CONTENTS
1. Preface
2. Glossary
3. Product Compendium

**LIFE INSURANCE**

<table>
<thead>
<tr>
<th>S.No</th>
<th>PRODUCT NAME</th>
<th>COMPANY</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amar Suraksha</td>
<td>AVIVA</td>
<td>9</td>
</tr>
<tr>
<td>2</td>
<td>Grameen Suraksha</td>
<td>AVIVA</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>Jana Suraksha</td>
<td>AVIVA</td>
<td>10</td>
</tr>
<tr>
<td>4</td>
<td>Saral Suraksha</td>
<td>BAJAJ</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Swayam Shakti Suraksha</td>
<td>BAJAJ</td>
<td>11</td>
</tr>
<tr>
<td>6</td>
<td>Bima Kavach</td>
<td>BIRLA</td>
<td>11</td>
</tr>
<tr>
<td>7</td>
<td>Bima Suraksha Super</td>
<td>BIRLA</td>
<td>12</td>
</tr>
<tr>
<td>8</td>
<td>Bima Dhan Sanchay</td>
<td>BIRLA</td>
<td>12</td>
</tr>
<tr>
<td>9</td>
<td>Sarv Jana Suraksha</td>
<td>ICICI</td>
<td>13</td>
</tr>
<tr>
<td>10</td>
<td>Gramin Bima Mitr Yojana</td>
<td>HDFC</td>
<td>13</td>
</tr>
<tr>
<td>11</td>
<td>Bima Bachat Yojana</td>
<td>HDFC</td>
<td>14</td>
</tr>
<tr>
<td>12</td>
<td>Development Insurance Plan</td>
<td>HDFC</td>
<td>14</td>
</tr>
<tr>
<td>13</td>
<td>Microsurance</td>
<td>IDBI</td>
<td>15</td>
</tr>
<tr>
<td>14</td>
<td>Rural term Plan</td>
<td>AEGON</td>
<td>15</td>
</tr>
<tr>
<td>15</td>
<td>Bachat Kavach</td>
<td>STAR UNION</td>
<td>16</td>
</tr>
<tr>
<td>16</td>
<td>Paraspar Suraksha</td>
<td>STAR UNION</td>
<td>16</td>
</tr>
<tr>
<td>17</td>
<td>Group Savings Linked Insurance policy</td>
<td>STAR UNION</td>
<td>17</td>
</tr>
<tr>
<td>18</td>
<td>Jan Kalyan</td>
<td>SAHARA</td>
<td>17</td>
</tr>
<tr>
<td>19</td>
<td>Navkalyan Yojana</td>
<td>TATA AIG</td>
<td>18</td>
</tr>
<tr>
<td>No</td>
<td>Scheme Name</td>
<td>Insurance Company</td>
<td>Year</td>
</tr>
<tr>
<td>----</td>
<td>-------------</td>
<td>--------------------</td>
<td>------</td>
</tr>
<tr>
<td>20</td>
<td>Sampoorn Bima Yojana</td>
<td>TATA AIG</td>
<td>18</td>
</tr>
<tr>
<td>21</td>
<td>Grameen Shakti</td>
<td>SBI LIFE</td>
<td>19</td>
</tr>
<tr>
<td>22</td>
<td>Grameen Super Suraksha</td>
<td>SBI LIFE</td>
<td>19</td>
</tr>
<tr>
<td>23</td>
<td>Janshree Bima Yojana/Pannadhay Jeevan Amrit Yojana</td>
<td>LIC</td>
<td>20</td>
</tr>
</tbody>
</table>

**ENDOWEMENT INSURANCE POLICY**

<table>
<thead>
<tr>
<th>No</th>
<th>Scheme Name</th>
<th>Insurance Company</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>Gramin Bima Yojana</td>
<td>KOTAK</td>
<td>21</td>
</tr>
<tr>
<td>25</td>
<td>Alp Nivesh Yojana</td>
<td>BAJAJ</td>
<td>21</td>
</tr>
<tr>
<td>26</td>
<td>Jana Vikas Yojana</td>
<td>BAJAJ</td>
<td>22</td>
</tr>
<tr>
<td>27</td>
<td>Met Vishwas</td>
<td>METLIFE</td>
<td>22</td>
</tr>
<tr>
<td>28</td>
<td>Met Suvidha Rural</td>
<td>METLIFE</td>
<td>23</td>
</tr>
<tr>
<td>29</td>
<td>Ayushman Yojana</td>
<td>TATA AIG</td>
<td>23</td>
</tr>
<tr>
<td>30</td>
<td>Sumangal Bima Yojana</td>
<td>TATA AIG</td>
<td>24</td>
</tr>
<tr>
<td>31</td>
<td>Jeevan Madhur</td>
<td>LIC</td>
<td>24</td>
</tr>
<tr>
<td>32</td>
<td>Max Vijay Rajat</td>
<td>MAX NEW YORK</td>
<td>25</td>
</tr>
<tr>
<td>33</td>
<td>Max Vijay Swarna</td>
<td>MAX NEW YORK</td>
<td>25</td>
</tr>
<tr>
<td>34</td>
<td>Max Vijay Heera</td>
<td>MAX NEW YORK</td>
<td>26</td>
</tr>
</tbody>
</table>

