

## Policy Conditions and Privileges within referred to

Reliance Life Insurance Company Limited (hereinafter called "RLIC") agrees to pay benefits as stipulated in the Schedule to the Policyholder on the basis of the statements, proposal, declarations and Premium along with taxes as applicable shall be received from the Policyholder on the assurance that the Policyholder has agreed to all the policy terms and conditions referred to in the **Reliance Life Insurance Super Endowment Plan (UIN No. 121N088V01)** Policy Document Kit. The Benefits shall be paid only when the same are payable as per the stipulations in the Policy Document Kit. The Claimant needs to submit satisfactory proof of title and other applicable documents to the policy at RLIC offices for claiming benefit.

It is hereby further declared that this Policy of Assurance shall be subject to the terms, conditions and privileges in this Policy Document Kit and that the Schedule and every endorsement placed on the Policy by RLIC shall be deemed to be a part of the Policy.

**General description of the Plan:** Reliance Life Insurance Super Endowment Plan is a non linked, non participating Endowment Plan. Premium paying term is half of the policy term under the plan.

### 1. Definitions and Interpretation:

In this policy document, the words and phrases listed below shall have the meaning assigned to them wherever they appear, unless the context otherwise requires and the same are arranged in alphabetical order:

**"Accidental Death"** means traumatic death caused solely by external, violent, unforeseeable and visible means, occurring independently of any other causes.

**"Base Plan" / "Policy" / "The Plan"** means Reliance Life Insurance Super Endowment Plan (UIN: 121N088V01).

**"Base Premium"** means the Premium paid towards the Policy excluding the Premium paid towards the Rider and does not include any taxes and / or levies.

**"Benefit Illustration"** means an annexure along with the Schedule that illustrates the Premiums, guarantees, returns, benefits and values of the proposed policy. This benefit illustration complies with IRDA Regulations and contains clear disclosure of both guaranteed and non guaranteed benefits, if any, of the policy.

**"Business Day"** means any day on which the Company is open in Mumbai to public for transacting business and on which banks are generally open in Mumbai to public for transacting business.

**"Claimant"** means a person who is entitled to receive benefits under the plan.

**"Company" / "We" / "Our" / "RLIC" / "Us" / "Reliance Life"** refers to Reliance Life Insurance Company Limited.

**"Date of Commencement of Risk"** means the date as mentioned in the Schedule from which the insurance benefits start under the policy or on which risk commences under the riders opted. Commencement of risk cover on the Life Assured shall depend on the age of the Life Assured on the commencement of Policy.

**"Death Benefit"** means the amount payable to the nominee, on death of the Life Assured during the policy term, as agreed at the inception of the policy contract, provided the policy has not lapsed or terminated.

**"Forfeiture/To Forfeit"** means we will not refund any Premium paid by the Policyholder and also will not pay any benefits to the Policyholder. Forfeiture may be invoked in the event of false information provided by the Policyholder, subject to Section 45 of the Insurance Act, 1938.

**"In-Force Status"** means a condition during the term of the policy, wherein the Policyholder has paid all the due Premiums under the policy contract.

**"Lapse"** means a condition wherein due premiums have not been paid in full for at least the first few consecutive years, as required under the Plan, thereby rendering this Policy unenforceable. No benefits will be paid when the Policy is in Lapse Status.

**"Life Assured"** means the person, named as such in the Schedule on whose life, insurance cover is effected in terms of this policy.

**"Nominee"** means any person or persons nominated by the Policyholder under section 39 of the Insurance Act, 1938, who is entitled to receive the admissible benefits, in the event of death of the Life Assured.

**"Maturity Benefit"** means the amount of benefit which is payable on maturity i.e. at the end of the policy term, as stated at the inception of the policy contract and specified in the Schedule.

**"Non Participating"** means the Policy does not participate in the profits of the Company.

**"Paid-Up Benefit"** means the amount payable upon occurrence of events, as specified under the Plan, when the Policy is in Paid-Up Status.

**"Paid up Sum Assured" / "Paid-Up Value"** means the reduced Sum Assured applicable to the policy when the policy is in Paid-Up Status subject to conditions mentioned in this Policy document.

**"Paid-Up Status"** means a condition during the term of the policy, wherein the premiums have been paid in full for at least first few consecutive years, as required under the Plan, and the remaining due Premiums have not been paid rendering the policy to continue at a reduced level of benefits, as specified under the Plan.

**"Policy Anniversary"** means the date of start of every Policy Year.

**"Policy Commencement Date"** means the start date of this Policy as mentioned in the Schedule.

**"Policy Schedule"** means attached Schedule, that provides Your policy benefits, terms of contract and details about You and the Life Assured, along with all its annexes, issued by Us for this Policy. Schedule also includes any amendments to the attached Schedule which may be issued from time to time.

**"Policy Year"** means the period of twelve (12) consecutive calendar months starting with the date of Commencement of the Policy as stated in the Schedule and ending on the day immediately preceding the following Policy Anniversary date and each subsequent period of twelve (12) consecutive calendar months thereafter.

**"Premium"** means the amount stipulated in the Schedule and paid at regular intervals (yearly/half yearly/quarterly or monthly mode as shall be applicable) by the Policyholder as consideration for acceptance of risk and benefits specified as such in the Policy Document.

