

RELIANCE

NIPPON LIFE  
INSURANCE

A RELIANCE CAPITAL COMPANY

97.7%

Claim  
Settlement  
Ratio\*

This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the benefit illustration and policy exclusions. For further details on all the conditions, exclusions related to Reliance Nippon Life Protection Plus (A non-linked, non-participating, pure risk life insurance plan), please contact our insurance advisors. Tax laws are subject to change, consulting a tax expert is advisable. Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

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Reliance Nippon Life Insurance Company Limited (IRDAI Registration No. 121)


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Mktg/Reliance Nippon Life Protection Plus Brochure/August 2022

Plans. Dreams. Hopes.  
To turn them into reality,  
protect them well.



Presenting **Reliance Nippon Life Protection Plus** (A Non-Linked, Non-Participating, Individual Pure Risk Life Insurance Plan) to secure your family's future. **Taaki apki koi khwaish adhuri na reh jaye.**

\*As of Mar 31, 2019, computed basis claims settled over total individual claims for the Financial Year.

## Reliance Nippon Life Protection Plus

A Non-Linked, Non-Participating, Individual Pure Risk Life Insurance Plan

In a world with increasing uncertainties, you have to plan your finances with utmost care, especially when you have loved ones who depend on you. While you plan to provide the best for your loved ones, unfortunate eventualities may throw their lives off track. In such a scenario, you would want to ensure that things go according to plan.

**Reliance Nippon Life Protection Plus** is an affordable life insurance plan that helps you live without worries by providing financial protection to your loved ones in your absence. Keeping in mind your specific needs, the plan provides substantial life cover and multiple options to ensure that you have holistic and adequate life insurance.

### With Reliance Nippon Life Protection Plus, you can



**Protect your family against financial uncertainty**



**Choose from multiple plan options according to your needs**



**Get additional life cover at key stages in life with Enhanced Coverage Option<sup>^</sup> on payment of additional premium**



**Cheaper premiums for healthier lifestyles<sup>#</sup>**

<sup>^</sup>This option has to be chosen at inception and is available with Level Cover Option only.  
<sup>#</sup>Applicable at inception of the policy.

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

1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured the grounds and materials on which such decision is based.

3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominee(s)/beneficiary(s) or assignees of the insured within a period of ninety days from the date of such repudiation.

5) Nothing in this section shall prevent the insurer from calling 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, that the age of the life insured was incorrectly stated in the proposal.

## 5. Suicide exclusion

In case of death due to suicide within 12 months:

- i) from the date of commencement of risk of the policy, the nominee(s)/beneficiary(s) of the life insured shall be entitled to 80% of the Total Premiums paid<sup>T&C4</sup>, provided the Policy is in force, or
- ii) from the date of revival of the policy, the nominee(s)/beneficiary(s) of the life insured shall be entitled to an amount which is higher of 80% of the Total Premiums paid<sup>T&C4</sup> till the date of death or the Surrender Value, as available on the date of death.

## 6. Annualized Premium

The Annualized Premium is the amount payable in a year with respect to the Base Sum Assured chosen by you under the base plan, excluding the underwriting extra premiums, rider premium, if any, and loading for premiums along with taxes, cess and/or levies or discounts, if any.

Substandard lives with medical conditions or other impairments will be charged appropriate additional premiums in accordance with the Board Approved Underwriting Policy of the Company.

## 7. Free look period

In the event, you are in disagreement with the terms or conditions stipulated in the policy, you may wish to opt out of this plan, by stating the reasons of your disagreement in writing and return the policy to the Company within 15 days of its receipt (30 days of its receipt where the policy has been obtained through Distance Marketing mode) for cancellation. You are requested to take appropriate acknowledgement of your request letter and return of policy document. In which event, the Company will refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the Company on your medical examination, if any, and stamp duty charges.

Any request received for free look cancellation of the policy shall be processed and premium refunded within 15 days of receipt of the request.

## 8. Nomination & Assignment

Nomination is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time. Assignment is allowed under this plan as per Section 38 of the Insurance Act, 1938, as amended from time to time.