**NON-LIFE INSURANCE**

<table>
<thead>
<tr>
<th>Scheme Name</th>
<th>Insurance Company</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gramin accident policy</td>
<td>United India</td>
<td>27</td>
</tr>
<tr>
<td>Policy Name</td>
<td>Issuing Company</td>
<td>Page</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-----------------------</td>
<td>------</td>
</tr>
<tr>
<td>Janta Personal Accident Policy</td>
<td>United India</td>
<td>28</td>
</tr>
<tr>
<td>Jan Arogya Bima</td>
<td>United India</td>
<td>29</td>
</tr>
<tr>
<td>Gramin Suswasthya Bima Yojana</td>
<td>National Insurance</td>
<td>30</td>
</tr>
<tr>
<td>Swasthya bima policy</td>
<td>United India</td>
<td>31</td>
</tr>
<tr>
<td>Universal Health Insurance</td>
<td>United India</td>
<td>32</td>
</tr>
<tr>
<td>Livestock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cattle and Livestock Insurance</td>
<td>United India</td>
<td>34</td>
</tr>
<tr>
<td>Poultry Insurance</td>
<td>United India</td>
<td>35</td>
</tr>
<tr>
<td>Agriculture Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agri Pumpset Insurance</td>
<td>United India</td>
<td>36</td>
</tr>
<tr>
<td>Plantation Insurance</td>
<td>United India</td>
<td>37</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Animal Cart Policy</td>
<td>United India</td>
<td>38</td>
</tr>
<tr>
<td>Bhagyashree child welfare policy</td>
<td>United India</td>
<td>40</td>
</tr>
<tr>
<td>Branch</td>
<td>Policy Name</td>
<td>Company</td>
</tr>
<tr>
<td>--------</td>
<td>--------------------------------------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td>Raj Rajeshwari Mahila Kalyan Yojana</td>
<td>New India Oriental</td>
</tr>
<tr>
<td></td>
<td>Hut Insurance</td>
<td>United India Oriental</td>
</tr>
<tr>
<td></td>
<td>Mother Teresa women and child Insurance</td>
<td>United India</td>
</tr>
</tbody>
</table>

4. Branch Locator

Preface: Rural and Micro Insurance Policy Compendium

Background
CmF strives for timely availability of microfinance services to poor. Micro insurance is one of them. There are a large number of micro insurance products available in the market being offered by public & private sector companies. It is very difficult for an individual/ NGO to select an appropriate product. There is a need to compile and analyze all available micro insurance products for easy selection of appropriate policy that suits needs of poor in any given context.

This compendium will be a useful tool for increasing the linkages of poor with insurance sector. It is required as there is a lot of confusion and ignorance prevailing regarding the available products, which delays the process of linking poor with insurance.

**Objective of Compendium**

- To create awareness about the insurance policies among the rural population via NGOs working with them.
- To increase the insurance linkages in rural areas.
- To serve as a medium / means between the insurance providers and insurance takers

**Scope**

Efforts were made to cover all the insurance companies providing rural insurance and / or micro insurance in the Rajasthan State.

**Delivery Mechanism**

Individuals who wish to get enrolled under any policy should contact their concerned SHPI/NGO.

And the SHPI/NGO can contact the nearest branch of Insurance company or CmF for any kind of clarification.

**GLOSSARY OF INSURANCE TERMS**
**Accident Benefit** Provides for payment of an additional benefit equal to the sum assured in instalments on permanent total disability and waiver of subsequent premiums payable under the policy.

**Accident Rider** An add-on benefit available at the option of the policyholders that may alter certain features of a policy by increasing or restricting benefits.

**Age Limits** Stipulated minimum and maximum ages below and above which the company will not accept applications or may not renew policies.

**Beneficiary** The person(s) or entity(ies) (e.g. corporation, trust, etc.) named in the policy as the recipient of insurance proceeds upon the risk faced (death, accident etc.) of the insured.

**Claim** Request for payment to an insurance company in respect of loss or damage covered by an insurance policy, usually submitted by filling in a claim form.

**Endowment Policy** The assured has to pay an annual premium which is determined on the basis of the assured's age at entry and the term of the policy. The insured amount is payable either at the end of specified number of years or upon the death of the insured person, whichever is earlier.

**Exclusions** Specific conditions or circumstances for which the policy will not provide benefits.

**Group Life Insurance** Life insurance usually without medical examination, on a group of people under a master policy. It is typically issued to an employer for the benefit of employees, or to members of an association, for example a professional membership group. The individual members of the group hold certificates as evidence of their insurance

**Insurance** Social device for minimizing risk of uncertainty regarding loss by spreading the risk over a large enough number of similar exposures to predict the individual chance of loss.

**Insured** The person whose life is covered by a policy of insurance.

**Maturity** The date upon which the face amount of a life insurance policy, if not previously invoked due to the contingency covered (death), is paid to the policyholder.

**Policy** The legal document issued by an insurance company to a policyholder, which outlines the conditions and terms of the insurance, also called the policy contract or the contract.
**Policyholder** A person who pays a premium to an insurance company in exchange for the insurance protection provided by a policy of insurance.

**Premium** The payment, or one of the regular periodic payments, that a policy holder makes to an insurer in exchange for the insurer's obligation to pay benefits upon the occurrence of the contractually-specified contingency (e.g., death).

**Sum Insured** Limit of an insurance company’s liability under a particular insurance policy.

**Surrender Value** The value payable to the policy holder in the event of his deciding to terminate the policy before the maturity of the policy.

**Term Insurance** The Insurance that provides protection only for a specified period of time.

---

**PRODUCT COMPENDIUM**

**TERM INSURANCE POLICY**
1. **Product Name**
   **AMAR SURAKSHA**

   **Company Name**
   **AVIVA LIFE**

   **Key Benefits**
   - **Death**: 100% OF SUM ASSURED
   - **Maturity**: TOTAL PREMIUM PAID
   - **Additional Benefits**: NONE
   - **Surrender Value**: Premium is returned after 3 Years
   - **Availability of Loan**: NO

   **Eligibility**
   - **Entry Age**: Minimum 18, Maximum 45

   **Product Features**
   - **Sum Assured**: Minimum 20000, Maximum 100000
   - **Term of Policy**: Minimum 5 Years, Maximum 20 Years
   - **Amount of Premium**: Minimum Rs.500, Maximum Varies
   - **Premium Paying Method**: Half Yearly, Yearly

   **Exclusions**: Suicide

2. **Product Name**
   **GRAMEEN SURAKSHA**

   **Company Name**
   **AVIVA LIFE**

   **Key Benefits**
   - **Death**: 100% OF SUM ASSURED
   - **Maturity**: TOTAL PREMIUM PAID
   - **Surrender Value**: Available
   - **Availability of Loan**: No

   **Eligibility**
   - **Entry Age**: Minimum 18, Maximum 45

   **Product Features**
   - **Sum Assured**: Minimum 5000, Maximum 50000
   - **Term of Policy**: Minimum 5 Years, Maximum 10 Years
   - **Amount of Premium**: Minimum 1800, Maximum 3250
   - **Premium Paying Method**: Yearly