**"Prevailing Rate of Interest"** means the applicable rates of interest as declared by the Company from time to time that shall be charged to the Policyholder on specified transactions related to the policy, as specified under the Plan. Upon any revisions in the interest rates, the Company shall communicate the same to the Customers.

**"Premium Paying Term"** means the period or the term of the policy contract during which the Policyholder is required to pay Premiums with respect to the Policy, to the Company.

**"Regulation"** means the Laws and Regulations as in effect from time to time and applicable to this Policy, including without limitation the Regulations and Directions issued by the Regulatory Authority from time to time.

**"Regulatory Authority"** means the Insurance Regulatory and Development Authority (IRDA) or such other Authority or Authorities, as shall be designated under the applicable Laws and Regulations.

**"Revival"** means payment of all due Premiums that are in arrears to convert a Policy in "Lapse" or "Paid-Up" status into "In Force" status.

**"Rider"** means optional cover available as an add-on benefit, which can be purchased by You along with the base plan on payment of additional Premium as applicable.

**"Rider Benefits"** means the benefits payable on specified events applicable under the Riders as may be purchased by you.

**"Rider Premium"** means the Premium paid towards the Riders and does not include any taxes and / or levies.

**"Sum Assured" / "Base Sum Assured"** is the absolute amount of benefit as specified in the attached Policy Schedule that is guaranteed to become payable under the base plan, on death of the Life Assured during the policy term, provided the policy is In Force at the time of death of the Life Assured.

**"Surrender Value"** means an amount, as specified under the Plan, that is payable upon complete withdrawal / termination of the entire Policy by the Policyholder.

**"Surrender"** means an application for voluntary termination / withdrawal of the policy by You that may be considered by the Company, subject to the terms and conditions in this Policy document.

**"You" / "Your"** means the Policy Owner, Policyholder, Proposer, named in the Schedule or his or her legal heir or personal representative.

### 2. Premiums for Reliance Life Insurance Super Endowment Plan.

2.1 The Policyholder is required to pay regular Premium for the entire Premium Paying Term as per the mode of Premium payment (annual / half-yearly / quarterly / monthly) specified in the Policy Schedule.

2.2 The Company may agree to accept payment of the annual Premium by installments under the terms and conditions specified by the Company. The Policyholder may request to change the frequency of payment of Premiums at any Policy Anniversary during the Premium Payment Term only. The Company, at its sole discretion may agree to accept the payment of the Premium in any mode (annual / half-yearly / quarterly / monthly) as requested by Policyholder. The amended Schedule notifying the changed installment Premium shall be issued to the Policyholder.

2.3 Rider Premiums, if any, shall be collected over and above the Base Premiums. The mode of Rider Premium payment shall be same as that of base plan.

2.4 Premiums shall be deemed to have been paid only when received at the Company's offices which are authorized by the Company to accept payment of Premiums. The official receipt issued by the Company is the only valid evidence of payment of Premiums.

2.5 The Company allows a grace period of 30 days from the due date for the payment of Premiums excepting in case of monthly mode of premium payment where the grace period is 15 days. Should an otherwise valid claim arise under the policy during the grace period but before payment of the due Premium, the Company will still admit the claim. Any unpaid Premium for the Policy Year will become due and payable immediately. In the event the said unpaid Premium is not received by the Company, the Company would adjust the said unpaid Premium while settling such claim.

2.6 The Policyholder may pay premiums in yearly, half yearly, quarterly and monthly mode. Premiums can be paid by cash, cheque, debit/credit card, ECS, online payment, salary deduction scheme (SDS), demand draft & direct debit. Quarterly and Monthly modes of premium payment are allowed only if premiums are paid electronically. If the monthly mode is chosen at the time of issuance, first three months premium will be collected at the time of issuance of the policy.

**2.7 Frequency Discount:**

Mode	Discount on Premium
Yearly	2.5%
Half – Yearly	1.25%
Quarterly	0%
Monthly	0%

**3. Benefits:**

**3.1 Death Benefit:** The Company shall pay Base Sum Assured to the Nominee subject to the following:

- (1) terms and Conditions of this policy document;
- (2) the Policy is “In Force” as on the date of death of Life Assured; and
- (3) all due Premiums have been paid till the date of death.

The policy terminates on payment of Death Benefit.

**3.2 Maturity Benefit:** On survival of the Life Assured up to maturity, Base Sum Assured shall be paid to the Policyholder provided the policy is “In Force” and all due Premiums have been paid. The Policy terminates on payment of Maturity Benefit.

**3.3 Surrender Benefit:**

**For Policy Term 14 years:** The Policy will acquire a Surrender Value provided the Premiums have been paid in full for at least first two consecutive years and the Policy has completed at least two years.

**For Policy Term 20 years:** The policy will acquire a Surrender Value provided the Premiums have been paid in full for at least first three consecutive years and the policy has completed at least three years.

The policy will be terminated once it is surrendered. The Surrender Value will depend on the year of Surrender and the policy term.

The Surrender Value payable is

- 1) Guaranteed Surrender Value and 2) Special Surrender Value, whichever is higher, where:

- **Guaranteed Surrender Value:** The guaranteed surrender value is equal to 30% of the total Base Premiums paid; excluding the Premiums paid for the first year, and extra Premiums paid, if any.

