

PART - A

Date: <_____>

Name of Policyholder:

Address of Policyholder:

Contact Number/(s) of Policyholder:

Dear <Policyholder Name>,

Sub.: Your Policy No. <<_____>> - Edelweiss Life – Zindagi Protect Plus (An Individual, Non-Linked, Non-Participating, Pure Risk /Savings, Life Insurance Product)

Thank you for choosing Edelweiss Life as your preferred life insurance partner.

We are confident that the product chosen by you will suit your need.

Policy Document:

We have prepared your Policy on the basis of the Proposal Form submitted by you. We request you to go through your Policy Document in detail and check for the accuracy of information. A copy of your Proposal Form as submitted by you, Customer Information Sheet (CIS) and other relevant documents (if any) are also enclosed along with this Policy Document for your information and records.

Please preserve this Policy Document safely and inform your Nominee about the same.

For your reference, we are sharing results of your medical examination (if applicable) which were obtained for assessment of your health condition relevant to take a decision on the Proposal for insurance. The report is only indicative in nature and we do not express any opinion on the matter contained in the medical examination report.

In case you are keen to know more about your Policy or you need further assistance, you may contact your sales person who has advised you while purchasing this Policy at the below details:

Name of the PFA / Corporate Agent/ Relationship Manager/ Broker	Code/License No.	Contact Details.

Alternatively, you may contact our Service Expert at 1800 2121 212 or email us at care@edelweisslife.in

Cancellation in the Free Look Period:

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any

claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission. Please note that if the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below: -

- For existing e-Insurance Account (eIA): Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(eIA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the Free Look Period.

We look forward to serve you.

Regards,

For Edelweiss Life Insurance Company Limited

Authorised Signatory

Registered & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi Road, Kurla (W), Mumbai - 400070

Edelweiss Life Insurance Company Limited
(formerly known as Edelweiss Tokio Life Insurance Company Limited)
Registered & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kior Road,
Kurla (W), Mumbai - 400070

POLICY DOCUMENT - Edelweiss Life – Zindagi Protect Plus
An Individual, Non-Linked, Non-Participating, Pure Risk /Savings, Life Insurance Product
UIN: 147N080V01

POLICY PREAMBLE

This Policy is **an Individual, Non-Linked, Non-Participating, Pure Risk /Savings, Life Insurance Product**. This document is the evidence of a contract of insurance between Edelweiss Life Insurance Company Limited ('the Company') and the Policyholder as described in the Policy Schedule given below. This Policy is based on the proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical evidence and other information received by the Company from the Policyholder, Life Insured or on behalf of the Policyholder ('Proposal'). This Policy is effective upon receipt and realisation, by the Company, of the consideration payable under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and Benefits are expressed and payable in Indian Rupees.

POLICY SCHEDULE

Policy Number	Product Name and UIN
	Edelweiss Life – Zindagi Protect Plus (UIN: 147N080V01)

Details of the Policyholder:

Name	Date of Birth	Age	Gender	CKYC Number

Address of the Policyholder

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Details of the Life Insured:

Name	Date of Birth	Age	Gender	CKYC Number

Address of the Life Insured/Spouse (in case of Better Half Benefit)

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Policy Details

Date of Commencement of Policy	
Date of Commencement of Risk	
Plan Option	
Policy Term (in years)	
Premium Paying Term (in years)	
Premium Paying Frequency	
Annualized Premium	
Annual Premium	
Modal Premium	
Modal Premium plus Applicable Taxes	
Premium Paying Due Date(s)	
Last Premium Due Date	
Maturity Date	
Better Half Benefit	
Child's Future Protect Benefit	
Child's age	
Child's Future Protect Benefit Coverage Term	
Premium Break Benefit	
Number of Premium Breaks Available	
Special Exit Benefit	
Sum Assured on Maturity	

Scenario	Base	Better Half Benefit	Child's Future Protect Benefit
Sum Assured			
Death Benefit Payment			

mode			
Monthly Income Payment Type (if applicable)			
Number of months for which income benefit will be paid			
Monthly Income Amount			
Lumpsum Amount			

Details of the Spouse (applicable if Better Half Benefit is opted):

Name	Date of Birth	age	Gender

Rider Name	UIN	Rider Sum Assured	Rider Premium plus applicable taxes	Term (years)	PPT (years)
Total					

Nomination details of Nominees of Life Insured:

Name of the Nominee(s)	<Nominee 1>	<Nominee 2>	<Nominee 3>
Age of the Nominee(s)			
Gender of the Nominee			
Nomination Percentage			
Relationship with Life Insured			
Name of the Appointee (if Nominee is a minor)	<Appointee 1>	< Appointee 2>	< Appointee 3>
Gender of the Appointee			
Relationship of the Appointee with the Nominee			

Stamp Duty of Rs. /- is paid as provided under Article 47 (D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(LOA/CSD/ /2021/Validity Period Dt. / / To Dt. // (O/w.No.)/Date : / /).

For and on behalf of
Edelweiss Life Insurance Company Limited

Authorised Signatory

This Policy Document is signed using a digital signature for and on behalf of Edelweiss Life Insurance Company Limited. Hence it does not require physical signature.

We request you to go through the Policy Document in detail and check for the accuracy of information provided therein. In case you notice any mistake, you may return the Policy Document to us for necessary correction.

PART – B

DEFINITIONS

Defined Term	Meaning
Additional Benefit(s):	means the benefits which can be added to the Life Cover Option, by paying additional Premium. The Additional Benefits available are Child's Future Protect Benefit, Better Half Benefit and Premium Break Benefit. These Additional Benefits can be chosen only at inception. Once these Additional Benefits are opted, they cannot be opted out during the entire Policy Term.
Age:	means Age of the Life Insured on the last birthday at the time of commencement of the policy.
Annualized Premium:	means the Premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings of modal premiums.
Annual Premium	means the Premium payable in a Policy Year chosen by the Policyholder as stated in the Policy Schedule, including loadings for Modal Premiums and the Underwriting Extra Premiums, if any but excluding the taxes, Rider Premiums, if any.
Appointee:	means the person registered with us and mentioned in the Policy Schedule, who is authorised to receive and hold in trust the benefits under this Policy on behalf of the Nominee/(s), if the Nominee/(s) is/are less than age 18 on the date of payment.
Assignee:	means the person to whom the rights and benefits are transferred by virtue of an Assignment.
Assignment:	means the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
Assignor:	means the person who transfers the rights of the life insurance Policy to the Assignee.
Base Policy:	Base Policy is that part of the Policy referring to basic benefit (benefits referred to in this Policy Document, excluding Additional Benefits and benefits covered under Rider(s), if opted for).
Base Sum Assured:	means the amount specified in the Schedule as opted by the Policyholder at the time of taking the policy.
Beneficiary / Claimant:	means the person who is entitled to receive benefits under this Policy. The Beneficiary may be Life Insured or Policyholder or his Assignee or Nominees or proved Executors or Administrators or other Legal Representatives as the case may be.
Business Day or Working 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.
Better Half Benefit:	means an Additional Benefit under which on the death of Life Insured, Better Half Sum Assured as mentioned in the Policy Schedule will commence on the life of the Spouse and Death Benefit will be paid as explained under the Death Benefit section.
Child's Future Protect Benefit:	means an Additional Benefit under which on death of the Life Insured, the Child's Future Protect Benefit Sum Assured during the Child's Future Protect Benefit Coverage Term, as mentioned in the Policy Schedule, will be paid.
Child's Future Protect Benefit Coverage Term:	means the term during which the Child's Future Protect Benefit will be applicable.
Date of	Date of Commencement of Policy is the start date of this Policy.