   **Exclusions**: Suicide

3. **Product Name**
   **JANA SURAKSHA**

   **Company Name**
   **AVIVA LIFE**

   **It is a pure term Insurance policy with no benefits payable on maturity. In this policy, there is a flexibility to pay either in single premium or in regular premium.**
**Key Benefits**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>No benefits Payable</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>Accident Rider</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>None</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

**Eligibility**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>Minimum 18</td>
</tr>
<tr>
<td></td>
<td>Maximum 45</td>
</tr>
</tbody>
</table>

**Product Features**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>Minimum 20000</td>
</tr>
<tr>
<td></td>
<td>Maximum 50000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>Minimum 5 Years</td>
</tr>
<tr>
<td></td>
<td>Maximum 10 Years</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>Minimum 140</td>
</tr>
<tr>
<td></td>
<td>Maximum 480</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Monthly, Quarterly, Half Yearly</td>
</tr>
<tr>
<td></td>
<td>Yearly</td>
</tr>
</tbody>
</table>

**Exclusions**

- Suicide

---

4. **Product Name**

<table>
<thead>
<tr>
<th></th>
<th>SARAL SURAKSHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td>BAJAJ ALIANTZ LIFE</td>
</tr>
</tbody>
</table>

**Key Benefits**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>Total Premium Paid</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>Accident Rider</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>Minimum 30% of Total Premium paid</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

**Eligibility**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>Minimum 18</td>
</tr>
<tr>
<td></td>
<td>Maximum 60</td>
</tr>
</tbody>
</table>

**Product Features**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>Minimum 10000</td>
</tr>
<tr>
<td></td>
<td>Maximum 50000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>Minimum 10 Years</td>
</tr>
<tr>
<td></td>
<td>Maximum 10 Years</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>Minimum 306</td>
</tr>
<tr>
<td></td>
<td>Maximum 5324</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Monthly, Quarterly, Half Yearly, Yearly</td>
</tr>
<tr>
<td>Yearly Exclusions</td>
<td>Suicide</td>
</tr>
</tbody>
</table>

5. **Product Name**

<table>
<thead>
<tr>
<th></th>
<th>SWAYAM SHAKTI SURAKSHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td>BAJAJ ALIANTZ LIFE</td>
</tr>
</tbody>
</table>

It is a term Insurance policy with only premium without any benefit is paid back on maturity. In this policy, there is an option to take accident rider along with the main policy. This policy has good coverage in terms of age.
### Key Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Death</strong></td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td><strong>Maturity</strong></td>
<td>Total Premium Paid</td>
</tr>
<tr>
<td><strong>Additional Benefits</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Surrender Value</strong></td>
<td>70% of Total Premium paid</td>
</tr>
<tr>
<td><strong>Availability of Loan</strong></td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Eligibility

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entry Age</strong></td>
<td>18</td>
<td>65</td>
</tr>
</tbody>
</table>

### Product Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sum Assured</strong></td>
<td>2500(Per Member)</td>
<td></td>
</tr>
<tr>
<td><strong>Term of Policy</strong></td>
<td>5 Years</td>
<td>5 Years</td>
</tr>
<tr>
<td><strong>Amount of Premium</strong></td>
<td>500</td>
<td>Varies</td>
</tr>
<tr>
<td><strong>Premium Paying Method</strong></td>
<td>Monthly, Quarterly, Half Yearly, Yearly</td>
<td></td>
</tr>
</tbody>
</table>

### Exclusions

- Suicide

---

It is a group based term insurance policy with surrender and maturity benefits payable. As it is a group Insurance policy, the minimum number of people in the group should be 50.

---

### 6. Product Name

**BIMA KAVACH**

### Company Name

**BIRLA SUN LIFE**

### Key Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Death</strong></td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td><strong>Maturity</strong></td>
<td>110% of Total Premium</td>
</tr>
<tr>
<td><strong>Additional Benefits</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Surrender Value</strong></td>
<td>104-108% of Premium</td>
</tr>
<tr>
<td><strong>Availability of Loan</strong></td>
<td>No</td>
</tr>
</tbody>
</table>

### Eligibility

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entry Age</strong></td>
<td>18</td>
<td>50</td>
</tr>
</tbody>
</table>

### Product Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sum Assured</strong></td>
<td>5000</td>
<td>20000</td>
</tr>
<tr>
<td><strong>Term of Policy</strong></td>
<td>3 Years</td>
<td>3 Years</td>
</tr>
<tr>
<td><strong>Amount of Premium</strong></td>
<td>50</td>
<td>200</td>
</tr>
<tr>
<td><strong>Premium Paying Method</strong></td>
<td>Single Premium</td>
<td>Suicide</td>
</tr>
</tbody>
</table>

### Exclusions

- Suicide

---

It is a term insurance policy with best in the industry return on maturity and surrender on such low premium product. Besides this, there is an any time surrender facility in the product In case of suicidal death, the premium is returned back.
Key Benefits

Death: 100% OF SUM ASSURED
Maturity: None
Additional Benefits: Accident Rider
Surrender Value: No
Availability of Loan: No

Eligibility
Entry Age
Minimum: 18
Maximum: 60

Product Features
Sum Assured
Minimum: 5000
Maximum: 50000
Term of Policy
Minimum: 5 Years
Maximum: 15 Years
Amount of Premium
Minimum: 150
Maximum: 1425
Premium Paying Method: Monthly, Quarterly, Half Yearly, Yearly
Exclusions: Suicide

8. Product Name
BIMA DHAN SANCHAY
Company Name
BIRLA SUN LIFE

Key Benefits

Death: 100% OF SUM ASSURED
Maturity: Total Premium Paid
Additional Benefits: Accident Rider
Surrender Value: 20-90% of Premium Paid
Availability of Loan: No

Eligibility
Entry Age
Minimum: 18
Maximum: 60

Product Features
Sum Assured
Minimum: 5000
Maximum: 50000
Term of Policy
Minimum: 5 Years
Maximum: 15 Years
Amount of Premium
Minimum: 275
Maximum: 3275
Premium Paying Method: Monthly, Quarterly, Half Yearly, Yearly
Exclusions: Suicide

9. Product Name
SARV JANA SURAKSHA
Company Name
ICICI PRUDENTIAL

It is a pure term Insurance policy with no benefits payable on maturity. This policy gives insurance coverage to the people only up to the age of 60 years. And the premium is to be paid on yearly basis for the whole term of policy.