- **Special Surrender Value:** The special surrender value is an amount equal to the Special Surrender Value factor mentioned in the table below multiplied by the Paid Up Sum Assured, where:

Paid up Sum Assured = Base Sum Assured\* (number of Premiums paid / total number of Premiums payable)

**Special Surrender Value factor table:**

No. of Completed Policy Years/Policy Term	14 Years	20 Years
1	0%	0%
2	40%	0%
3	43%	27%
4	46%	29%
5	50%	32%
6	54%	34%
7	58%	37%
8	63%	40%
9	68%	43%
10	74%	46%
11	79%	50%
12	86%	54%
13	93%	58%
14	100%	63%
15	0%	68%
16	0%	74%
17	0%	79%
18	0%	86%
19	0%	93%
20	0%	100%

The Company reserves the rights to change the Special Surrender Value factor from time to time depending on the economic environment, experience and other factors.

**3.4 Discontinuance of payment of Premium:** If Policyholder discontinues payment of premiums:

**3.4.1 Benefits payable when policy Lapses:**

**For the Policy Term 14 years:** If the Premiums for first two consecutive years are not paid in full, the Policy Lapses at the end of the grace period and the Insurance cover and Rider benefits, if any, will cease immediately thereafter.

**For the Policy Term 20 years:** If the Premiums for first three consecutive years are not paid in full, the policy Lapses at the end of the grace period and the

Insurance cover and Rider benefits, if any, will cease immediately thereafter.

No benefits will be paid when the policy is in Lapse status.

The Policy under Lapse Status can be revived within the Revival period (i.e. a period of 2 years from the due date of first unpaid Premium but before the maturity date). The Revival is subject to the Life Assured being alive on the date of Revival and the Company’s underwriting policies.

If a lapsed Policy is not revived at the end of period of Revival, the Policy will be terminated.

**3.4.2 Benefits payable when policy is in Paid-Up status:**

**For the Policy Term 14 years:** The Policy will acquire a Paid-Up Status on non payment of due Premiums, after the completion of two policy years, provided the Premiums have been paid in full for at least first two consecutive years.

**For the Policy Term 20 years:** The policy will acquire a Paid Up Status on non payment of due Premiums, after the completion of three policy years, provided the Premiums have been paid in full for at least first three consecutive years.

The Sum Assured under the base plan will be reduced for a Paid-Up policy as given below:

Benefit	Payout
Death Benefits during the policy term	Base Sum Assured* (number of Premiums paid / total number of Premiums payable)
Maturity Benefits at the end of policy term	Base Sum Assured* (number of Premiums paid / total number of Premiums payable)

The policy will be terminated once “the Paid Up Value” is paid (i.e. on death or at maturity, whichever is earlier).

Rider benefits will cease immediately once the policy acquires “Paid-Up Status”.

The policy under Paid Up Status can be revived during the Revival period (i.e. a period of 2 years from the due date of first unpaid Premium but before the maturity date). The Revival is subject to the Life Assured being alive on the date of Revival and the Company’s underwriting policy.

**4. Revival of a “Paid – Up” or “Lapsed” Policy:** A policy in “Lapse” or “Paid Up” status can be revived during the Revival period by paying the arrears of Premiums along with interest at the “Prevailing Rate of Interest”. If the base plan is revived, Rider benefits can also be revived by paying the arrears of Premiums under the Riders with interest at the “Prevailing Rate of Interest” as on the date of request for revival of the policy. The current applicable Prevailing Rate of Interest on delay of Premiums is 9% p.a. The interest rate may be revised at the discretion of the Company from time to time.

The Revival of the policy and Riders, if any, will be subject to the Life Assured being alive on the date of Revival and the Company’s underwriting policy.

The Revival period is a period of 2 years from the due date of first unpaid Premium. Revival of a Policy could be effected only prior to the Maturity Date.

If the Policy under Lapse status is not revived by the end of the period allowed for Revival, the Policy shall be terminated and all Premiums paid by the Policyholder shall be forfeited. Benefits attached to the Policy shall cease immediately.

**5. Riders:** Following are the optional Riders that are available on payment of Rider Premiums over and above the Base Premium, subject to terms and conditions of the Riders:

- Reliance Term Life Insurance Benefit Rider (UIN: 121C009V01),
- Reliance New Major Surgical Benefit Rider (UIN :121C012V01),
- Reliance New Critical Conditions (25) Rider (UIN:121C014V01),
- Reliance Life Insurance Family Income Benefit Rider (UIN: 121C015V01), &
- Reliance Accidental Death and Total and Permanent Disablement Rider (UIN:121C002V01)

Further details of these Rider benefits (if opted for) form a part of Section II of this policy document.

**6. Loans:** Loan will be available under the Policy up to 80% of the Surrender Value under the Base Plan.

The interest on loan is payable at the “Prevailing Rate of Interest” at the time of granting such loan or as may be decided by the Company from time to time during the pendency of loan. The current applicable Rate of Interest for this purpose is 9% p.a. If at any time during the term of the Policy, the sum of loan outstanding along with its interest exceeds 95% of the Surrender Value; the Policy will be terminated by recovering the outstanding loan and its interest from the Surrender Value. The balance of Surrender Value under the Base Plan will be paid to the Policyholder.