Commencement of Policy:	
Date of Commencement of Risk:	Date of Commencement of Risk is the date on which the Company accepts the risk for insurance (cover) as evidenced in the Schedule of the policy.
Death Benefit:	means the benefit which is payable on death of the Life Insured and, in the event Better Half Benefit is opted, on death of the Spouse
Due Date:	means a fixed date on which the Policy Premium is due and payable by the Policyholder.
Endorsement:	means conditions attached/ affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
Early Exit Benefit (i.e. Unexpired Risk Premium Value):	means or refers to the Benefits explained in clause 2 of Part D.
Free Look Period:	means a period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims you have the option to return this Policy as detailed in Clause 7 of Part D of this Policy Document you have the option to return this Policy as detailed in Clause 7 of Part D of this Policy Document.
Grace Period:	means the time granted by the insurer from the Due Date of the payment of Premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption as per the terms & conditions of the policy.
Guaranteed Surrender Value (GSV):	means Guaranteed Surrender Value and is explained in clause 1 of Part D
IRDAI / Authority:	means Insurance Regulatory and Development Authority of India.
In-Force/ In-Force Policy:	means a Policy in which all the due Premiums have been paid/waived off and the Premiums are not outstanding, or the policy is not in a state of discontinuance.
Insurance Act:	means the Insurance Act, 1938 (4 of 1938) as amended from time to time.
Lapse:	means the status of the Policy when due Premium is not paid within the Grace Period and the benefits under the Policy will cease from the date of such unpaid Premium.
Life Insured:	means the person on whose life the insurance cover has been accepted
Material information:	means the information already known to the Life Insured at the time of applying for Life Insurance, which has a bearing on Underwriting of the proposal /Policy submitted.
Maturity Benefit:	means Sum Assured on Maturity, any additional and accrued benefit, which is payable on Maturity in accordance with the terms and conditions of the policy.
Maturity Date:	means the date specified in the Policy Schedule on which Policy Term is completed.
Modal Premium:	means the amount stated in the Policy Schedule payable by you to us by the due dates, at the Premium frequency, in the manner specified in the Policy Schedule.
Nomination:	Nomination is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
Nominee:	means the person(s) nominated by the Policyholder (who is also the Life Insured) under this Policy who is(are) authorised to receive the claim benefit payable under this Policy.

Policy:	means the contract of insurance as evidenced by this Policy Document, the Proposal Form, the Policy Schedule/(s) and any other information/document/(s) provided to us in respect of the Proposal Form and any endorsement issued by us.
Policyholder/You/you/Your/your:	means or refers to the Policyholder stated in the Policy Schedule.
Policy Term:	means the period, in years, as chosen by the Policyholder and mentioned in the Schedule, commencing from the Date of Commencement of Policy to the Maturity Date.
Policy Anniversary:	means one year from the date of commencement of the Policy and the same date falling each year thereafter, till the Maturity Date
Policy Document:	means this document along with Endorsements, if any, issued by the Company which evidences the contract of Insurance between the Policyholder and the Company.
Policy Year:	means the period between two consecutive Policy anniversaries. This period includes the first day and excludes the next Policy Anniversary day.
Premium Break Benefit	means the option if selected by you and as mentioned in Policy Schedule wherein you are allowed to take Premium Break in accordance with clause 4 of Part C
Premium Discontinuance	means the non-payment of Premiums by you before the expiry of Grace Period.
Premium Paying Frequency:	means a frequency as specified in the Policy Schedule at which Premiums are payable.
Premium Paying Term (PPT):	means the period, in years, during which Premium is payable.
Premium:	means the contractual amount payable by the Policyholder at specified times periodically as mentioned in the Schedule of this Policy Document to secure the benefits under the policy. The Premium payable will be "Instalment Premium" which includes instalment Premium for the Base Policy, Additional Benefits and instalment Premium for Rider(s), if Rider(s) has/have been opted for. The term 'Premium' used anywhere in this Policy Document does not include any taxes which are payable separately.
Present Value	means the current value of a future sum of money or stream of cash flows, discounted at a specific rate.
Proof of continued insurability:	means the information that may be sought from the Policyholder to decide Revival of the Policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports and any such document as may be called for by the Company, in accordance with the Board Approved Underwriting Policy of the Company.
Proposer:	means a person who proposes the life insurance proposal.
Proposal Form:	means the signed and dated form and any accompanying declarations or statements submitted to us by the Policyholder and/or Life Insured as applicable for the purpose of obtaining insurance cover under this Policy.
Reduced Paid-up:	means or refers to the status explained in clause 4 of Part D
Regulations:	means the IRDAI (Insurance Products) Regulations, 2024 and any other applicable laws issued and as may be amended from time to time.
Revival / Revival of a policy:	means restoration of the Policy, which was discontinued due to the non-payment of Premium, by the insurer with all the benefits mentioned in the Policy Document, with or without rider benefits if any, upon the receipt of all the Premiums due and other charges or late fee if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured or Policyholder on the basis of the information, documents and reports furnished by the

	Policyholder, in accordance with Board Approved Underwriting Policy.
Revival Period:	means the period of five consecutive complete years from the date of first unpaid Premium.
Rider:	means the insurance cover(s) added to a base product for additional premium or charge.
Rider Premium:	means the additional premium payable by the Policyholder towards the additional cover/benefit opted under the Rider, if opted, loadings for Modal Premiums and the Underwriting Extra Premiums, if any but excluding the taxes
Rider Sum Assured:	means the assured amount payable on happening of a specified event covered under the Rider, if opted.
Schedule / Policy Schedule:	means the part of Policy Document that gives the specific details of your policy.
Special Exit Benefit:	means the Benefit as explained in clause 3 of Part D
Sum Assured on Death:	means an absolute amount of benefit which is guaranteed to become payable on death of the Life Insured in accordance with the terms and conditions of the policy.
Spouse:	means Spouse of the Life Insured as named in the Policy Schedule whose life is insured under this Policy under the Better Half Benefit (if opted) after the death of the Life Insured.
Special Surrender Value (SSV):	means Special Surrender Value and is explained in clause 1 of Part D
Surrender:	means complete withdrawal or termination of the entire Policy Contract
Surrender Value:	means an amount, if any, that becomes payable on Surrender of a policy during its term, in accordance with the terms and conditions of this policy.
Total Premiums Paid:	means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
Underwriting:	Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on Underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable Premium or modified terms, if any, is taken.
Underwriting Extra:	means an additional amount charged by us as Premium, as per our Board Approved Underwriting Policy, which is determined on the basis of disclosures made by you in the Proposal Form or on the basis of any other information received by us including through medical examinations of the Life Insured in relation to this Policy.
UIN:	UIN means the Unique Identification Number allotted to this product by the IRDAI.
We/we/Our/our/Us/us/ Company/Corporation/Insurer:	means Edelweiss Life Insurance Company Limited.