It is a pure term Insurance policy with total premium is paid back on maturity. This policy gives insurance coverage to the people up to the age of 75 years. In this policy a grace period of 180 days is given to pay the due installments.
### Key Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>No Maturity Benefit</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>None</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>None</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

### Eligibility

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>18</td>
<td>55</td>
</tr>
</tbody>
</table>

### Product Features

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>5000</td>
<td>50000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>5 Years</td>
<td></td>
</tr>
</tbody>
</table>

### Amount of Premium

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Maximum</td>
<td>500</td>
<td></td>
</tr>
</tbody>
</table>

### Premium Paying Method

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yearly</td>
<td></td>
</tr>
</tbody>
</table>

### Exclusions

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suicide</td>
<td></td>
</tr>
</tbody>
</table>

### 10. Product Name

**GRAMIN BIMA MITR YOJANA**

**Company Name**

**HDFC STANDARD LIFE**

### Key Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>150% of Premium</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>No</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>100-130% of Premium</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

### Eligibility

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>18</td>
<td>50</td>
</tr>
</tbody>
</table>

### Product Features

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>5000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>3 Years</td>
</tr>
</tbody>
</table>

### Amount of Premium

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum</td>
<td>500</td>
<td>500</td>
</tr>
</tbody>
</table>

### Premium Paying Method

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Premium</td>
<td>None</td>
</tr>
</tbody>
</table>

### Exclusions

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suicide</td>
<td></td>
</tr>
</tbody>
</table>

### 11. Product Name

**BIMA BACHAT YOJANA**

**Company Name**

**HDFC STANDARD LIFE**

**It is a Single premium term Insurance policy with maturity and surrender value benefits. This policy gives insurance coverage to the people only up to the age of 53 years. But the Sum assured is very low in the product.**
**Key Benefits**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>200% of Premium</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>No</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>100-170% of Premium</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

**Eligibility**

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>18</td>
<td>50</td>
</tr>
</tbody>
</table>

**Product Features**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>5000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>5 Years</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>500</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Single Premium</td>
</tr>
<tr>
<td>Exclusions</td>
<td>None</td>
</tr>
</tbody>
</table>

**12. Product Name**

DEVELOPMENT INSURANCE PLAN

**Company Name**

HDFC STANDARD LIFE

**Key Benefits**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>100% OF SUM ASSURED</td>
</tr>
<tr>
<td>Maturity</td>
<td>None</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>200% of Sum Assured in case of Accidental death.</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>None</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

**Eligibility**

<table>
<thead>
<tr>
<th>Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry Age</td>
<td>18</td>
<td>50</td>
</tr>
</tbody>
</table>

**Product Features**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>10000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>1 Year</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>Minimum 25</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Yearly</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Suicide</td>
</tr>
</tbody>
</table>

**13. Product Name**

MICROSURANCE

**Company Name**

IDBI FORTIS LIFE

*It is a pure term Insurance policy with no maturity and surrender value benefits. This policy gives an additional benefit in case of accidental death. And the premium of this policy is very low in comparison to other products.*
Key Benefits

<table>
<thead>
<tr>
<th>Death</th>
<th>100% of SUM ASSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maturity</td>
<td>150% of Total Premium</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>Accidental Rider</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>None</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
</tbody>
</table>

Eligibility

| Entry Age Minimum | 18 |
| Entry Age Maximum | 60 |

Product Features

| Sum Assured Minimum | 5000 |
| Sum Assured Maximum | 50000 |

Term of Policy

| 5 Years |

Amount of Premium

| Minimum | 100 |
| Maximum | 500 |

Premium Paying Method

| Monthly, Quarterly, Half-Yearly, Yearly |

Exclusions

| Suicide |

---

14. Product Name: RURAL TERM PLAN

Company Name: AEGON RELIGARE LIFE

Key Benefits

- Death: 100% of Sum Assured
- Maturity: 110% of Premium
- Additional Benefits: None
- Surrender Value: 100-109% of premium
- Availability of Loan: No

Eligibility

- Entry Age Minimum: 18
- Entry Age Maximum: 55

Product Features

- Sum Assured Minimum: 10000
- Sum Assured Maximum: 50000

Term of Policy

- 5 Years

Amount of Premium

- Minimum: 100
- Maximum: 500

Premium Paying Method

- Single Premium

Exclusions

- Suicide

---

15. Product Name: BACHAT KAVACH

*It is a group based term Insurance policy with maturity benefits but no surrender value. This policy gives an additional benefit of accident rider. But, in this policy the grace period is only of 15 days.*

*It is a term Insurance policy with maturity benefits as well as surrender value. This policy has an additional feature of changing the sum assured during the policy term.*
Company Name | STAR UNION DAICHI LIFE
---|---
**Key Benefits** | 
Death | 100% of Sum Assured  
Maturity | None  
Additional Benefits | None  
Surrender Value | None  
Availability of Loan | No  
**Eligibility** | 
Entry Age | Minimum 16, Maximum 64  
**Product Features** | 
Sum Assured | Minimum 1000(Per Member)  
Term of Policy | Minimum 1 Year  
Amount of Premium | Varies  
Premium Paying Method | Half-Yearly, Yearly  
Exclusions | Suicide  

### 16. Product Name
PARASPAR SURAKSHA

Company Name | STAR UNION DAICHI LIFE
---|---
**Key Benefits** | 
Death | 100% Of Sum Assured  
Maturity | None  
Additional Benefits | None  
Surrender Value | Yes  
Availability of Loan | No  
**Eligibility** | 
Entry Age | Minimum 18, Maximum 50  
**Product Features** | 
Sum Assured | Minimum 5000, Maximum 50000  
**Term of Policy** |  
Amount of Premium | Minimum 33.50, Maximum 335  
Premium Paying Method | Yearly  
Exclusions | Suicide  

