents etc.
- Hospitalisation documents (discharge summary, all investigation reports) in case the Member was treated for any illness related to the cause of death
- Any other document or information that we may need to process the claim depending on the cause or nature of the claim

Payment of Benefits in Indian Rupees

- Death Benefit under this Policy is paid in Indian Rupees.

11. Suicide

If a new Member commits suicide within 12 months from the date of inception of membership, the nominee or beneficiary shall be entitled to 80% of the total premiums paid till the date of death, provided the cover on member is in force. This will not be applicable for other members it will not be applicable.

12. Insurance Cover ceases/ ends

The Cover will cease immediately on the happening of any of the following –

- Member attaining age 86 years or on death whichever is earlier,
- Termination of contract with the Master Policyholder.
- Nonpayment of regular premium during the grace period of 30 days.
- Membership ceases due to any reasons

13. Notice of new Members and Members who cease their membership

You are required to inform us, in writing, about any new Members joining the Scheme and of Members leaving the group for any reason.

14. Endorsements

The terms and conditions of this Policy cannot be waived or changed except by an endorsement approved and signed by our authorized officials.

15. Change of address

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Policy Document- IndiaFirst Group Term Plan (UIN: 143N006V06)

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IndiaFirst Life Insurance Company Limited

12th & 13th Floor, North [C] Tower, Building 4, Nesco IT Park, Nesco Centre,
Western Express Highway, Goregaon (East), Mumbai – 400063.

Tel.: +91 22 61658700 **Fax:** +91 22 68570600

Website: www.indiafirstlife.com **Toll Free No.:** 1800 209 8700

SMS: <FIRST> to 5667735, SMS charges apply. **IRDAI Reg. No.:** 143. **CIN:** U66010MH2008PLC183679.

You are requested to inform us in writing about any change in your address. This will ensure that our correspondence reaches you without any delay.



16. Disclosures

Section 45 of the Insurance Act 1938, as amended from time to time.

Policy shall not be called in question on the ground of misstatement after three years.

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 are as follows:

- 1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a) the date of issuance of policy or
 - b) the date of commencement of risk or
 - c) the date of revival of policy or
 - d) the date of rider to the policy whichever 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 policy whichever 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 misstatement 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

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is based.



- 7) In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
- 8) Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
- 9) The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.]

17. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy subject to receipt of prior approval of the Regulatory Authority. We will intimate you by sending a prior notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Policy.

18. Loss of Policy Document

If the Policy document is lost or misplaced, you should submit to us a request stating the fact and the reason for the loss. If we are satisfied that the Policy document is lost or misplaced, then, we will issue you a duplicate Policy document without any extra charge. Upon the issue of the duplicate Plan document, the original Policy document immediately and automatically ceases to have any validity.

You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Policy document.

19. Electronic Transactions

You shall always adhere to and comply with all our terms and conditions in relation to electronic transactions and will constitute a legally binding and valid transaction.

Such electronic transactions will include any transactions effected by you through internet, teleservice operations, short messaging services, electronic data interchange, call centres, or by means of electronic automated machines or through other means of telecommunications, established by us or on our behalf for and in relation to this Policy or our other products and services.

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20. Issuance of Notices

We also have the discretion to issue either individual notices to you or to publish general notices on our website www.indiafirstlife.com in relation to this Policy and/or for services in relation to the same.

21. Taxes

Under this Policy, we will deduct the applicable taxes in accordance with the applicable provisions of Indian tax laws. Any Contribution and benefit payable under this Policy is subject to applicable taxes, levies, cess, etc, which shall always be paid by you. You are liable to pay all applicable taxes, levies, cess etc. as levied by the Government/ statutory authorities from time to time.

You should consult your tax advisor for understanding the tax benefits and liabilities under this Policy. We do not accept any responsibility or express any opinion as to the validity or legality of tax benefits or liabilities as may be applicable to you.

22. Governing Law and Jurisdiction

All claims, disputes or differences arising under or in connection with this Policy will be governed by and construed in accordance with Indian laws and shall be subject to the jurisdiction of the Indian Courts.