Before payment of any benefit (death, maturity, Surrender etc.) to the Policyholder or Nominee(s) for a policy, under which loan is availed of, the loan outstanding and the interest on loan outstanding will be recovered first and the balance, if any, will be paid to the Policyholder or Nominee(s) as the case may be.

**7. Service Tax, Education Cess and other Charges:** The Service Tax and Education Cess will be levied on the Base Premium and on Rider Premiums, if any. The level of this tax will be as per the rate of Service Tax and Education Cess, declared by the Government from time to time.

The Service Tax and Education Cess on the Base Premium and Rider Premiums will be collected from the Policyholder along with the Premium respectively.

**8. Taxes Levied by the Government in Future:** If any Direct or Indirect tax, present or future is levied by the Government and /or any Statutory Authority and is recoverable from You in present or future then the Company may at its sole discretion raise a specific demand to pay the said direct / Indirect taxes or levies or may deduct the said direct / Indirect taxes or levies from Surrender, Death and /or Maturity Benefits payable to You and /or Your Nominee(s).

**9. Tax Benefit:** Premium paid under the base policy, Reliance Term Life insurance Benefit Rider, Reliance Life Insurance Family Income Benefit Rider and Reliance Accidental Death and Total and Permanent Disablement Rider are eligible for tax deduction u/s 80C of the Income Tax Act, 1961, subject to conditions. Premium paid under Reliance New Major Surgical Benefit Rider and Reliance New Critical Conditions (25) Riders are eligible for tax deduction u/s 80D of the Act, subject to conditions. The benefits under this plan and Riders are tax exempt u/s 10 (10D) of the Act subject to conditions.

Please note that all benefits payable under the policy are subject to tax laws and other financial enactments as may exist today or amended from time to time. Policyholder is recommended to consult tax advisor.

**10. Suicide Exclusion:** If the life insured, whether sane or insane, commits suicide within 12 months from the date of commencement of this policy or the date of any Revival of the policy the Death Benefit is limited to the accrued Surrender Value of the policy, if any and the Company will not pay any insured benefit.

**11. Travel, residence and occupation:** This policy is free from all restrictions as to travel, residence and occupation unless specifically restricted in the Policy Schedule.

**12. Nomination of beneficiary: Section 39 Nomination:** The Life Assured, where he is the Policyholder, may at any time during the policy term, make a nomination for the purpose of payment of benefits in the event of his death. Where the Nominee is a minor, the Policyholder may also appoint a person to receive the money during the minority of the Nominee. Nomination may be made by an endorsement on the Policy and by communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

**13. Assignment: Section 38 Assignment:** An assignment of the Policy may be made by an endorsement upon the Policy itself or by a separate instrument signed in either case, by the assignee or specifically stating the fact of assignment and duly attested. Only the Policyholder may make the first assignment. Such assignment shall be effective, as against the Company, from and upon the service of a written notice to the Company and the Company recording the assignment in its books. In case of assignment under this Policy, the assignee would not be entitled to increase the Death Benefit. In registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

**14. Free Look Period:** The policy owner may cancel this policy by returning it to the Company within 15 days of receiving it for all distribution channels except for Distance Marketing\* channel, which will have 30 days Free Look period. The Company will refund the Premiums paid by the policy owner less a deduction for the proportionate Premium for the time that the Company has provided cover up to the date of cancellation and for the following expenses incurred by the Company:

- Proportionate mortality cover charges incurred to cover the Policyholder from the date of Commencement of Risk till date of Free Look Cancellation
- Medical examination of the Life Assured if any,
- Stamp Charges and
- Expenditure, if any, incurred in the above regard.

\*Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice mode, which includes telephone-calling;
- Short Messaging services (SMS);
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts; and
- Solicitation through any means of communication other than in person.

**15. Endorsements:** The terms and conditions of this Policy cannot be waived or changed except by a policy endorsement approved and signed by authorized officials of the Company.

**16. Forfeiture in certain events:** In issuing this policy, the Company has relied on the completeness of the information provided by the Proposer / Life Assured and any other declarations or statements made or as may be made hereafter, by the Policyholder/Life Assured. Subject to the provisions of the applicable Regulations including Section 45 of the Insurance Act, 1938, in the event any such information, declaration or statement is found to be false or incorrect or any information which in the opinion of the Company is material and is found to be withheld or misrepresented, the Policy shall become null and void from commencement, and the Company shall cease to be liable for any Benefits under this Policy. In such an event, the Company shall forfeit the amounts received under this Policy.

**17. Proof of Age:** We may require proper proof of the age of the Policyholder/ Life Assured before paying any benefits. If the age has been incorrectly stated,

the policy will not be invalidated on that count alone, provided the proved age does not affect the original terms of acceptance of the contract, in which case we will adjust the terms of the Policy to reflect the true age. If the proved age is found higher / lower than that declared earlier, then we may reduce / enhance the benefits on an appropriate basis as decided by us from time to time, in so far as the age does not exceed the maximum age of entry for purchasing the policy. In the event, the proved age of the Policyholder / Life Assured is more than maximum permissible age (maximum age of entry) at the time of purchase of policy then the Company has absolute right to Forfeit the Premiums paid and all monies that have been paid by You shall be forfeited.