### 17. Product Name
GROUP SAVINGS LINKED INSURANCE POLICY

Company Name | STAR UNION DAICHI LIFE
---|---

It is a group based pure term Insurance policy with no maturity benefits or surrender value. It is an annual policy with the option of renewal every year.
Key Benefits

Death 100% Of Sum Assured
Maturity Total Premium Paid
Additional Benefits None
Surrender Value Total Premium Paid
Availability of Loan No

Eligibility
Entry Age Minimum 18
Maximum 60

Product Features
Sum Assured Minimum 50000(Per Group)
Maximum No Limit

Term of Policy 1 Year

Amount of Premium
Minimum 1200
Maximum No Limit

Premium Paying Method Yearly

Exclusions
Suicide

18. Product Name JAN KALYAN
Company Name SAHARA INDIA LIFE

Key Benefits
Death 100% Of Sum Assured
Maturity None
Additional Benefits 200% of Sum Assured in Accidental Death
Surrender Value No
Availability of Loan No

Eligibility
Entry Age Minimum 18
Maximum 50

Product Features
Sum Assured Minimum 10000
Maximum 25000

Term of Policy Minimum 1 Year
Maximum 1 Year

Amount of Premium
Minimum 100
Maximum 250

Premium Paying Method Yearly

Exclusions
Suicide

19. Product Name NAVKALYAN YOJANA
Company Name TATA AIG LIFE

It is a group based term Insurance policy with maturity benefits and surrender value. It is an annual policy with the option of renewal every year. Only groups having more than 50 members are eligible for this policy.
Key Benefits
- Death: 100% Of Sum Assured
- Maturity: None
- Additional Benefits: Accident Rider
- Surrender Value: No
- Availability of Loan: No

Eligibility
- Entry Age: Minimum 18, Maximum 60

Product Features
- Sum Assured: Minimum 5000, Maximum 50000
- Term of Policy: Minimum 5 Year, Maximum 5 Year
- Amount of Premium: Minimum 58, Maximum 2440
- Premium Paying Method: Monthly, Quarterly, Half-Yearly, Yearly
- Exclusions: Suicide

20. Product Name: SAMPOORN BIMA YOJANA
Company Name: TATA AIG LIFE

Key Benefits
- Death: 100% Of Sum Assured
- Maturity: Total Premium Paid
- Additional Benefits: Accident Rider
- Surrender Value: 30% of Premium Paid
- Availability of Loan: No

Eligibility
- Entry Age: Minimum 18, Maximum 60

Product Features
- Sum Assured: Minimum 5000, Maximum 50000
- Term of Policy: Minimum 15 Years, Maximum 15 Years
- Amount of Premium: Minimum 129, Maximum 4955
- Premium Paying Method: Monthly, Quarterly, Half-Yearly, Yearly
- Exclusions: Suicide

21. Product Name: GRAMEEN SHAKTI
Company Name: SBI LIFE
### Key Benefits
- **Death**: 100% Of Sum Assured
- **Maturity**: 50-100% of Premium Paid
- **Additional Benefits**: None
- **Surrender Value**: 35-65% of Premium Paid
- **Availability of Loan**: No

### Eligibility
- **Entry Age**: Minimum 18, Maximum 50

### Product Features
- **Sum Assured**: Minimum 5000, Maximum 50000
- **Term of Policy**: Minimum 5 Year, Maximum 10 Years
- **Amount of Premium**: Minimum Varies, Maximum Varies
- **Premium Paying Method**: Yearly
- **Exclusions**: Suicide

### Exclusions
- **Suicide**

---

**22. Product Name**: GRAMEEN SUPER SURAKSHA

**Company Name**: SBI LIFE

**Key Benefits**
- **Death**: 100% Of Sum Assured
- **Maturity**: None
- **Additional Benefits**: None
- **Surrender Value**: None
- **Availability of Loan**: No

**Eligibility**
- **Entry Age**: Minimum 18, Maximum 50

**Product Features**
- **Sum Assured**: Minimum 30 times of Single Premium or, Maximum 150 times of Yearly Premium
- **Term of Policy**: Minimum 5 Year, Maximum 5 Year
- **Amount of Premium**: Minimum Varies, Maximum Varies
- **Premium Paying Method**: Single Premium, Yearly Premium
- **Exclusions**: Suicide

---

**23. Product Name**: JANSHREE BIMA YOJANA

**Company Name**: PANNADHAY JEEVAN AMRIT YOJANA

*It is a group based pure term Insurance policy with no maturity benefits or surrender value.*
<table>
<thead>
<tr>
<th>Company Name</th>
<th>LIC OF INDIA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key Benefits</td>
<td></td>
</tr>
<tr>
<td>Death</td>
<td>100% of Sum Assured</td>
</tr>
<tr>
<td></td>
<td>250% of Sum Assured in case of Accidental Death</td>
</tr>
<tr>
<td>Maturity</td>
<td>None</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>Total disability: Rs. 75000/-</td>
</tr>
<tr>
<td></td>
<td>Partial disability: Rs. 37500/-</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>None</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
<tr>
<td>Eligibility</td>
<td></td>
</tr>
<tr>
<td>Entry Age</td>
<td>Minimum 18</td>
</tr>
<tr>
<td></td>
<td>Maximum 59</td>
</tr>
<tr>
<td>Product Features</td>
<td></td>
</tr>
<tr>
<td>Sum Assured</td>
<td>Minimum 30000</td>
</tr>
<tr>
<td></td>
<td>Maximum 30000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>Minimum 1 Year</td>
</tr>
<tr>
<td></td>
<td>Maximum 1 Year</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>Minimum 200</td>
</tr>
<tr>
<td></td>
<td>Maximum 200</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Single Premium</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Suicide</td>
</tr>
</tbody>
</table>

**ENDOWEMENT POLICY**

24. Product Name  
GRAMIN BIMA YOJANA

---

It is a group based pure term Insurance policy with no maturity benefits or surrender value. But certain additional benefits are available in this policy such as accident coverage without any additional premium. Educational scholarship of Rs.300 per quarter available for children studying IX to XII std. For a maximum of 2 children under ‘Shiksha Sahayag Yojana. Besides this, the government also pays a subsidy of 50% on the premium payable.
**Company Name**