Interpretation: In this Policy, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

PART – C

BENEFITS

1. Death Benefit:

<u>Plan Option(s):</u>	<u>Death Benefit</u>
Life Cover Option: If the Life Insured dies while the Policy is In-Force, we will pay	<p>Sum Assured on Death</p> <p>The Sum Assured on Death at any point of time is highest of:</p> <ul style="list-style-type: none">• 10 times of Annualized Premium at policy commencement; OR• Any absolute amount assured to be paid on death; OR• 10 times the Annual Premium at policy commencement <p>Any absolute amount assured to be paid on death is equal to Base Sum Assured.</p> <p>In case Child's Future Protect Benefit is opted, the absolute amount will include additional Sum Assured with respect to Child's Future Protect Benefit, as stated in the Policy Schedule. The additional Sum Assured will be applicable only during the Child's Future Protect Benefit Coverage Term.</p> <p>The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death.</p>
Return of Premium Option: If the Life Insured dies while the Policy is In-Force, we will pay	<p>Sum Assured on Death</p> <p>The Sum Assured on Death at any point of time is highest of:</p> <ul style="list-style-type: none">• 10 times of Annualized Premium at policy commencement; OR• Any absolute amount assured to be paid on death; OR• 10 times the Annual Premium at policy commencement <p>Any absolute amount assured to be paid on death is equal to Base Sum Assured.</p> <p>The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death.</p>

<u>If Better Half Benefit is opted (applicable only with Life Cover Option)</u>	<u>Death Benefit</u>
In case of death of the Life Insured before the Maturity Date while the Policy is In-Force following benefits will be applicable:	<p>Death Benefit as explained above will be payable. In addition, if your Spouse is alive and has not attained age of 75 years, following benefits will be applicable.</p> <p>a) Life cover will commence on the life of the Spouse with the Better Half Benefit Sum Assured and will continue for the remaining Policy Term or till the period Spouse attains age 85 years (age last birthday) or till the period Life Insured would have attained age 85 years (age last birthday), whichever is lower. This benefit will be paid as per Death Benefit Payment mode mentioned in the Policy Schedule.</p>

	<p>b) No more future Premiums will be required to be paid.</p> <p>As Better Half Benefit is available on the life of the Spouse after death of the Life Insured, if the Spouse dies before the death of the Life Insured, this benefit will not be available. Only one Spouse is covered under this Additional Benefit.</p> <p>The coverage term for this Additional Benefit will be equal to lower of the Policy Term or (85 less Entry Age of the Spouse) or (85 less Entry Age of the Life Insured). The Additional Premium towards Better Half Benefit will be payable only during the applicable coverage term of the Benefit or till the spouse's attained age of 75 years, whichever is earlier.</p> <ul style="list-style-type: none"> • The following conditions are applicable for Better Half Benefit If the Spouse dies before the death of the Life Insured, this benefit will not be applicable. • In the event of the occurrence of simultaneous death of the Life Insured and Spouse OR death of the Spouse arising directly or indirectly due to the same event which caused the death of the Life Insured, Better Half Benefit is not applicable. • Post death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in force.
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In case Premium Break Benefit is opted, the Death Benefit will remain same as per the plan option and Additional Benefit selected, as mentioned in the above table.

Death Benefit will be payable in Death Benefit Payment Mode mentioned in the Policy Schedule which is described below:

- Lumpsum:** Death Benefit will be payable in lumpsum
- Monthly Income:** Death Benefit will be payable in Monthly Income as specified in the Policy Schedule and No Lumpsum Amount will be payable.
- Lumpsum plus Monthly Income:** This is a combination of Lumpsum and Monthly Income payment modes and the benefits payable are as mentioned in the Policy Schedule.

Death Benefit Payment mode selected at Policy inception cannot be changed during the Policy Term. The death benefit payment mode for Additional Benefit(s), if any, will be same as that of Base Policy, if applicable.

Kindly note (If Better Half Benefit is opted):

- In case of death of the Life Insured, the Spouse will be required to submit fresh Nomination for the Policy.
- In case of death of the Spouse after the death of the Life Insured and if all the other conditions under Better Half Benefit are met, the claim amount will be payable to the Nominee(s) as selected by Spouse. In case the Spouse fails to submit fresh Nomination for the Policy, the Policy proceeds will be payable to the legal heir(s) of the Spouse.
- On the event of death of the Life Insured, the Spouse will become the Policyholder of the Policy.
- The death benefit payment mode for Spouse will be same as that of Life Insured, if applicable.

2. Survival Benefit

<u>Plan Option: Life Cover Option, Return of Premium Option</u>	<u>Survival Benefit</u>
On Survival of the Life Insured, provided all due Premiums have been paid and the Policy is In-force,	Not Applicable

3. Maturity Benefit

<u>Plan Option: Life Cover Option</u>	<u>Maturity Benefit</u>
If the Life Insured survives till the end of the Policy Term,	No Maturity Benefit is payable

<u>Plan Option: Return of Premium Option</u>	<u>Maturity Benefit</u>
If the Life Insured survives till the end of the Policy Term, we will pay	Sum Assured on Maturity is payable to the Policyholder and Policy will terminate without any further benefit. Sum Assured on Maturity will be equal to 100% of Total Premiums Paid. .

4. **Premium Break Benefit:** Under this Additional Benefit, there are annual Premium Break/s available to the policy after completion of a certain number of fixed policy years.. Once a Premium Break is exercised in the Policy, the Policyholder is not required to pay due premiums as per the applicable breaks mentioned in the table below. Once a Premium Break is exercised in the policy, the policyholder is not required to pay due premiums for the next 12 months. During the Premium Break, the Policy will be In-force and the cover will continue and in case of death of the Life Insured during this period applicable Death Benefit will be paid and the Policy will terminate. Premium Break Benefit is only available for Premium Paying Term of 10 years or more. The Death Benefit, if Premium Break Benefit is opted, will remain same as per the plan option and Additional Benefits selected, as mentioned in the Death Benefit Section in Clause 1 of Part C.