## 9. Section 41 of the Insurance Act, 1938, 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 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 default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

## Key benefits



Financial security for your loved ones at an affordable cost



Customised protection cover as per your need



Option to enhance your protection cover at key milestones in your life<sup>^</sup> on payment of additional premium



Lower premiums for non-tobacco consumers with healthy lifestyles<sup>#</sup>



Tax benefits may be applicable as per prevailing income tax laws

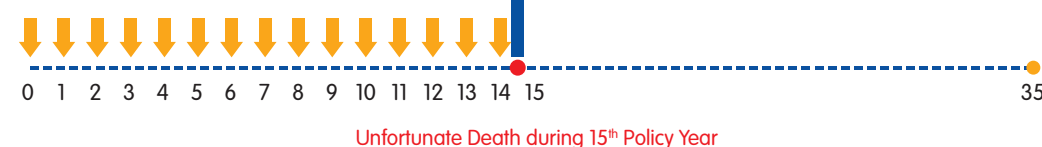
## Plan Options

**1. Level Cover Plan:** Under this option, in case of death of the Life Assured during the Policy Term, provided the policy is in force, the Sum Assured on Death will be paid as a lump sum to the nominee(s)/beneficiary(s).

**Example:** Mr. Gupta, aged 30 years, is a salaried professional who buys Reliance Nippon Life Protection Plus, Level Cover Plan with a Base Sum Assured of ₹ 1 Crore and Policy Term of 35 years.

### Level Cover Plan

Base Sum Assured: ₹ 1 Crore;  
Pays regular premium of ₹ 9,331 p.a



<sup>^</sup> This option has to be chosen at inception and is available with Level Cover Option only.

<sup>#</sup> Applicable at inception of the policy.

Event	On Death	Maturity Benefit
Benefit	Sum Assured on Death is paid as a lump sum benefit to the nominee(s)/beneficiary(s) and the policy terminates.	Not Applicable

Premium amount shown in this example is for healthy male Life Assured, non-staff and preferred non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies.

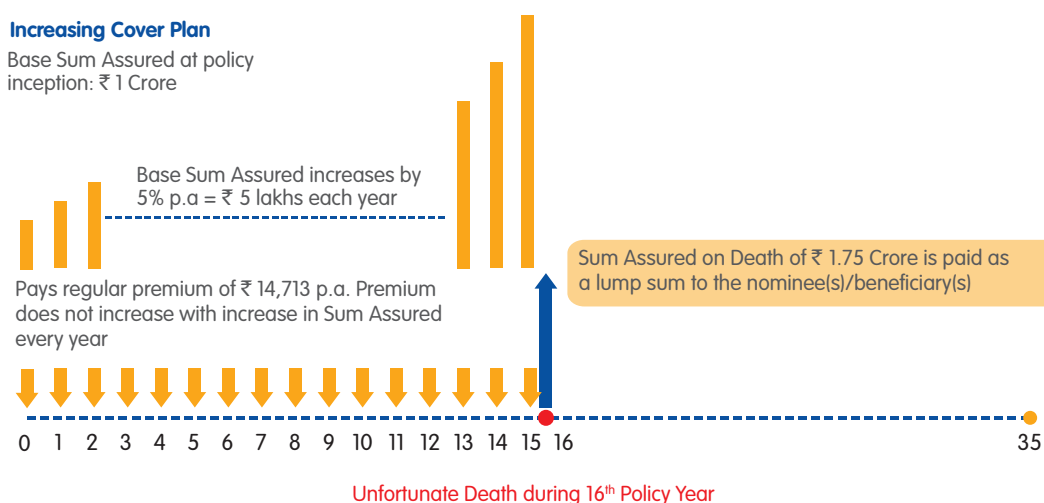
**2. Increasing Cover Plan:** Under this option, the Base Sum Assured increases by a simple rate of 5% p.a. at each policy anniversary, subject to a maximum increase of 100% of Base Sum Assured chosen at inception.

In case of death of the Life Assured during the Policy Term, provided the policy is in force, the Sum Assured on Death will be paid as a lump sum to the nominee(s)/beneficiary(s).

**Example:** Soham, aged 30 years, buys Reliance Nippon Life Protection Plus, Increasing Cover Plan with a Base Sum Assured of ₹ 1 Crore at policy inception and a Policy Term of 35 years.

### Increasing Cover Plan

Base Sum Assured at policy inception: ₹ 1 Crore



Event	On Death	Maturity Benefit
Benefit	Sum Assured on Death is paid as a lump sum benefit to the nominee(s)/beneficiary(s) and the policy terminates.	Not Applicable

Premium amount shown above is for healthy male Life Assured, non-staff and preferred non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies.