**KOTAK MAHINDRA LIFE**

**Key Benefits**

- **Death**
  - 100% OF SINGLE PREMIUM in the 1st 2 Years
  - 500% OF SINGLE PREMIUM after 2nd Year

- **Maturity**
  - 150% OF SINGLE PREMIUM

- **Additional Benefits**
  - None

- **Surrender Value**
  - 80-135% of SINGLE Premium

- **Availability of Loan**
  - No

**Eligibility**

- **Entry Age**
  - Minimum: 18
  - Maximum: 45

**Product Features**

- **Sum Assured**
  - Minimum: 100% of Single Premium
  - Maximum: 500% of Single Premium

- **Term of Policy**
  - Minimum: 15 Year
  - Maximum: 25 Year

- **Amount of Premium**
  - Minimum: 200
  - Maximum: 20000

- **Premium Paying Method**
  - Single Premium

- **Exclusions**
  - Suicide

---

**This is like a fixed deposit along with Insurance coverage.**

---

**25. Product Name**

**ALP NIVESH YOJANA**

**Company Name**

**BAJAJ ALLIANZ LIFE**

**Key Benefits**

- **Death**
  - SUM ASSURED+Bonus

- **Maturity**
  - SUM ASSURED+Bonus

- **Additional Benefits**
  - Accident Rider

- **Surrender Value**
  - Minimum 30% of Total Premium

- **Availability of Loan**
  - No

**Entry Age**

- Minimum: 18
- Maximum: 60

**Product Features**

- **Sum Assured**
  - Minimum: 5000
  - Maximum: 30000

- **Term of Policy**
  - Minimum: 10 Year
  - Maximum: 15 Year

- **Amount of Premium**
  - Minimum: 293
  - Maximum: 3364

- **Premium Paying Method**
  - Monthly, Quarterly, Half-Yearly, Yearly

- **Exclusions**
  - Suicide

---

**It is an endowment policy which pays bonus each year. This policy comes with an additional feature of accident rider benefits**

---

**26. Product Name**

**JANA VIKAS YOJANA**
Company Name: BAJAJ ALLIANZ LIFE

Key Benefits
- Death: 100% of Sum Assured
- Maturity: 125% of Single Premium
- Additional Benefits: None
- Surrender Value: Minimum 55% of Total Premium
- Availability of Loan: No

Eligibility
- Entry Age: Minimum 18, Maximum 60

Product Features
- Sum Assured: Minimum 10000, Maximum 50000
- Term of Policy: Minimum 10 Year, Maximum 15 Year
- Amount of Premium: Minimum 1638, Maximum 30880
- Premium Paying Method: Single Premium
- Exclusions: Suicide

27. Product Name: MET VISHWAS

Company Name: METLIFE INDIA

Key Benefits
- Death: 100% of Sum Assured
- Maturity: 110% OF SINGLE PREMIUM for 5 Year Policy
  125% OF SINGLE PREMIUM for 10 Year Policy
- Additional Benefits: None
- Surrender Value: 60-120% of SINGLE Premium
- Availability of Loan: No

Eligibility
- Entry Age: Minimum 18, Maximum 60

Product Features
- Sum Assured: Minimum 5000, Maximum 50000
- Term of Policy: Minimum 5 Year, Maximum 10 Year
- Amount of Premium: Minimum 1127, Maximum Varies
- Premium Paying Method: Single Premium
- Exclusions: Suicide

28. Product Name: MET SUVIDHA RURAL

It is an endowment policy the feature of fixed deposit schemes as well as Insurance plan.

This is like a fixed deposit along with Insurance coverage.
Company Name: METLIFE INDIA

Key Benefits:
- **Death**: Sum ASSURED+Bonus
- **Maturity**: Sum ASSURED+Bonus
- **Additional Benefits**: None
- **Surrender Value**: 90% of Single Premium, 30% of Regular Premium

Availability of Loan:
- **Entry Age**: Minimum 15, Maximum 60

Product Features:
- **Sum Assured**: Minimum 5000, Maximum 74000
- **Term of Policy**: Minimum 15 Year, Maximum 30 Year
- **Amount of Premium**: Minimum 173, Maximum Varies
- **Premium Paying Method**: Single Premium, Regular Premium
- **Exclusions**: Suicide

---

Company Name: TATA AIG LIFE

Key Benefits:
- **Death**: 100% of SUM ASSURED
- **Maturity**: 125% of total Premium Paid
- **Additional Benefits**: None
- **Surrender Value**: 60-120% of Premium paid

Availability of Loan:
- **Entry Age**: Minimum 18, Maximum 60

Product Features:
- **Sum Assured**: Minimum 5000, Maximum 50000
- **Term of Policy**: Minimum 10 Year, Maximum 10 Year
- **Amount of Premium**: Minimum 1438, Maximum 30775
- **Premium Paying Method**: Single Premium
- **Exclusions**: Suicide
<table>
<thead>
<tr>
<th>30. Product Name</th>
<th>SUMANGAL BIMA YOAJANA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Name</td>
<td>TATA AIG LIFE</td>
</tr>
<tr>
<td>Key Benefits</td>
<td></td>
</tr>
<tr>
<td>Death</td>
<td>100% of SUM ASSURED</td>
</tr>
<tr>
<td></td>
<td>60% of total Premium Paid</td>
</tr>
<tr>
<td>Maturity</td>
<td>Accident Rider</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td></td>
</tr>
<tr>
<td>Surrender Value</td>
<td>40-92% of Premium paid</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>No</td>
</tr>
<tr>
<td>Eligibility</td>
<td></td>
</tr>
<tr>
<td>Entry Age</td>
<td>Minimum: 18</td>
</tr>
<tr>
<td></td>
<td>Maximum: 60</td>
</tr>
<tr>
<td>Product Features</td>
<td></td>
</tr>
<tr>
<td>Sum Assured</td>
<td>Minimum: 5000</td>
</tr>
<tr>
<td></td>
<td>Maximum: 30000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>Minimum: 15 Year</td>
</tr>
<tr>
<td></td>
<td>Maximum: 15 Year</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>Minimum: 356</td>
</tr>
<tr>
<td></td>
<td>Maximum: 4782</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Yearly</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Suicide</td>
</tr>
</tbody>
</table>