The timing when the premium breaks can be availed during the Premium Paying Term, is as provided in the table below:

Premium Breaks	Timing of the availability of Premium Breaks
1 st Premium Break	After completion of 7 policy years
2 nd Premium Break	After completion of 17 policy years
3 rd Premium Break	After completion of 27 policy years
4 th Premium Break	After completion of 37 policy years

5 th Break	Premium	After completion of 47 policy years
6 th Break	Premium	After completion of 57 policy years
7 th Break	Premium	After completion of 67 policy years
8 th Break	Premium	After completion of 77 policy years

The terms and conditions for this Benefit are mentioned below,

- The policy has to be in force to avail this benefit.
- This option is available with Life Cover Option only, and Additional Benefits.
- —
- Once the Premium Break is exercised, it shall continue for 12 consecutive policy months i.e. one Premium Break shall mean 1 yearly premium, 2 half-yearly premiums, 4 quarterly premium or 12 monthly premiums.
- Once the policy is eligible for Premium Break, it can be exercised at any of the premium due dates as mentioned above. For example, if the policy has premium payment term of 10 years and Premium Break Benefit is opted then the Premium Break will be available after completion of 7 policy years. If the premium payment mode chosen by the policyholder is monthly then the policyholder can avail the Premium Break Benefit from the due date of 85th premium, i.e. after paying 84 monthly premiums.
- If the Premium Break/s are not availed by You, then the accumulated Premium Break/s would be adjusted against the last due premium/s of the premium payment term, as applicable. For example if you have chosen a premium payment term of 10 and have opted for Premium Break Benefit and if you do not exercise the Premium Break till the payment of 9 Premiums then you will not have to pay the last due Premium, i.e. Premium due in policy year 10.
- If any Rider is opted, Premium Break Benefit will not be available on Rider premiums.
- If the Premium Break Benefit is opted, You will be eligible for Unexpired Risk Premium Value as applicable even during the Policy Year when the Premium Break is exercised.
- If You discontinue Premium payment immediately post exercising any Premium Break, the five-year Revival Period will start from the date of first due Premium post Premium Break period.
- If You are eligible to avail the Premium Break Benefit and wish to exercise this option, You may do so by informing the company through a written request prior to the Premium due date. However, if You do not inform the company and stop paying the Premium, the policy will not lapse or surrender or become paid up as the case maybe and the Premium Break Benefit will be deemed to be exercised by You.

5. **Payment of Premium and Discontinuance Of Premium Payment:**

a)	Payment of Premium:
	You shall pay the Premium during the entire Premium Paying Term unless you have opted for Premium Break Benefit, in which case you will be allowed Annual Premium breaks as mentioned in the policy schedule as per the terms and conditions of the Policy. The amount of

	Premium payable, the frequency at which it must be paid, the Premium Paying Term and the Premium Paying Due Date are stated in the Policy Schedule.
b)	Grace Period:
	<p>If we do not receive the Premium in full by the Premium Due Date, then:</p> <p>(i) We will allow a Grace Period of 15 days, where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases, during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.</p> <p>(ii) If any Premium remains unpaid at the end of the Grace Period, the Policy shall Lapse or become Reduced Paid-up as the case maybe. The Policy benefit thereafter would have no further value except as provided under the provisions mentioned below.</p> <p>(iii) In case of death during the Grace Period, the Death Benefit will be payable (after deducting the Premium due for the Policy Year in which death occurs)</p>
c)	Premium Discontinuance
	<p>For Life Cover Option:</p> <p>For Regular Pay on Premium Discontinuance, the coverage will be lapsed and no Surrender Value or paid-up value will be payable.</p> <p>For Limited Pay, if all the premiums have not been paid in full for at least first two policy years, then on premium discontinuance, the policy will be lapsed and no surrender value or paid-up value will be payable.</p> <p>If all the Premiums have been paid in full for at least first two Policy Years for Limited Pay Premium payment option, there is an Early Exit Benefit (i.e. Unexpired Risk Premium Value) (as defined in Part D, Section 2) available. Early Exit Benefit (i.e. Unexpired Risk Premium Value) is not applicable for Regular Pay Premium payment option.</p> <p>For Return of Premium Option:</p> <p>(i) If all the Premiums for at least the first Policy Year have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period.</p> <p>(ii) After completion of first Policy Year provided one full year's Premium has been paid and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provision. After completion of first Policy Year provided one full year's premium has been paid, then on premium discontinuance, the policy will acquire Surrender Value and Reduced paid-up value.</p> <p>For Premium Break Benefit:</p> <p>If You are eligible to avail the Premium Break Benefit and You do not pay due Premium, the Policy will not lapse and the Premium Break Benefit will be deemed to be exercised even though You have not availed the benefit. If the policyholder is not eligible for Premium Break Benefit/Premium Break Benefit due till that date has been exhausted and due premium is not paid then premium discontinuance clauses as mentioned above will apply.</p>

PART – D

Benefits

1. Surrender Value:

For Life Cover Option:

Not applicable

For Return of Premium Option:

After completion of the first Policy Year provided one full year's Premium has been paid, your policy will acquire a Surrender Value. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply.

Surrender Value:

The Surrender Value payable is higher of the Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Guaranteed Surrender Value (GSV):

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years.

The Guaranteed Surrender Value is equal to GSV Factor x (Total Premiums Paid).
GSV factors are mentioned in Annexure 4.

Special Surrender Value (SSV):

Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.

2. Early Exit Benefit (i.e. Unexpired Risk Premium Value):

For Life Cover Option:

Your Policy will be eligible for Early Exit Benefit (i.e. Unexpired Risk Premium Value), if all the Premiums have been paid in full for at least first two Policy Years for Limited Pay. No Unexpired Risk Premium Value will be payable in case of Regular Pay.

Unexpired Risk Premium Value is equal to:

Higher of (0, Unexpired Risk Premium Factor x [Premiums paid for Life Cover less {Premiums payable for Life Cover x Number of completed months of policy / Total Policy Term in months}])

Plus

Higher of (0, Unexpired Risk Premium Factor x [Premiums paid toward Better Half Benefit (if opted) less {Premiums payable towards Better Half Benefit (if opted) x Number of completed months of coverage term of Better Half Benefit / Total coverage term of Better Half Benefit in months}])

Plus

Higher of (0, Unexpired Risk Premium Factor x [Premiums paid towards Child's Future Protect Benefit (if Opted) less {Premiums payable towards Child's Future Protect Benefit (if Opted) x Number of completed months of Child's Future Protect Benefit Coverage Term / Total Child's Future Protect Benefit Coverage Term in months }])

The Unexpired Risk Premium Factors are provided in the Annexure 5.

Premiums paid/payable is total of all the Premiums or additional Premiums, as applicable paid/payable during the entire Premium Paying Term by the Policyholder towards respective cover or Additional Benefits (i.e. Life Cover Option, Better Half Benefit (if opted) and Child's Future Protect Benefit (if opted)), excluding any extra Premium, any Rider Premium and taxes.

After the death of the Life Insured, the Early Exit Benefit (i.e. Unexpired Risk Premium Value) will not be applicable.

If the Early Exit Benefit (i.e. Unexpired Risk Premium Value) is opted, the Policy together with any Additional Benefit, if opted, shall terminate and the applicable Unexpired Risk Premium Value as specified above shall become payable.