### Revival:

You can revive your lapsed/paid-up policy and the riders, if any, for its full coverage within five years from the due date of the first unpaid premium, but before the end of the premium payment term for Whole of Life Cover Plan and before the policy maturity date for all other Plan Options, by paying all outstanding premiums together with the interest, as applicable. The Company reserves the right to revise the applicable revival interest rate at an interval other than yearly and/or change in basis of determination of revival interest rate subject to prior IRDAI approval. Please contact us to know the prevailing rate of interest for revival of policies. Revival of the policy and riders, if any, is subject to Board Approved Underwriting Policy. For revival, the rate of interest for FY 19-20 is 7.50% p.a.

If a lapsed policy is not revived within the Revival Period, then it will be terminated at the end of the revival period.

### Terms and Conditions (T&C)

#### 1. Alterations

The Plan Option, Optional Benefit chosen, Base Sum Assured, Policy Term and Premium Payment Term cannot be altered after commencement of the policy. Frequency of premium payment can be changed only on the policy anniversary.

#### 2. Tax benefit

Premiums paid under Reliance Nippon Life Protection Plus and rider(s) opted for, if any, may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan and rider benefits, if any, shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time. Please consult your tax advisor.

#### 3. Taxes

The Goods and Services Tax and cess, if any, will be charged over and above the Base Premium and rider(s) premium, if any, as per the applicable rates declared by the Government from time to time.

In future, the Company shall pass on any additional taxes levied by the Government or any statutory authority to the policyholder. The method of collection of these taxes shall be informed to the policyholders under such circumstances.

#### 4. Total Premiums Paid

Total Premiums Paid means the sum of all premiums paid for the Base Policy during the Premium Payment Term, excluding any extra premiums, rider premiums, if any, along with taxes and cess or discounts, if any.

## Grace Period for payment of premiums:

If you are unable to pay your premium by the due date, you will be given a Grace Period of 30 days (15 days for monthly mode). During the Grace Period, the policy shall continue to remain in force along with all benefits under this policy and claims, if any, shall be payable subject to deduction of the unpaid due premium for the policy year.

## Surrender:

This section is applicable only for Whole of Life Cover Plan. For all other Plan Options, no benefits are payable on Surrender.

- For Whole of Life Cover Plan, the policy shall acquire a Surrender Value if all premiums have been paid in full for at least the first three consecutive years.

The calculation of Surrender Value is as follows:

Surrender Value = 70% of Total Premiums Paid<sup>T&C4</sup> multiplied by (Maximum of 0 and (100 less Age at surrender) divided by (100 less Age at Entry))

The policy will terminate once it is surrendered, and cannot be reinstated thereafter.

## Premium Discontinuance:

If you discontinue the payment of premiums before your Policy has acquired a Surrender Value, your Policy will lapse at the end of the Grace Period and the Death Benefit and rider benefits, if any, will cease immediately and no benefits will be paid when the Policy is in lapsed status.

For Whole of Life Cover Plan - If the Policy has acquired a Surrender Value (as explained in Surrender section) and no future premiums are paid, the Policy will continue on Paid-up basis.

For a Paid-up Policy, the benefits under the plan will be reduced as given below:

- Death Benefit = Paid-up Sum Assured on Death
- Maturity Benefit = Not Applicable

Where Paid-up, Sum Assured on Death = Sum Assured on Death multiplied by (Number of premiums paid/Number of premiums payable during the entire Policy Term)

a. The Policy will be terminated once the Paid-up benefit is paid, i.e. on death, on surrender.

No paid-up benefit will be applicable for the following Plan Options:

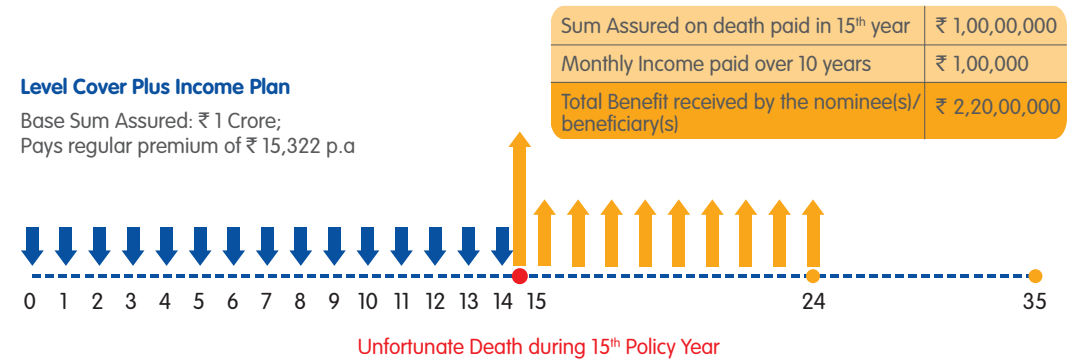
- Level Cover Plan
- Increasing Cover Plan
- Level Cover with Income Plan