23. Turn Around Time for various servicing request and claims processing are as mentioned below:

Policy Servicing TAT's	
Freelook Cancellation	7 Days
Request for Refund of Proposal Deposit	15 Days
Refund of Outstanding Proposal Deposit	7 Days
Maturity/Survival/Death Claims	
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	15 Days
Death claim decision with Investigation requirement	45 Days

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Part G:

24. Grievance Redressal

You may contact us in case of any grievance or complaint at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063, Contact No.: 1800 209 8700. Email id: customer.first@indiafirstlife.com

- a) A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within two weeks from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, We will treat the complaint as closed.
- b) However, if you are not satisfied with our resolution provided or have not received any response within two weeks, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com. An acknowledgment to all such grievances received will be sent immediately on receipt of the grievance.
- c) If you are not satisfied with the response or do not receive a response from us within two weeks, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department,
Insurance Regulatory and Development Authority of India,
Sy. No. 115/1, Financial District, Nanakramguda
Gachibowli, Hyderabad- 500032, Telangana
IRDAI TOLL FREE NO: 18004254732

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Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure of List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to :

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and Intermediates;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heir(s), nominee(s) or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

Disclaimer:

Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. Taxes are subject to change from time to time.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. www.indiafirstlife.com, SMS <LIFE> to 5667735 SMS Charges apply. Toll free No – 1800 209 8700. The trade logo displayed belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

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Annexure of List of Ombudsmen

<p>Office of the Insurance Ombudsman – Ahmedabad <u>Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD- 380001</u> Tel.: 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>Office of the Insurance Ombudsman – Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL – 462 003, Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman – Bhubaneswar 62, Forest Park, BHUBANESHWAR – 751 009, Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in Area of Jurisdiction - Odisha</p>	<p>Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH – 160 017, Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman – Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018, Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in Area of Jurisdiction - Tamil Nadu, –Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman – New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002, Tel.: 011 - 23239633 / 23237532 Email: bimalokpal.delhi@cioins.co.in Area of Jurisdiction – Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI – 781001 (ASSAM), Tel.: 0361 - 2132204 / 2132205 Email: bimalokpal.guwahati@cioins.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004, Tel.: 040 - 65504123 / 23312122 Email: bimalokpal.hyderabad@cioins.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015, Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe – a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072, Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001, Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in Area of Jurisdiction - Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, UTTAR PRADESH (U.P.) - 201301, Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in Area of Jurisdiction - 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, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005, Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in Area of Jurisdiction – Rajasthan</p>	<p>Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030, Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru 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 Area of Jurisdiction – Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054, Tel.: 022 - 26106552 / 26106960 Email: bimalokpal.mumbai@cioins.co.in Area of Jurisdiction – Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>

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First 25 Active Members List

Employee ID	Insured Name	Gender	DOB	Member No	Sum Assured	Premium Including GST
100857	Maddala Sowjanya	Female	24/10/2000	00001	20,00,000.00	4,413.20
100908	Sk.Shafeeq	Male	22/05/2000	00002	20,00,000.00	4,413.20
100858	Suriboina Bhargavi	Female	02/06/1999	00003	20,00,000.00	4,413.20
100863	Bandi Myna	Female	05/09/1999	00004	20,00,000.00	4,413.20
100985	Mercy Bandi	Female	10/06/1999	00005	20,00,000.00	4,413.20
100737	Dhanikonda Naga Sri Vasavi	Female	18/07/1998	00006	20,00,000.00	4,413.20
100860	Addagiri Durgabhavani	Female	04/06/1998	00007	20,00,000.00	4,413.20
100878	Mudavathu Saidulu Nayak	Male	24/12/1998	00008	20,00,000.00	4,413.20
100888	Topula Reshma	Female	31/07/1998	00009	20,00,000.00	4,413.20
100892	Inavolu Srikar	Male	04/05/1999	00010	20,00,000.00	4,413.20
100896	Suragam Rasi	Female	09/01/1999	00011	20,00,000.00	4,413.20
100911	Arepalli Mokshitha	Female	19/09/1998	00012	20,00,000.00	4,413.20
100912	Emmadi Kumuda Priyanka	Female	18/08/1998	00013	20,00,000.00	4,413.20
100930	Gowdra Kalyan	Male	11/11/1998	00014	20,00,000.00	4,413.20
100939	Reshma Mohammad	Female	16/08/1998	00015	20,00,000.00	4,413.20
100950	Gudimetla Sri Ram	Male	12/06/1998	00016	20,00,000.00	4,413.20
100953	Metla Yoga Mounika	Female	25/08/1998	00017	20,00,000.00	4,413.20
100957	Thota Suma	Female	03/10/1998	00018	20,00,000.00	4,413.20
100958	Balla Naga Revathi	Female	06/10/1998	00019	20,00,000.00	4,413.20
100967	Pamu Pavithra	Female	25/06/1998	00020	20,00,000.00	4,413.20
100969	Kaveti Samhitha	Female	04/10/1998	00021	20,00,000.00	4,413.20
100971	Neti Hema Venkata Syamala Kameswari	Female	04/01/1999	00022	20,00,000.00	4,413.20
100827	Donepudi Bhavani Sankar	Male	04/09/1997	00023	20,00,000.00	4,413.20
100837	Maddala Snigdha	Female	20/02/1998	00024	20,00,000.00	4,413.20
100841	Jonnalagadda Sai Raghavendra Deekshit	Male	16/06/1997	00025	20,00,000.00	4,413.20