For Return of Premium Option:

Not Applicable

3. Special Exit Benefit:

The Special Exit Benefit is available only with the Life Cover Option. Under this benefit, the policyholder will have the option to exit from the policy in a certain policy year (as described below). If You choose to exercise this benefit, then total premiums paid towards Life Cover Option and Premium Break Benefit, if any, but excluding the loadings for modal premiums, taxes, rider premiums, underwriting extra premiums would be returned and the Policy will terminate. The Special Exit Benefit is not applicable on any additional premiums paid towards other Additional Benefit/s opted by the policyholder namely Child's future protect benefit or Better Half Benefit.

The Policy Year in which the Special Exit Benefit would be available is as follows:

- For Policy Term less than 40 years: Special Exit Benefit is not available.
- For Policy Term between 40-44 years (both inclusive): 25th policy year or policy year commencing immediately after the Life Insured has attained age of 65 Years (age last birthday), whichever is earlier,
- For Policy Term greater than 44 years: 30th policy year or policy year commencing immediately after the Life Insured has attained age of 65 Years (age last birthday), whichever is earlier.

The terms and conditions for this Benefit are mentioned below:

- The Policy has to be In-force at the time of availing this benefit.
- This benefit shall not be available with Regular Pay.
- This benefit shall not be available with Return of Premium Option
- The minimum policy term should be 40 years and the minimum maturity age should be 70 years to avail this benefit.
- The maximum entry age for which this benefit will be available is 50 years (Age Last Birthday).
- The Policy shall be terminated after availing this value.

4. **Reduced Paid-up value**

For Life Cover Option:

Not Applicable

For Return of Premium Option:

If all Premiums for at least first Policy Year have not been paid in full, then paid-up value is nil. After completion of first Policy Year provided one full year's Premium has been paid, then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.

The Reduced Paid-up value available under Return of Premium Option is as per the table below:

Events	How and when Benefits are payable	Size of such benefits/Policy monies*
Death of the Life Insured	In case of death of the Life Insured during the Policy Term, Reduced Paid-up Death Benefit is payable as per the Death Benefit payment mode chosen.	Reduced Paid-up Death Benefit is payable. The Reduced Paid-up Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death.
Survival Benefit	NA	NA
Maturity	On survival of the Life Insured till the Maturity Date, Reduced Paid-up Sum Assured on Maturity is payable at Maturity and the Policy will terminate without any further benefit.	100% Total Premiums Paid

Reduced Paid-up Death Benefit is equal to Sum Assured on Death x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

Reduced Paid-up Sum Assured on Maturity is 100% Total Premiums Paid.

5. **Loan under the Policy:**

Life Cover Option:

Not Applicable.

Return of Premium Option:

Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be, 80% of Present Value of Reduced Paid-up Sum Assured on Maturity calculated at 7.25% p.a. Interest will be charged on the outstanding loan amount at a rate declared by the Company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th April 2024 then the revised rate will be applicable from 15th April 2024 till further revision in the loan interest rate. The current (15 Sep 2024) rate of interest on policy loan is 9.60% per annum. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision. The interest rate methodology is reviewable with prior approval from Authority.

For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed Surrender Value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the Surrender Value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including Death Benefit, Maturity Benefit and Surrender Benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the Surrender Value.

6. Revival:

If premiums are not paid within the grace period, the policy lapses and the policy may be revived within the Revival Period. Revival Period means the period of five consecutive years from the date of first unpaid premium, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. Company may charge interest, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium.

The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com.

The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year. Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged effective from April 2024 is 1.00 % per month on unpaid premiums for every completed month from the date of the first unpaid premium.

The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive. Revival would be as per Board approved underwriting guidelines. All the benefits of the policy will be reinstated on the policy revival.

If the coverage term for Additional Benefit(s) ceases before the Revival of the Policy, the benefits of only Base Plan Option will be reinstated on the Policy Revival. In such cases, the Policyholder needs to pay the unpaid Premium toward Base Plan Option only along with the applicable interest.

If the Life Insured has opted for Premium Break Benefit at inception and if the policyholder does not pay due premium after availing the Premium Break, the revival period of 5 year will commence from the date of the first unpaid premium after the premium break.

7. **Free Look Period:**

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period.

We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission

Computation of Free Look Period for e-Insurance Account:

If the Policy is opted through Insurance Repository ('IR'), the computation of the said Free Look Period will be as stated below:

- For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later, shall be reckoned for the purpose of computation of the Free Look Period.

8. **Termination of Policy:**

The Policy will terminate at the earliest of:

- i. The date of processing the Free Look cancellation request; or
- ii. If Better Half Benefit isn't selected, the date of intimation of the death of the Life Insured; or
- iii. If Better Half Benefit is selected and the Spouse dies before the death of the Life Insured, then on the date of intimation of the death of the Life Insured; or
- iv. If Better Half Benefit is selected and the Life Insured dies before the death of the Spouse, then on the date of intimation of the death of the Spouse; or
- v. If Better Half Benefit is selected and in the event of the occurrence of simultaneous death of the Life Insured and Spouse or death of the Spouse arising directly or indirectly due to the same event which caused the death of the Life Insured, then on the date of intimation of such simultaneous deaths; or
- vi. If Better Half Benefit is selected and the Life Insured commits suicide within 12 months from the Date of Commencement of Risk or date of Revival of the Policy, whichever is later; or
- vii. After the death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the Date of Commencement of Risk of the Policy or the date of Revival of the policy, whichever is later, Better Half Benefit will not be paid and the Policy will terminate; or
- viii. The Maturity Date; or
- ix. The date of payment of Surrender Value or Early Exit Benefit (i.e. Unexpired Risk Premium Value) or Special Exit Benefit, or
- x. The date on which the Revival Period ends, while Policy continues to be in Lapse status as per clause 6 of Part D on Revival.

Upon termination all the benefits under the Policy shall cease to apply.

SAMPLE

PART – E

Not Applicable.

SAMPLE

PART – F

GENERAL TERMS AND CONDITIONS

a)	Assignment: Assignment is allowed under this product as per section 38 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 38 are contained in Annexure-1 of this Policy Document. The notice of assignment should be submitted for registration to the office of the Company, where the policy is serviced.
b)	Nomination: Nomination by the holder of a policy of life assurance on his/her own life is allowed as per Section 39 of the Insurance Act, 1938, as amended from time to time. The current provisions of Section 39 are contained in Annexure-2 of this Policy Document. The notice of nomination or change of nomination should be submitted for registration to the office of the Company, where the policy is serviced. In registering nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.
c)	Exclusions: Suicide In case of death due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the total Premiums paid till the date of death or Surrender Value or Unexpired Risk Premium Value available as on the date of death whichever is higher, provided the Policy is in force. If Better Half Benefit opted, post death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the policy, as applicable, the Nominee or Beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' Premiums paid till the date of death, provided the Policy is in force.
d)	Death Claim Procedure: We shall be given a written notice of the Life Insured's death and in case Better Half Benefit is opted we shall also be given a written notice of the death of the Spouse if the Spouse dies after the death of the Life Insured. The written notice shall be provided with the following documents for us to assess the claim: <ul style="list-style-type: none">i. The claim form, duly completed;ii. The original or an attested copy of the death certificate;iii. The original Policy Document;iv. Documents to establish right of the Claimant in the absence of valid Nominationv. Any other information or documentation that we request. In case of Death due to Accident and unnatural death, the following additional documents are required: <ul style="list-style-type: none">i. Copy of FIR and Panchnama;ii. Copy of the Post Mortem report;iii. Copy of Newspaper clipping, if any;iv. Copy of the final Police Investigation Report;v. Copy of the Chargesheet in case of murder;vi. Copy of Driving License if the Life Insured was driving at the time of death You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below: Claims Officer