**3. Level Cover Plus Income Plan:** Under this option, in case of death of the Life Assured during the Policy Term, provided the policy is in force, the Sum Assured on Death will be paid as a lump sum to the nominee(s)/beneficiary(s).

Additionally, the nominee(s)/beneficiary(s) will also receive a monthly income equal to 1% of the Base Sum Assured for a fixed period of 10 years. The monthly income shall be payable in arrears and commence from the monthiversary subsequent to the month of the Life Assured's death.

During the income payment period, all future income payments can be surrendered in exchange for a lump sum payout. The lump sum payout shall be equal to the discounted value of the future income payouts at the prevailing revival rate of interest.

**Example:** Mr. Kumar, aged 27 years, is working as a Manager in an IT firm. He buys Reliance Nippon Life Protection Plus, Level Cover Plus Income Plan with a Base Sum Assured of ₹ 1 Crore and a Policy Term of 35 years.



Event	On Death	Maturity Benefit
Benefit	<ul style="list-style-type: none"> <li>Sum Assured on Death is paid as a lump sum benefit to the nominee(s)/beneficiary(s); plus</li> <li>Monthly income of 1% of Base Sum Assured for a fixed period of 10 years. The risk coverage ceases on death of the Life Assured, on payment of the lump sum benefit.</li> </ul>	Not Applicable

Premium amount shown above is for healthy male Life Assured, non-staff and preferred non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies.

**4. Whole of Life Cover Plan:** Under this option, on death of the Life Assured, provided the policy is in force, Sum Assured on Death shall be payable as a lump sum to the nominee(s)/beneficiary(s) and the policy shall terminate.

**Example:** Mr. Rajeev, aged 30 years, has a well settled business, and he buys Reliance Nippon Life Protection Plus, Whole of Life Cover Plan with a Base Sum Assured of ₹ 1 Crore. He has to pay premium till the age of 65 years.



### Whole of Life Cover Plan

Base Sum Assured: ₹ 1 Crore;  
Pays annual premium of ₹ 62,970 p.a till 65 years of age



Event	On Death	Maturity Benefit
Benefit	Sum Assured on Death is paid as a lump sum benefit to the nominee(s)/beneficiary(s) and the policy terminates.	Not Applicable

Premium amount shown above is for healthy male Life Assured, non-staff and non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies.

### Reliance Nippon Life Protection Plus at a glance

Plan Option	Whole of Life Cover Plan	All Other Plans
Age at Entry (years)	25 to 55	18 to 60
Age at Maturity (years)	Whole of Life	28 to 75
Policy Term (PT) (years)	Whole of Life	10 to 40
Premium Payment Term (PPT) (years)	Limited Pay: 65 less Age at Entry	Regular Pay
Min. Base Sum Assured (₹)	25,00,000	
Max. Base Sum Assured (₹)	No Limit (Subject to Board Approved Underwriting Policy)	
Premium Payment Frequency	Yearly, Half-yearly, Quarterly, Monthly	

Note: All the references to age are based on age as on the last birthday. The minimum base premium amount is based upon the Base Sum Assured, Premium Payment Term, Policy Term and Plan Option chosen.

### Policy Loan:

There is no loan facility available under this plan.

### Riders:

Riders will be allowed under this policy as and when approved by IRDAI. Riders may be selected at the inception of the policy (if available) or on any subsequent policy anniversary (if available) subject to the rider terms and conditions.