If the proved age affects the original terms of acceptance of the contract in such a way that we are unable to adjust the terms of acceptance to reflect the proved age, then subject to applicable law, this Policy shall be void. All claims to any benefit shall cease and all monies that have been paid by You shall be forfeited.

**18. Special Provisions:** Any special provisions subject to which this Policy has been entered into whether endorsed in the Policy or in any separate instrument shall be deemed to be part of the Policy and shall have effect accordingly.

**19. Requirements for Death Claims and Maturity Claims:** In the event of a claim for Death Benefit or Maturity Benefit arising under this policy, the person to whom the benefits are payable shall endeavor to intimate the Company in writing of the claim and provide the following documents to the Company within 60 days of the claim arising to enable the Company to process the claim, in a speedy manner:

List of documents required:

19.1 In the event of claim for Maturity Benefit:

19.1.1 Policy document in original,

19.1.2 Discharge Form,

19.1.3 KYC documents of the claimant as per AML Guidelines (Address Proof & Identity Proof),

19.1.4 ECS Mandate form/Cancelled cheque leaf of the claimant and any other document as may be sought by the Company.

19.2.1 In the event of Claim for Death Benefit arising out of Accidents or unnatural deaths:

19.2.1.1 Policy document in original,

19.2.1.2 Death Certificate in original,

19.2.1.3 Copies of the First Information Report and the Final Investigation Report thereof, duly attested by the concerned police officials,

19.2.1.4 Copy of the post-mortem report duly attested by the concerned officials,

19.2.1.5 Claim Form (A) filled in by the Nominee,

19.2.1.6 Claim Form (B) filled in by the last treating Doctor,

19.2.1.7 Claim Form (C)

19.2.1.8 KYC documents of the claimant as per AML Guidelines (Address Proof & Identity Proof),

19.2.1.9 ECS Mandate form/Cancelled cheque leaf of the claimant and any other document as may be sought by the Company

19.2.2 In the event of claim for Death Benefit arising due to reasons other than Accidents or Unnatural deaths:

19.2.2.1 Policy document in original;

19.2.2.2 Death Certificate in original issued by the competent authority;

19.2.2.3 Hospitalization documents (discharge summary along with all investigation reports) if the Life Assured has taken treatment for illness leading to his death,

19.2.2.4 Claim Form (A) to be filled in by the Nominee,

19.2.2.5 Claim Form (B) to be filled in by the last treating Doctor,

19.2.2.6 Claim Form (C)

19.2.2.7 KYC documents of the claimant as per AML Guidelines (Address Proof & Identity Proof),

19.2.2.8 ECS Mandate form/ Cancelled cheque leaf of the claimant, any other document as may be sought by the Company.

Notwithstanding anything contained in the Clause mentioned above, depending upon the cause or nature of the claim, the Company reserves the right to call for other and/or additional documents or information, including documents/ information concerning the title of the person claiming Benefits under this Policy, to the satisfaction of the Company, for processing the claim.

**20. Mode of payment of Benefits:** All Benefits under this Policy shall be payable in the manner and currency allowed / permitted under the applicable IRDA Regulations.

**21. Valid discharge:** Any discharge given by the Person to whom Benefits are payable, or by any person authorized by the Person to whom Benefits are payable in writing in respect of the Benefits payable under this Policy shall constitute a valid discharge to RLIC in respect of such payment. The Company's liability under the Policy shall be discharged by such payment and the Company shall not be required to see the application of the monies so paid.

**22. Limitation of Liability:** The maximum liability of the Company under this Policy shall not, in any circumstances, exceed the aggregate amount of the relevant benefits payable hereunder.

**23. Governing Law and Jurisdiction:** This Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Policy shall be subject to the exclusive jurisdiction of the courts of law, within whose territorial jurisdiction, the Registered Office of the Company is situated.

**24. Notice / Communication / Instruction by the Company under the Policy:** Any of the notices / Communication / Instruction required to be issued in terms of this Policy may be issued, either by issuing individual notices to the Policyholder, including electronic mail and/or facsimile, or by issuing a general notice, including publishing such notices in newspapers and/or on the Company's website.

The Company is required to serve the notice on the Policyholder as per the details specified by the Policyholder in the Proposal Form. In the event of a change of address, an intimation should be submitted by the Policyholder to the Company which should then be duly acknowledged by the Company where after the notice / Communication / instruction should be served as per the changed details given by the Policyholder. Any notice / communication and / or instruction shall be deemed "served" Seven (7) days after posting of the same or immediately upon receipt of acknowledgement of communication by hand delivery or immediately by e-mail or immediately upon hosting of the same on the website of the Company.

In the event Policyholder wishes to serve a notice on the Company, then the Policyholder is required to serve the notice in writing on "Reliance Life Customer Service" on the following address:

**Reliance Life Customer Service**

Address: Reliance Life Insurance Company Limited,  
H Block, 1st Floor, Dhirubhai Ambani Knowledge City,  
Navi Mumbai, Maharashtra 400710. India

Reliance Life representatives may be contacted between 10am- 5pm, Monday to Friday on Customer Care number 1800 300 08181 (Toll free) or 30338181 (local call charges apply).

Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com)

Note: In case You have any complaint/grievance, You may approach the Grievance Redressal / Ombudsman (as per the areas of jurisdiction) whose address is as under:

**25. Grievance Redressal:**

**Step 1:** If You are dissatisfied with any of our services, please feel free to contact us -

**Step 1.1** 24 hours Customer Care number: 30338181 (Local call charges apply) & 1800 300 08181(Toll free)

Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com)

OR

**Step 1.2** Contact the Customer Service Executive at Your nearest branch (this is a link for branch location details) of the Company

OR

**Step 1.3** Write to Reliance Life Customer Care  
Reliance Life Insurance Company Limited  
H Block, 1st Floor, Dhirubhai Ambani Knowledge City,  
Navi Mumbai, Maharashtra 400710. India

If Your complaint is unresolved for more than 10 days -

**Step 2:** Please contact our Branch Manager, who is also the Local Grievance Redressal Officer, at Your nearest branch.

If You are unhappy with the solution offered,

**Step 3:** Write to Head of New Business Initiatives and Customer Care at [rlife.headcustomercare@relianceada.com](mailto:rlife.headcustomercare@relianceada.com) or at the address mentioned above.

If You are still not happy with the solution offered,

**Step 4:** Write to our Grievance Redressal Officer

Mr. Sameer Karekatte – Head Legal & Compliance at [rlife.gro@relianceada.com](mailto:rlife.gro@relianceada.com) or at the address mentioned above.

If the issues remain unresolved; a further reference may be made to the Insurance Ombudsman in terms of Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998

**Procedure for filing complaint with Ombudsman:** The insurance Ombudsman may receive and consider any complaints under Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998; which relates to any partial or total repudiation of claims by RLIC, any dispute in regard to Premium paid or payable in terms of the policy, any dispute on the legal construction of the policies in so far as such disputes relates to claims; delay in settlement of claims and non-issuance of any insurance document to customers after receipt of Premium. On the above grounds, any person may himself or through his legal heirs make a complaint in writing to the insurance Ombudsman within whose jurisdiction the RLIC branch is located. The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch, the fact giving rise to complaint supported by documents, if any, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.

However as per Provision of Rule 13(3) of the Redressal of Public Grievance Rules, 1998 the complaint to the ombudsman can be made:

1. Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
2. The Complaint has been filed within one year from the date of rejection by the Company
3. If it is not simultaneously under any litigation

**Note:** In the event You have any complaint/grievance, You may approach the Insurance Ombudsman (as per the areas of jurisdiction) whose address is as under:

**Address of Ombudsman:**

- ▶ **Ahmedabad (Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu):**  
2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad-380 014. Tel: 079-27546840; Fax: 079-27546142; Email: [ins.omb@rediffmail.com](mailto:ins.omb@rediffmail.com)
  - ▶ **Bhopal (Madhya Pradesh & Chhattisgarh):**  
Janak Vihar Complex, 2nd Floor, Malviya Nagar, Bhopal. Tel: 0755-2569201; Fax: 0755-2769203; Email: [bimalokpalbhopal@airtelmail.in](mailto:bimalokpalbhopal@airtelmail.in)
  - ▶ **Bhubaneshwar (Orissa):**  
62, Forest Park, Bhubaneshwar-751 009. Tel: 0674-2596455; Fax: 0674-2596429; E-mail: [iobbsr@dataone.in](mailto:iobbsr@dataone.in)
  - ▶ **Chandigarh (Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh):** S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh-160 017. Tel: 0172-2706468; Fax: 0172-2708274; E-mail: [ombchd@yahoo.co.in](mailto:ombchd@yahoo.co.in)
  - ▶ **Chennai (Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry):** Fatima Akhtar Court, 4th Floor, 453 (old312) Anna Salai, Teynampet, Chennai-600 018. Tel: 044-24333668 /5284; Fax: 044-24333664; E-mail: [chennaiinsuranceombudsman@gmail.com](mailto:chennaiinsuranceombudsman@gmail.com)
  - ▶ **New Delhi (Delhi & Rajasthan):** 2/2 A, Universal Insurance Bldg. Asaf Ali Road, New Delhi-110 002. Tel: 011-23239633; Fax: 011-23230858; E-mail: [iobdelraj@rediffmail.com](mailto:iobdelraj@rediffmail.com)
  - ▶ **Guwahati (Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura):** Jeevan Nivesh, 5th Floor, Nr. Panbazar Overbridge, S.S. Road, Guwahati-781 001. Tel: 0361-2132204/5; Fax:0361-2732937; E-mail: [ombudsmanghy@rediffmail.com](mailto:ombudsmanghy@rediffmail.com)
  - ▶ **Hyderabad (Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry):** 6-2-46, 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-ka-pool, Hyderabad-500 004. Tel: 040-65504123; Fax: 040-23376599; E-mail: [insombudhyd@gmail.com](mailto:insombudhyd@gmail.com)
  - ▶ **Kochi (Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry):** 2nd Floor, CC 27/2603, Pulinat Building ,Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel: 0484-2358759; Fax: 0484-2359336; E-mail: [iokochi@asianetindia.com](mailto:iokochi@asianetindia.com)
  - ▶ **Kolkata (West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim):** 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta-700 072. Tel: 033 22124346/(40); Fax 033 22124341; Email: [iombsbpa@bsnl.in](mailto:iombsbpa@bsnl.in)
  - ▶ **Lucknow (Uttar Pradesh and Uttaranchal):** Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road. Hazratganj, Lucknow-226 001. Tel: 0522-2231331; Fax: 0522-2231310; E-mail: [insombudsman@rediffmail.com](mailto:insombudsman@rediffmail.com)
  - ▶ **Mumbai (Maharashtra, Goa):** Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai-400 054. Tel: 022-26106928; Fax: 022-26106052; E-mail: [ombudsmanmumbai@gmail.com](mailto:ombudsmanmumbai@gmail.com)
- You are requested to examine this policy, and if any mistake be found therein, return it immediately for correction
- Policyholder's attention is invited to Sections 41 and 45 of the Insurance Act, 1938, which are reproduced above for reference.
- Section 41: Prohibition of Rebates** - 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: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of Premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
- Section 41 (2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.
- Section 45: Policy not to be called in question on ground of mis-statement after two years** - No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the

coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

PROVIDED that 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.

**Reliance Life Insurance Company Ltd. IRDA Registration No: 121**

**Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710

**Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Bldg., Goregaon (East), Mumbai, Maharashtra – 400063.

**For more information call us at our 24x7 Call Centre Number: 3033 8181 (Local call charges apply) or our Toll Free Number 1800 3000 8181**

**Visit us at [www.reliancelife.com](http://www.reliancelife.com)**

Insurance is the subject matter of the solicitation. Please read the product brochure and offer document carefully before concluding a sale.

# Frequently Asked Questions

RELIANCE

Life Insurance

## Frequently Asked Questions

A few things you always wanted to know, but didn't know who to ask!

### Q1. How do I request for a change in address?

Kindly intimate us of any change in your communication address by providing us a signed written address change request and a self attested copy of your valid address proof at any of our branch locations convenient to you. Correctly updated contact details (address, telephone number and/or mobile number) will ensure that you always receive all relevant communication from us pertaining to your policy.

### Q2. How do I request for a change in name/surname?

In the event of correction of name/surname, we would require a standard age proof such as a certified extract of Birth Certificate, School /College Certificate, Passport, PAN Card or Employer Certificate where the name should be exactly as is required by you.

In the event of change of name (on marriage) of a female life, a photocopy of the Gazette regarding the name change or Marriage Certificate where the old name and the new name has been clearly mentioned should be submitted.

Your original Policy Schedule should also be submitted along with the age proof which will help us re-send you a new Policy Schedule with the changed name/surname and avoid duplication.

### Q3. Where do I pay my renewal premium?

You can pay your renewal premium at any Branch Office of the Company. Please refer our website for list of our branches.

### Q4. Can I change modes of premium payment?

Yes, you can change your mode of premium payment on any Policy Anniversary.

### Q5. What happens when a Policy is lost?

Loss of original Policy can be classified as under:

- a) **Loss in transit:** In case the Policy is dispatched (details of dispatch available in the Policy Tracking System (PTS)) but it has not been received by you, you would need to fill a specified format and submit the same. A fresh "Duplicate Policy" would be issued for your convenience.
- b) **Lost by the Member:** In the event you lose the Policy Document after receiving it then you must submit an

Indemnity Bond, on a non-judicial stamp paper of appropriate value. A fresh "Duplicate Policy" would be issued.

### Q6. How do I assign / nominate?

In the proposal stage, you could effect a nomination, by nominating someone in the proposal form provided you are also the Life Assured

Later, you could nominate someone by changing the existing nominee, by giving a written notice to the Company.

For assignment, the Life Assured needs to give a written notice to the Company. Upon receipt of this notice, the Company may ask for production of all original Documents for verification and satisfaction before recording the assignment. Both assignment and nomination will be confirmed by an endorsement on the Policy.

### Q7. How do I claim a Maturity Benefit?

The Claims Department will send you an intimation letter along with a Discharge Form, nearly one month prior to Maturity Date, at your address of communication.

On completion of the Discharge Form you must send it back with original Policy Documents to the Claims Department.

A cheque will be dispatched to the address of communication as per our records, before the Maturity Date.

### Q8. How does my Nominee claim a Death Benefit?

- ▶ Contact your Advisor/Sales Manager/nearest Branch OR you may directly contact our claims department at Reliance Life Insurance Company Limited, The Claims Department, 9th Floor, Building No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind I-Flex Building, Goregaon (East), Mumbai 400 063.
- ▶ Send a mail to the Claims Department at [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com) or register at our web site [www.reliancelife.com](http://www.reliancelife.com)

Based on the intimation, the Claims Department will send you a list of forms or documents that need to be submitted. On receipt of complete documents, we will let you know our decision.

### Things to remember

Over and above keeping your original Policy Documents carefully, do adhere to the following:

- ▶ Keep a copy of your Policy Documents
- ▶ Ensure that your Nominee/ Assignee also has a copy of your Policy Documents
- ▶ Ensure that you have your Advisor's contact details.