	<p>Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212</p> <p>Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the Claimant.</p> <p>The claim is required to be intimated to us along with all necessary claim documents required within 90 days from the date of death. However, we may condone the delay in claim intimation, if any, provided valid reasons are given for the delay.</p>
e)	Maturity Claim Procedure:
	Company shall process Maturity claim payout on or before due date as per the terms and condition. Policyholder must update their latest bank account details in Company records for seamless processing.
f)	Validity/ Non-Disclosure:
	<p>(i) If you or anyone acting on your behalf makes, fraudulent, misleading or dishonest representation in any respect, then this Policy shall be dealt with in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.</p> <p>(ii) <u>Misstatement of Age</u> If the date of birth of the Life Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by us, given the correct age.</p> <p>If at the correct age, the Life Insured was not insurable under this Policy according to our requirements, we reserve the right to terminate the Policy and any Premiums paid till date, if any, shall be payable by us (subject to Section 45 of the Insurance Act, 1938 as amended from time to time).</p> <p>(iii) <u>Section 41:</u> 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 or the insurer. 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.</p> <p>(iv) <u>Section 45:</u> Fraud and Misstatement shall be dealt with in accordance with the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time. <i>[A Leaflet containing the simplified version of the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time is enclosed in Annexure – (3) for reference].</i></p>
g)	Currency, Governing Law and Jurisdiction
	<p>The Premiums and benefits payable under the Policy shall be payable in India and in Indian Rupees.</p> <p>The Policy and any disputes or differences arising under or in relation to the Policy shall be construed in accordance with Indian law and by the Indian courts.</p>

h)	Taxation
	<p>Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.</p> <p>The amount of applicable taxes as per the prevailing rates, shall be payable by the Policyholder on Premiums (for Base Policy and Rider, if any) including extra amount if charged under the Policy due to underwriting decisions, which shall be collected separately over and above in addition to the Premiums payable by the Policyholder.</p> <p>The amount of tax paid shall not be considered for the calculation of benefits payable under the plan.</p> <p>The tax benefits, if any, would be as per the prevailing provisions of the tax laws in India. The Policyholder or the Nominee shall be liable for compliance of applicable tax provisions.</p>
i)	Duplicate Policy Document
	<p>If you lose or misplace the Policy Document, then you may request us to issue you a duplicate Policy Document by giving us a written notice. The Company may charge a fee which is currently Rs. 200 (fees is subject to review and maybe amended from time to time) plus a Stamp Duty Fee, as applicable. On issue of the duplicate Policy Document, the original shall automatically cease to have any legal effect.</p>
j)	Intimations and Notices
	<p>All intimations meant for us shall be given to us at our address specified in the Policy Document or at any of our branch offices.</p> <p>All notices meant for you will be sent to your address specified in the Policy Schedule. If you do not notify us of any changes to your address, then notices or correspondence sent by us to the last recorded address shall be valid and legally effective.</p> <p>You would need to timely intimate us of any change in your address to enable us to provide important information pertaining to your Policy.</p>
k)	Entire Contract
	<p>The Policy comprises the entire contract of insurance between you and us. We shall not be bound or be deemed to be bound by any alterations or changes, unless such changes are made by us in writing through an Endorsement.</p> <p>Notwithstanding anything contained in this Policy Document, the provisions herein shall stand altered or superseded to such extent and in such manner as may be required by any change in applicable law including but not limited to any Regulations, circulars or guidelines issued by IRDAI.</p>
l)	Mode of Communication
	<p>The Company and the Policyholder may exchange communication pertaining to this Policy either through normal correspondence or through electronic mail and the Company shall be within its right to seek clarifications / carry out the mandates of the Policyholder on merits in accordance with such communication.</p> <p>While accepting requests / mandate from the Policyholder through electronic mail, the Company may stipulate such conditions as deemed fit to give effect to and comply with the provisions of Information Technology Act, 2000 as amended from time to time and/or such other applicable laws in force from time to time.</p>

PART **- G**

Grievance Redressal Mechanism:

We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. You are requested to submit your complaint at any of the below mentioned touch points:

- Toll free customer care number: 1-800-2121-212 (Mon-Sat 10 AM TO 7 PM).
- Email us at: Complaints@edelweisslife.in
- Write to us at: Customer Care, Edelweiss Life Insurance Company Ltd, 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai 400070.
- You can lodge your grievance/complaint at any of our branches/offices
- You can also lodge a grievance/complaint on our website at: <https://www.edelweisslife.in/web/guest/contact-us#fileAComplaint>

Details of Grievance Redressal officer:

+91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays),

Email id: GRO@edelweisslife.in. We will respond with a resolution within 14 days

In case the resolution does not meet your expectations or if you have not received any reply, you may approach the Grievance Cell of Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

- IRDAI Grievance Call Centre (Bima Bharosa Shikayat Nivaran Kendra) (IGCC) - Toll free No: 155255 / 1800 425 4732
- Email ID: complaints@irdai.gov.in
- Register online at: <https://bimabharosa.irdai.gov.in/LoginAdmin/Login>

Address for sending the complaint through courier / letter:

Consumer Affairs Department
Insurance Regulatory and Development Authority of
India
Survey No. 115/1
Financial District
Nanakramga
Gachibowli
Hyderabad – 500 032, Telangana

At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017 ('Insurance Ombudsman Rules').

Powers of Insurance Ombudsman under Rule 13 of the Insurance Ombudsman Rules:

The Ombudsman shall receive and consider the following complaints or disputes relating to:

- a. delay in settlement of claims, beyond the time specified in the Regulations, framed

- b. any partial or total repudiation of claims by the Company;
- c. disputes over Premium paid or payable in terms of insurance Policy;
- d. misrepresentation of Policy terms and conditions at any time in the Policy Document or Policy contract;
- e. legal construction of insurance policies in so far as the dispute relates to claim;
- f. policy servicing related grievances against the Company and their agents and intermediaries;
- g. issuance of life insurance Policy including health insurance policy which is not in conformity with the Proposal Form submitted by the Proposer;
- h. non-issuance of insurance Policy after receipt of Premium in life insurance including health insurance; and
- i. 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 the IRDAI from time to time or the terms and conditions of the Policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) as mentioned above.