The rider Sum Assured cannot be higher than the Sum Assured on Death under the Base Policy. Riders will be offered only where the outstanding Premium Payment Term is at least 5 years. The rider Premium Payment Term cannot be more than the Premium Payment Term of the Base Policy if opted at the inception of the Base Policy, or will be less than or equal to the outstanding Premium Payment Term of the Base Policy, if taken subsequently. Rider premium should be paid on the due date or within the Grace Period. The mode and frequency of rider premium payment shall be the same as the mode and frequency of premium payment under the Base Policy.

The attached riders (if any) shall terminate immediately when the Base Policy is lapsed, surrendered or forfeited. If the Base Policy is reinstated, the riders may also be reinstated and all the terms and conditions applicable for the Base Policy revival shall also be applicable to the rider reinstatement.

Please refer to the rider brochures for more details on the availability of riders.

### Premium Payment Frequencies:

You have an option to pay premiums at yearly, half-yearly, quarterly or monthly frequencies. Quarterly and monthly frequencies are allowed only if the premiums are paid electronically, like ECS/NACH or online payment. For monthly frequency, first two months' premiums will be collected in advance at the time of issuance of the policy.

Loading on premium will be applicable as per the table below:

Frequency	Yearly	Half-Yearly	Quarterly	Monthly
Frequency Loading	0%	1.5%	2.25%	3%

The total increase in insurance coverage opted will be capped at 100% of Base Sum Assured chosen at inception of the policy (i.e. total Sum Assured of 200% of Base Sum Assured) for all the mentioned events taken together.

This option can be exercised within a period of 180 days from date of occurrence of the specified life stage events.

The option to increase the insurance coverage in case of home loan shall be available only if the Life Assured is the primary applicant under the home loan application. The home loan should have been applied after the Risk Commencement Date of the policy.

## 2. Top-up Benefit Option

Under this optional benefit, you have an option to increase the insurance coverage at the 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> policy anniversary by 10% p.a. of Base Sum Assured at policy inception, subject to a maximum of ₹ 5,00,000 per increase.

The option has to be exercised within a period of 30 days from the 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> Policy Anniversary, as the case may be. The maximum increase across all 4 years will be capped at ₹ 20,00,000. This increase in insurance coverage shall be underwritten as per Board Approved Underwriting Policy. In case you do not exercise the option on any of the policy anniversaries mentioned, the same will not get carried forward to the next year.

### Conditions applicable for all optional benefits:

These optional benefits described above will be subject to the following conditions:

- The Life Assured must be underwritten as a standard life at the inception of the policy or on any subsequent revival.
- The option can be exercised only if the attained age of the Life Assured is less than 45 years (last birthday).
- The incremental premium rates for additional Sum Assured under each of the optional benefits are based on attained age and outstanding Policy Term subsequent to exercising this option.
- If any rider benefit has been paid during the Policy Term, then the chosen optional benefit cannot be exercised.
- Any increase in the Base Sum Assured and revised premium (if any) shall be effective from the Policy Anniversary succeeding the option exercise date.
- These optional benefits can be exercised only if the outstanding Policy Term is at least 5 years at the time of exercising the options.

### Option to reduce the increased Base Sum Assured:

Under all the optional benefits mentioned above, the Base Sum Assured can be reduced during the Policy Term to the extent of the Base Sum Assured increased under the chosen optional benefit, provided the Life Assured has attained the age of 45 years. Any decrease in the Base Sum Assured shall be effective from the Policy Anniversary succeeding the option exercise date. The Base Sum Assured post reductions shall not be lower than the Base Sum Assured chosen at the inception of the Policy.

## Reliance Nippon Life Protection Plus : Sample Premiums

PPT/PT : 20/20 (for all Plans except Whole of Life Cover Plan)**; Basic Sum Assured : ₹ 1 Crore; Yearly Frequency				
Ages	Level Cover Plan	Increasing Cover Plan	Level Cover Plus Income Plan	Whole of Life Cover Plan
30	7,693	10,845	14,300	62,970
35	9,806	14,293	18,661	86,734
40	13,750	20,388	26,751	1,24,391
45	20,216	29,961	39,998	1,85,950
50	30,215	44,755	60,420	2,93,188

\*\* For Whole of Life Cover the PPT is till 65 years of age and the PT is for Whole of Life. Premiums shown above are for healthy male Life Assured, non-staff, and preferred non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies for all options (except Whole of Life). For Whole of Life, premiums shown above are for healthy male Life Assured, non-staff, and non-tobacco consumer, yearly frequency, exclusive of any applicable taxes and levies.