| 31. Product Name       | JEEVAN MADHUR             |
| Company Name           | LIC OF INDIA              |
| Key Benefits           |                           |
| Death                 | 100% of Sum Assured       |
|                       | 150% of Total Premium    |
| Maturity              | 200% of Sum Assured in case of Accidental death |
| Additional Benefits   |                           |
| Surrender Value       | 30% of Total Premium     |
| Availability of Loan  | No                        |
| Eligibility           |                           |
| Entry Age             | Minimum: 18               |
|                       | Maximum: 60               |
| Product Features      |                           |
| Sum Assured           | Minimum: 5000             |
|                       | Maximum: 30000            |
| Term of Policy        | Minimum: 5 Year           |
|                       | Maximum: 15 Year          |
| Amount of Premium     | Minimum: Rs.100 (Monthly) |
|                       | Maximum: Rs.500 (Monthly) |
| Premium Paying Method | Monthly, Quarterly, Half-Yearly, Yearly |
| Exclusions            | Suicide                   |
### 32. Product Name

**MAX VIJAY RAJAT**

**Company Name**

MAX NEW YORK LIFE

**Key Benefits**

<table>
<thead>
<tr>
<th>Death</th>
<th>Sum Assured + Premium Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maturity</td>
<td>Total Premium Paid</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>200% of S.A + Premium Paid in case of Accidental Death</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>85-92.5% of Total Premium Paid after 3 Years.</td>
</tr>
</tbody>
</table>

**Availability of Loan**

Yes

**Eligibility**

<table>
<thead>
<tr>
<th>Entry Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

**Product Features**

<table>
<thead>
<tr>
<th>Sum Assured</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5000</td>
<td>50000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term of Policy</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10 Year</td>
<td>10 Year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount of Premium</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1000</td>
<td>Varies</td>
</tr>
</tbody>
</table>

**Premium Paying Method**

Yearly

**Exclusions**

Suicide

### 33. Product Name

**MAX VIJAY SWARNA**

**Company Name**

MAX NEW YORK LIFE

**Key Benefits**

<table>
<thead>
<tr>
<th>Death</th>
<th>Sum Assured + Premium Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maturity</td>
<td>Total Premium Paid</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>200% of S.A + Premium Paid in case of Accidental Death</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>85-92.5% of Total Premium Paid after 3 Years.</td>
</tr>
</tbody>
</table>

**Availability of Loan**

Yes

**Eligibility**

<table>
<thead>
<tr>
<th>Entry Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

**Product Features**

<table>
<thead>
<tr>
<th>Sum Assured</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7500</td>
<td>75000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term of Policy</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10 Year</td>
<td>10 Year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount of Premium</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1500</td>
<td>Varies</td>
</tr>
</tbody>
</table>

**Premium Paying Method**

Yearly

**Exclusions**

Suicide
### 34. Product Name

**MAX VIJAY HEERA**

### Company Name

**MAX NEW YORK LIFE**

### Key Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>Sum Assured+ Premium Paid</td>
</tr>
<tr>
<td>Maturity</td>
<td>Total Premium Paid</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>200% of S.A+ Premium Paid in case of Accidental Death</td>
</tr>
<tr>
<td>Surrender Value</td>
<td>85-92.5% of Total Premium Paid after 3 Years.</td>
</tr>
<tr>
<td>Availability of Loan</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Eligibility

<table>
<thead>
<tr>
<th>Entry Age</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
<td>50</td>
</tr>
</tbody>
</table>

### Product Features

<table>
<thead>
<tr>
<th>Description</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sum Assured</td>
<td>12500</td>
<td>100000</td>
</tr>
<tr>
<td>Term of Policy</td>
<td>10 Year</td>
<td>10 Year</td>
</tr>
<tr>
<td>Amount of Premium</td>
<td>2500</td>
<td>Varies</td>
</tr>
<tr>
<td>Premium Paying Method</td>
<td>Yearly</td>
<td></td>
</tr>
</tbody>
</table>

### Exclusions

- Suicide
HEALTH/ACCIDENT INSURANCE

Gramin Accident Policy

Coverage
Any Individual aged between 10 -70.

Sum Insured
Minimum Sum insured – Rs.5000

Premium
Minimum Premium - Rs.15

Risks Covered
a) Death
b) Permanent total disablement
c) Total and irrecoverable loss of use of limb
d) Loss of eye sight due to accidental injury.

Benefits
In the event of accidental injury, it provides compensation as follows-

a) Death or permanent total disablement - 100% of sum insured.
b) Loss of two limbs or two eyes or one limb and one eye - 100% of sum insured.
c) Loss of one limb or one eye - 50% of sum insured.

Exclusions
a) No compensation is payable for any disablement that exists at the time of taking the policy.
b) No payment will be made in excess of the sum insured for each individual.
c) Intentional self-injury
d) Suicide or attempted suicide
e) Whilst under the influence of intoxicating liquor or drug
f) Whilst racing on wheels
g) Hunting
h) Big game shooting
i) Mountaineering or whilst engaged in winter sports or resulting from the insured committing any breach of law with criminal intent.
j) War and nuclear perils
Janata Personal Accident Policy

Coverage
Any Individual aged between 10 - 70.

Sum Insured
Sum insured - Rs.25, 000/- to Rs.1, 00,000/-

Premium
Premium range - Rs.15 to Rs.240

Risks Covered
Accident resulting in,
Death
Permanent total disablement
Total and irrecoverable loss of use of limb
Loss of eye sight

Benefits
In the event of accidental injury, it provides compensation as follows-

a) Death or permanent total disablement - 100% of sum insured.
b) Loss of two limbs or two eyes or one limb and one eye - 100% of sum insured.
c) Loss of one limb or one eye - 50% of sum insured.