Manner in which complaint is to be made in accordance with Rule 14 of the Insurance Ombudsman Rules:

1. Any person who has a grievance against the Insurer/Company/Us, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose territorial jurisdiction the branch or office of the Company, complaint against or the residential address or place of residence of the complainant is located.
2. The complaint shall be in writing duly signed by the complainant or through his legal heirs, Nominee or Assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.
3. No complaint to the Insurance Ombudsman shall lie unless:
 - (a) the complainant makes a written representation to the Company named in the complaint and—
 - i. either the Company had rejected the complaint; or
 - ii. the complainant had not received any reply within a period of one month after the Company received the complainant's representation; or
 - iii. the complainant is not satisfied with the reply given to him by the Company;
 - (b) The complaint is made within one year—
 - i. after the order of the Company rejecting the representation is received; or
 - ii. after receipt of decision of the Company which is not to the satisfaction of the complainant;
 - iii. after expiry of a period of one month from the date of sending the written representation to the Company if the Company named in the complaint fails to furnish reply to the complainant.
4. The Insurance Ombudsman shall be empowered to condone the delay in filing a complaint as mentioned above under (3) (b), as he may consider necessary, after calling for objections of the Company against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under the Insurance Ombudsman Rules.
5. No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court

or consumer forum or arbitrator.

SAMPLE

The list of the Ombudsman with their addresses is given below:

<p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, <u>AHMEDABAD-380 001.</u> Tel.: 079-25501201/02/05/06</p> <p>Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, <u>BHOPAL-462 003.</u> Tel.: - 0755-2769201/9202</p> <p>Email: bimalokpal.bhopal@cioins.co.in</p>
<p>Office of the Insurance Ombudsman 62, Forest Park, <u>BHUBANESHWAR-751 009.</u> Tel.: 0674-2596455/2596461</p> <p>Email: bimalokpal.bhubaneshwar@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, <u>CHANDIGARH-160 017.</u> Tel.: 0172-2706196/2706468</p> <p>Email: bimalokpal.chandigarh@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 Anna Salai, Teynampet, <u>CHENNAI-600 018.</u> Tel.: 044-24333668/24335284</p> <p>Email: bimalokpal.chennai@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <u>NEW DELHI-110 002.</u> Tel.: 011- 23232481/23213504</p> <p>Email: bimalokpal.delhi@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, <u>GUWAHATI-781 001 (ASSAM).</u> Tel.: 0361- 2632204 / 2602205</p> <p>Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, <u>HYDERABAD-500 004.</u> Tel.: 040-23312122</p> <p>Email: bimalokpal.hyderabad@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <u>ERNAKULAM-682 015.</u> Tel: 0484-2358759/2359338</p> <p>Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4th Floor, 4, C.R.Avenue, <u>KOLKATA - 700072</u> Tel: 033-22124339/22124340</p> <p>Email: bimalokpal.kolkata@cioins.co.in</p>

<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, <u>LUCKNOW-226 001.</u> Tel : 0522 -2231331/2231330</p> <p>Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <u>MUMBAI-400 054.</u> Tel: 022-69038821/23/24/25/26/27/28/28/29/30/31</p> <p>Email: bimalokpal.mumbai@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, <u>JAIPUR – 302005.</u> Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth <u>PUNE - 411030.</u> Tel: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, <u>BENGALURU – 560 078.</u> Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddh Nagar <u>NOIDA – 201301.</u> Tel: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001, Tel No: 0612- 2547068 Email id : bimalokpal.patna@ecoi.co.in</p>	

You may refer to the list of Ombudsman with their addresses on <https://cioins.co.in/Ombudsman>

Annexure - 1

Section 38 - Assignment and Transfer of Insurance Policies

Assignment or Transfer of a Policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. This policy may be transferred/assigned, wholly or in part, with or without consideration.
2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment; OR
 - b. where the transfer or assignment is made upon condition that

- i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
- ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and

b. may institute any proceedings in relation to the policy

c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

[Disclaimer: This is a simplified version of Section 38 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

Annexure - 2

Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

01. 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.
02. 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.
03. Nomination can be made at any time before the maturity of the policy.
04. 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.
05. 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.
06. 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.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. 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.
09. 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.
10. 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.
11. 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.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. 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.
14. 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).
15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all policies maturing for payment on the commencement of The Insurance Act, 1938.
16. 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.
17. The provisions of this Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 ('MWP Act') applies or has at any time applied except where,

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.

[Disclaimer: This is a simplified version of Section 39 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

SAMPLE

Annexure - 3

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938 as amended from time to time are as follows:

1. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 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.

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 mis-statement 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 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 a simplified version of Section 45 of the Insurance Act, 1938 as amended from time to time. The Policyholders are advised to refer to The Insurance Act, 1938 as amended from time to time for complete and accurate details.]

SAMPLE

Annexure 4 – Guaranteed Surrender Value (GSV) factors: GSV as a % of Total Premiums Paid

Policy Year / Policy Term	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	70.00%	63.00%	60.00%	58.00%	57.00%	56.00%	55.00%	54.00%	54.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%
9	90.00%	77.00%	70.00%	66.00%	64.00%	62.00%	60.00%	59.00%	58.00%	58.00%	56.00%	56.00%	56.00%	56.00%	55.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%
10	90.00%	90.00%	80.00%	74.00%	71.00%	68.00%	65.00%	63.00%	62.00%	62.00%	59.00%	59.00%	59.00%	59.00%	58.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%
11	-	90.00%	90.00%	82.00%	77.00%	74.00%	70.00%	68.00%	66.00%	66.00%	62.00%	62.00%	62.00%	62.00%	60.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%
12	-	-	90.00%	90.00%	83.00%	79.00%	75.00%	72.00%	70.00%	69.00%	66.00%	65.00%	65.00%	65.00%	63.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
13	-	-	-	90.00%	90.00%	84.00%	80.00%	77.00%	74.00%	73.00%	69.00%	68.00%	68.00%	68.00%	65.00%	63.00%	62.00%	62.00%	62.00%	62.00%	62.00%
14	-	-	-	-	90.00%	90.00%	85.00%	81.00%	78.00%	76.00%	73.00%	71.00%	71.00%	70.00%	68.00%	65.00%	64.00%	64.00%	64.00%	64.00%	64.00%
15	-	-	-	-	-	90.00%	90.00%	85.00%	82.00%	79.00%	76.00%	74.00%	74.00%	73.00%	70.00%	68.00%	66.00%	66.00%	66.00%	66.00%	66.00%
16	-	-	-	-	-	-	90.00%	90.00%	86.00%	83.00%	79.00%	77.00%	77.00%	75.00%	73.00%	70.00%	68.00%	68.00%	68.00%	68.00%	68.00%
17	-	-	-	-	-	-	-	90.00%	90.00%	86.00%	83.00%	80.00%	80.00%	78.00%	75.00%	73.00%	70.00%	70.00%	70.00%	70.00%	70.00%
18	-	-	-	-	-	-	-	-	90.00%	90.00%	86.00%	83.00%	82.00%	80.00%	78.00%	75.00%	73.00%	72.00%	72.00%	72.00%	72.00%
19	-	-	-	-	-	-	-	-	-	90.00%	90.00%	86.00%	85.00%	82.00%	80.00%	78.00%	75.00%	74.00%	74.00%	74.00%	74.00%
20	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	85.00%	82.00%	80.00%	78.00%	76.00%	76.00%	76.00%	76.00%
21	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	85.00%	82.00%	80.00%	78.00%	78.00%	78.00%	78.00%
22	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	85.00%	82.00%	80.00%	80.00%	80.00%	80.00%
23	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	85.00%	82.00%	82.00%	82.00%	81.00%
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	85.00%	84.00%	84.00%	83.00%
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	87.00%	86.00%	85.00%	84.00%
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%
28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%
29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%
30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%