## Reliance Life Insurance Company Limited (Reg. No 121)

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India

Corporate Office: 9th & 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Bldg, Goregaon (East), Mumbai, Maharashtra 400063.

Customer Care Number: **1800 300 08181 & 3033 8181** ▶ Email: [rlife.customerservice@relianceada.com](mailto:rlife.customerservice@relianceada.com) ▶ Website: [www.reliancelife.com](http://www.reliancelife.com)

ISO 9001:2008  
CERTIFIED COMPANY

▶ Income Tax Benefits under the income tax laws of 1961 are subject to amendments and interpretation ▶ Kindly consult a tax expert  
▶ Kindly review the offer documents carefully before investing ▶ Conditions apply. ▶ Insurance is the subject matter of the solicitation.

# Reliance Life Insurance Super Endowment Plan

RELIANCE  
Life Insurance

Always **more** than you can ask for!

Just pay for half the term and enjoy benefits for full policy term plus get high return on your investments



**Reliance Life Insurance Super Endowment Plan** gives you the financial independence to achieve your dreams in the future. It lets you decide how much amount you would like to set aside as your Sum Assured based on your current financial position and your expected future expenses.

Reliance Life Insurance Super Endowment Plan is a non linked non participating endowment plan. This Plan has been designed to ensure that you can save for your future along with the benefit of life cover and provide protection to your family.

So, go ahead... dream Big!

## Key Features

- ▶ Receive basic sum assured on maturity or death
- ▶ Pay for just half of the selected policy term and get policy cover for the full policy term
- ▶ More value for your money by way of High Sum assured Rebate and premium frequency discounts.
- ▶ Wide range of Riders can be added
- ▶ Loan facility is available

## How does this Plan work?

You need to pay the premiums for only half of the selected policy term. Basic sum assured shall payable at maturity while death cover will be available throughout the policy term.

## Plan at a glance

	Minimum	Maximum
<b>Age at Entry</b>	08 Years	60 years last birthday
<b>Age at Maturity</b>	22 years	75 years last birthday
<b>Policy Term</b>	14 years / 20 years	
<b>Premium Paying Term</b>	7 years / 10 years	
<b>Minimum Sum Assured</b>	₹ 1,00,000	No Limit

Premium paying term is half of the selected policy term.

## Benefits under the plan:

**Life Cover Benefit:** In case of unfortunate death of the life assured before the maturity date, we will pay the

basic sum assured to the nominee, provided the policy is in force and all due premiums have been paid. The policy terminates on payment of death benefit.

**Maturity Benefit:** On survival of the life assured for the entire policy term, we shall pay the basic sum assured, provided the policy is in force and all due premiums have been paid. The policy terminates on payment of maturity benefit.

**Rider Benefits:** Choose to add the following optional rider benefits available during the premium paying term. These rider benefits can be selected on commencement of the policy or on any policy anniversary during the policy term.

Reliance Term Life Insurance Benefit Rider  
(UIN: 121C009V01)

Reliance New Major Surgical Benefit Rider  
(UIN: 121C014V01)

Reliance New Critical Conditions (25) Benefit Rider  
(UIN: 121C012V01)

Reliance Life Insurance Family Income Benefit Rider  
(UIN: 121C015V01)

Reliance Accidental Death and Total and Permanent Disablement Rider (UIN: 121C002V01)

#### **Can I take a Loan against my Policy?**

Yes. Loans will be available up to 80% of the surrender value under the basic plan after the policy acquires a surrender value.

#### **Tax Benefits**

Tax benefits under the policy and riders will be as per the prevailing Income Tax laws. Tax laws are subject to amendments from time to time and interpretations. You are advised to consult a tax expert.

#### **Service Tax & Education Cess**

The service tax & education cess will be levied on the base premium and the rider premiums, if any. The level of this tax will be as per the rate of Service Tax, declared by the Government from time to time.

#### **Nomination**

Nomination will be allowed under this plan as per Section 39 of the Insurance Act, 1938.

#### **Assignment**

Assignment will be allowed under this plan as per Section 38 of the Insurance Act, 1938.

#### **Free Look Period**

You are entitled to a free look period of 15 days. If during the 15 days period you do not wish to continue this policy, you may write to the Company to cancel your policy. The Company will refund the premium paid by you after deducting a proportionate premium for the cover provided up to the date of cancellation. The Company will also deduct any medical examination costs, stamp duty charges and other expenses incurred in respect of your policy.

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► Income Tax Benefits under the income tax laws of 1961 are subject to amendments and interpretation. ► Kindly consult a tax expert.  
► Kindly review the offer documents carefully before investing. ► Conditions apply.

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Customer Care Number: **1800 300 08181 & 3033 8181**

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**ISO 9001:2008**  
CERTIFIED COMPANY

For more details on terms and conditions please read sales brochure carefully before concluding a sale.  
Insurance is the subject matter of solicitation.

UIN for Reliance Life Insurance Super Endowment Plan: 121N088V01, Reliance Term Life Insurance Benefit Rider: 121C009V01

Reliance New Major Surgical Benefit Rider: 121C014V01, Reliance New Critical Conditions (25) Benefit Rider: 121C012V01,

Reliance Life Insurance Family Income Benefit Rider 121C015V01, Reliance Accidental Death and Total and Permanent Disablement Rider: 121C002V01