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Last 25 Active Members List						
Employee ID	Insured Name	Gender	DOB	Member No	Sum Assured	Premium Including GST
100010	Amruthaluri Syam Manohar	Male	13/09/1966	00495	20,00,000.00	4,413.20
100121	Chinthalapudi Madhu Babu	Male	16/06/1966	00496	20,00,000.00	4,413.20
100253	Anantha Durga Prasad	Male	10/07/1966	00497	20,00,000.00	4,413.20
100497	Kalyanam Srinivasa Rao	Male	10/05/1967	00498	20,00,000.00	4,413.20
100498	Mekala Mouleswara Rao	Male	10/05/1967	00499	20,00,000.00	4,413.20
100505	Pingala Rami Reddy	Male	11/06/1966	00500	20,00,000.00	4,413.20
100521	Adimalli Kondaiah	Male	08/08/1966	00501	20,00,000.00	4,413.20
100532	Devireddy Guruprasad Reddy	Male	30/04/1967	00502	20,00,000.00	4,413.20
100100	Chinta Tirumala Venkata Ramarao	Male	01/06/1965	00503	20,00,000.00	4,413.20
100106	Konatham Srinivasa Rao	Male	07/04/1966	00504	20,00,000.00	4,413.20
100189	Shaik Khasim Syed	Male	06/08/1965	00505	20,00,000.00	4,413.20
100254	Kandula Venkata Ramana	Male	10/06/1965	00506	20,00,000.00	4,413.20
100520	Tarigoppala Siva Sankara Rao	Male	18/06/1965	00507	20,00,000.00	4,413.20
100547	Adusumilli Sailaja	Female	06/02/1966	00508	20,00,000.00	4,413.20
100101	Matlapudi Anjaneyulu	Male	13/05/1965	00509	20,00,000.00	4,413.20
100107	Venuturumilli Sai Babu	Male	26/06/1964	00510	20,00,000.00	4,413.20
100266	Tummepalli Padmavathi	Female	10/07/1964	00511	20,00,000.00	4,413.20
100273	Peddeti Venu Gopaldaswamy	Male	06/08/1964	00512	20,00,000.00	4,413.20
100545	Janjanam Venkata Samba Siva Prasad	Male	11/05/1965	00513	20,00,000.00	4,413.20
100548	Papatla Babu Rao	Male	15/06/1964	00514	20,00,000.00	4,413.20
100091	Kopparthy Devendara Rao	Male	25/09/1963	00515	20,00,000.00	4,413.20
100235	Vunnam Subba Rao	Male	21/02/1964	00516	20,00,000.00	4,413.20
100249	Mutyala Savitri	Female	15/06/1963	00517	20,00,000.00	4,413.20
100496	Bethanabotla Seetha Mahalakshmi	Female	15/10/1963	00518	20,00,000.00	4,413.20
100544	Devarapalli Ramesham	Male	07/10/1963	00519	20,00,000.00	4,413.20

* **Note-** All the above members are part of the premium summary (member details) attached in the mail.
For complete set of members kindly refer attached premium summary and active data.s

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Policy Document- IndiaFirst Group Term Plan (UIN: 143N006V06)

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