Policy Year / Policy Term	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	52.00%	52.00%	52.00%	52.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%
9	54.00%	54.00%	54.00%	54.00%	53.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%
10	56.00%	56.00%	56.00%	56.00%	54.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%
11	58.00%	58.00%	58.00%	57.00%	56.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%
12	60.00%	60.00%	60.00%	59.00%	57.00%	56.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%
13	62.00%	62.00%	62.00%	60.00%	59.00%	57.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%
14	64.00%	64.00%	63.00%	62.00%	60.00%	59.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%
15	66.00%	66.00%	65.00%	63.00%	62.00%	60.00%	59.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%
16	68.00%	68.00%	66.00%	65.00%	63.00%	62.00%	60.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%
17	70.00%	69.00%	68.00%	66.00%	65.00%	63.00%	62.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
18	72.00%	71.00%	69.00%	68.00%	66.00%	65.00%	63.00%	62.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%
19	74.00%	72.00%	71.00%	69.00%	68.00%	66.00%	65.00%	63.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%
20	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	66.00%	65.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%
21	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	66.00%	65.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%	64.00%
22	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	66.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%
23	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%	66.00%
24	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	67.00%	67.00%	67.00%	67.00%	67.00%	67.00%	67.00%	67.00%	67.00%	67.00%
25	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%
26	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	69.00%	69.00%	69.00%	69.00%	69.00%	69.00%	69.00%	69.00%	69.00%	69.00%
27	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
28	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%
29	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%	72.00%
30	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	73.00%	73.00%	73.00%	73.00%	73.00%	73.00%	73.00%	73.00%
31	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%
32	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
33	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%
34	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%
35	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%	78.00%
36	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	79.00%	79.00%	79.00%	79.00%	79.00%	79.00%
37	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%
38	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	81.00%	81.00%	81.00%	81.00%	81.00%	81.00%
39	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	82.00%	82.00%	82.00%	82.00%	82.00%
40	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	83.00%	83.00%	83.00%	83.00%	83.00%
41	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	84.00%	84.00%	84.00%	84.00%	84.00%
42	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	85.00%	85.00%	85.00%	85.00%	85.00%
43	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	86.00%	86.00%	86.00%	86.00%
44	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	87.00%	87.00%	87.00%	87.00%
45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	88.00%	88.00%	88.00%	88.00%
46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	89.00%	89.00%	88.00%
47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	89.00%	89.00%
48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%	89.00%
49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%
50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	90.00%

[illegible]

Policy Year / Policy Term	71	72	73	74	75	76	77	78	79	80	81	82
1	-	-	-	-	-	-	-	-	-	-	-	-
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%	51.00%
9	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%	52.00%
10	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%	53.00%
11	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%
12	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%
13	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%	56.00%
14	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%	57.00%
15	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	58.00%	57.00%
16	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	59.00%	58.00%	58.00%
17	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	59.00%	59.00%	58.00%
18	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	61.00%	60.00%	60.00%	59.00%	59.00%
19	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	62.00%	61.00%	61.00%	60.00%	60.00%	59.00%
20	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	62.00%	62.00%	61.00%	61.00%	60.00%	60.00%
21	64.00%	64.00%	64.00%	64.00%	64.00%	63.00%	63.00%	62.00%	62.00%	61.00%	61.00%	60.00%
22	65.00%	65.00%	65.00%	65.00%	64.00%	64.00%	63.00%	62.00%	62.00%	61.00%	61.00%	61.00%
23	66.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%	63.00%	63.00%	62.00%	62.00%	61.00%
24	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%	63.00%	63.00%	62.00%	62.00%
25	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%	63.00%	63.00%	62.00%
26	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%	63.00%	63.00%
27	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%	63.00%
28	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%	64.00%
29	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%	65.00%	64.00%
30	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	66.00%	66.00%	66.00%	65.00%	65.00%
31	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%	65.00%
32	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%	66.00%
33	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%	66.00%
34	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%	67.00%
35	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%	67.00%
36	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%	68.00%
37	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%	68.00%
38	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%	69.00%
39	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%	69.00%
40	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%	70.00%
41	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%	70.00%
42	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%	71.00%
43	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%	72.00%	71.00%
44	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%	72.00%
45	77.00%	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%
46	78.00%	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%	72.00%
47	78.00%	78.00%	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%	73.00%
48	79.00%	78.00%	78.00%	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%	74.00%	73.00%
49	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%	77.00%	76.00%	76.00%	75.00%	75.00%	74.00%
50	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%	77.00%	76.00%	76.00%	75.00%	74.00%
51	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%	77.00%	76.00%	75.00%	75.00%
52	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	79.00%	78.00%	77.00%	77.00%	76.00%	75.00%
53	81.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	77.00%	77.00%	76.00%	76.00%
54	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%	77.00%	76.00%
55	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%	77.00%
56	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%	77.00%
57	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%	78.00%
58	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%	78.00%
59	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%	79.00%
60	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%	79.00%
61	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%	80.00%
62	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%
63	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	82.00%	82.00%	81.00%	81.00%	80.00%
64	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%	81.00%
65	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%	82.00%
66	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%	82.00%
67	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%	83.00%
68	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%	83.00%
69	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%	84.00%
70	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%	84.00%
71	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%	85.00%
72	-	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%	85.00%
73	-	-	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%	86.00%
74	-	-	-	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%	86.00%
75	-	-	-	-	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%	87.00%
76	-	-	-	-	-	90.00%	90.00%	89.00%	89.00%	88.00%	88.00%	87.00%
77	-	-	-	-	-	-	90.00%	90.00%	90.00%	89.00%	89.00%	88.00%
78	-	-	-	-	-	-	-	90.00%	90.00%	90.00%	89.00%	88.00%
79	-	-	-	-	-	-	-	-	90.00%	90.00%	89.00%	88.00%
80	-	-	-	-	-	-	-	-	-	90.00%	90.00%	89.00%
81	-	-	-	-	-	-	-	-	-	-	90.00%	90.00%
82	-	-	-	-	-	-	-	-	-	-	-	90.00%

Annexure 5 – Unexpired Risk Premium Factors

PPT \ Policy Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
5	0%	30%	40%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
7	0%	30%	30%	40%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
10	0%	30%	30%	30%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
11	0%	30%	30%	30%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
12	0%	30%	30%	30%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
13	0%	30%	30%	30%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
14	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
15	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
16	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
17	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
18	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
19	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%
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23	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%	70%
24	0%	30%	30%	30%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	50%	50%	50%	70%	70%	70%	70%	70%	70%	70%
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