## Benefits in Detail

### • Plan Options

The plan offers following options for the policyholder to choose at inception. The plan option once chosen cannot be altered at a later date. The premium will vary depending on the plan option chosen.

**1. Level Cover Plan:** Sum Assured on Death shall be paid to the nominee(s)/beneficiary(s) in lump sum in case of death of the Life Assured during the Policy Term, provided the policy is in force. The policy terminates on payment of the death benefit.

There is no maturity benefit in this option.

**2. Increasing Cover Plan:** Sum Assured on Death shall be paid in lump sum in case of death of the Life Assured during the Policy Term, provided the policy is in force. In this plan option, the Base Sum Assured increases by a simple rate of 5% p.a. at each policy anniversary subject to a maximum increase of 100% of Base Sum Assured chosen at policy inception. The premium will not increase with increase in Sum Assured every year. The policy terminates on payment of the death benefit.

There is no maturity benefit in this option.

**3. Level Cover Plus Income Plan:** Sum Assured on Death shall be paid in lump sum, and a monthly income benefit of 1% of Base Sum Assured shall be payable for a fixed period of 10 years to the nominee(s)/beneficiary(s) in case of death of the Life Assured during the Policy Term, provided the policy is in force as on the date of death.

- The monthly income shall be payable in arrears and commence from the monthiversary of the policy month subsequent to the policy month of the Life Assured's death.
- The monthly income, once initiated, shall be payable even when the income payment period extends beyond the Policy Term.
- During the income payment period, all future income payments can be surrendered in exchange for a lump sum. The lump sum shall be the discounted value of the future income payments at the prevailing revival interest rate.

There is no maturity benefit in this option.

**4. Whole of Life Cover Plan:** Sum Assured on Death shall be payable in lump sum in case of death of the Life Assured, provided the policy is in force, and the policy shall terminate on payment of the death benefit.

There is no maturity benefit in this option.

#### • Death Benefit

In case of unfortunate death of the Life Assured during the Policy Term, provided the policy is in force as on the date of death, the death benefit shall be paid to the nominee(s)/beneficiary(s) as per the plan option chosen at inception.

Plan Option	Death Benefit
a) Level Cover Plan	Sum Assured on Death payable as a lump sum
b) Increasing Cover Plan	
c) Whole of Life Cover Plan	
d) Level Cover with Income Plan	a. Sum Assured on Death payable as a lump sum; plus b. Level monthly income of 1% of Base Sum Assured shall be payable for a fixed period of 10 years

Sum Assured on Death is higher of –

- (i) 10 times of Annualized Premium<sup>T&C6</sup>
- (ii) Absolute Amount Assured to be paid on death of Life Assured
- (iii) 105% of the Total Premiums paid<sup>T&C4</sup> as on the date of death of Life Assured

“Absolute Amount Assured to be paid on Death” is equal to:

- For Level Cover Plan - Base Sum Assured, adjusted for the optional benefits, if chosen
- For Increasing Cover Plan – Base Sum Assured increased by a simple rate of 5% p.a. at each policy anniversary, subject to a maximum increase of 100% of Base Sum Assured chosen at inception
- For all other Plans – Base Sum Assured

The policy will terminate on payment of the death benefit to the nominee(s)/beneficiary(s) or on the expiry of the Policy Term, whichever is earlier.

#### • Maturity Benefit

There is no Maturity Benefit payable under any of the plan options.

### Other features

#### Optional Benefits:

The following optional benefits are available with Level Cover Plan. You may choose any one of the following optional benefits at inception of the policy. The optional benefit, once chosen, cannot be changed at any time during the term of the policy.

##### 1. Enhanced Coverage Benefit Option

Under this optional benefit, you have the option to increase the Base Sum Assured on the following events without any additional underwriting at the time of exercising the option, by paying additional premium towards increased coverage. You may exercise this option only on the below mentioned events:

Events	Additional Base Sum Assured (% of original Base Sum Assured)	Maximum Additional Base Sum Assured allowed
Marriage (1 <sup>st</sup> marriage only)	50%	₹ 50,00,000
Birth/Legal Adoption of 1 <sup>st</sup> child	25%	₹ 25,00,000
Birth/Legal Adoption of 2 <sup>nd</sup> child	25%	₹ 25,00,000
Home Loan taken by Life Assured	50% or Loan Amount (whichever is lower)	₹ 50,00,000