Exclusions

a) No compensation is payable for any disablement that exists at the time of taking the policy. No payment will be made in excess of the sum insured for each individual.
   Intentional self-injury
b) Suicide or attempted suicide
c) Whilst under the influence of intoxicating liquor or drug
d) Whilst racing on wheels
e) Hunting
f) Big game shooting
g) Mountaineering or whilst engaged in winter sports or resulting from the insured committing any breach of law with criminal intent.
h) War and nuclear perils.

This accident insurance policy is being offered by United India Insurance, New India Assurance and Oriental Insurance.
Jan Arogya Bima Policy

Coverage

Any Individual aged between 5 - 70. Children between 3 months and 5 years can be covered provided one or both parents are covered concurrently.

Risk Covered

Hospitalisation/Domiciliary hospitalisation expenses incurred for medical or surgical treatment for illness/disease (contracted after 30 days from commencement of risk) and injury.

Benefits

Reimbursement of hospitalization/domiciliary hospitalization expenses incurred by an insured person for treatment of illness/disease/injury as an in patient in a Nursing Home. The limit of liability under the policy per year per person is Rs.5,000/-.

Premium

Premium - Rs.70 to Rs.380

Exclusions

a) Any disease contracted within 30 days from commencement of risk.
b) Injury/disease caused by war perils/nuclear perils
c) Circumcision
d) Routine eye examination
e) Dental treatments/surgery of any kind unless requires hospitalisation.
f) Convalescence/general disability/run down condition or rest cure etc.
g) Expenses on vitamins and tonics
h) Treatments arising from or traceable to pregnancy/child birth inclusion of caesarian section.
GRAMIN SUSWASTHYA BIMA YOJANA

Coverage

This Policy covers people between the age of 3 months to 60 years. This Policy also gives full family cover wherein Family means earning head, spouse and up to maximum of three dependent children.

Risks Covered

Hospitalization Reimbursement
Personal Accident Cover (Head of Family/Spouse)
Maternity Expenses
Out Patient Charges

Benefits

The policy provides reimbursement of hospitalization expenses up to Rs.25,000/- to an individual /family subject to the following sub limits:

A. Maternity Normal Delivery: Rs.1,000
B. Maternity Caesarean Delivery: Rs.3,500
C. OPD Expenditure up to Rs.3,000 in case of accident.
D. Total expenses incurred for any one illness upto Rs. 15,000/-

Personal Accident Cover

Coverage for Death of the Earning Head of the family or his wife due to accident: Rs.25,000/-.

Premium

Premium-Rs.300 to Rs.480

Floater Basis

The benefit of family will operate on floater basis i.e. the total reimbursement of Rs.25,000/- can be availed of individually or collectively by members of the family.

Exclusions

a) Corrective, cosmetic or aesthetic dental surgery or treatment.
b) Cost of spectacles, contact lens and hearing aid.
c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.
d) Primarily diagnostic expenses not related to sickness/ injury
SWASTHYA BIMA POLICY

Coverage
Health Insurance Policy for members of SHGs and Credit Linked Groups

Risks Covered
- Hospitalization Reimbursement
- Transportation
- Meals

Benefits
The policy provides reimbursement of hospitalization expenses up to Rs.10,000/- to an individual.

Besides this, Reimbursement of the cost of transportation of Insured to hospital upto Rs.200/- during policy period.

Reimbursement of the cost of meal for the insured patient not exceeding Rs.30/- per day of hospitalization and not exceeding Rs.150/- during policy period.

Premium
This policy comes with a premium of Rs.120

Exclusions
a) Corrective, cosmetic or aesthetic dental surgery or treatment.
b) Cost of spectacles, contact lens and hearing aid.
c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/Alcohol.
d) Primarily diagnostic expenses not related to sickness/injury.
Universal Health Insurance Scheme

Coverage

This Policy covers people between the age of 3 months to 70 years. This Policy also gives full family cover wherein Family means earning head, spouse and up to maximum of three dependent children. Dependent parents can also be included.

Risks Covered

- Hospitalization
  - Personal Accident Cover (Head of Family)
  - Disability Cover (Head of Family)

Benefits

The policy provides reimbursement of hospitalization expenses upto Rs.30,000/- to an individual /family subject to the following sublimits:

A. (i) Room, Boarding expenses upto Rs.150/- per day
   (ii) If admitted in ICU upto Rs.300/- per day
B. Surgeon, Anaesthetist, Consultant, specialists fees, Nursing expenses upto Rs.4,500/- per illness/ injury
C. Anaesthesia, Blood, Oxygen, OT charges, Medicines, Diagnostic material & X-Ray, Dialysis, Radiotherapy, Chemotherapy, Cost of pacemaker, Artificial limb, etc upto Rs. 4,500/- per illness/ injury
D. Total expenses incurred for any one illness upto Rs. 15,000/-

Personal Accident Cover

Coverage for Death of the Earning Head of the family (as named in the schedule) due to accident: Rs. 25,000/-. 

Disability Cover

If the earning head of the family is hospitalized due to an accident / illness a compensation of Rs.50/- per day will be paid per day of hospitalization up to a maximum of 15 days after a waiting period of 3 days.

Floater Basis

The benefit of family will operate on floater basis i.e. the total reimbursement of Rs. 30,000/- can be availed of individually or collectively by members of the family.

This is a medi claim health Insurance policy
United India Insurance, New India Assurance and Oriental Insurance.
Under this policy, the government also provides subsidy to the BPL family.
Premium

a) For an individual  Rs. 365/- per annum  
b) For a family upto 5 (including the first3 children)  Rs. 548/- per annum  
c) For a family upto 7 (including the first 3 children and dependent parents)  Rs. 730/- per annum

Premium Subsidy For BPL Families

For families below the poverty line the Government will provide a premium subsidy of Rs.200 to Rs.400 per family.

Exclusions

a) Corrective, cosmetic or aesthetic dental surgery or treatment.  
b) Cost of spectacles, contact lens and hearing aid.  
c) Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.  
d) Primarily diagnostic expenses not related to sickness/ injury
LIVESTOCK INSURANCE

Cattle & Livestock Insurance

Coverage
All indigenous/cross breed/exotic animals in the prescribed age groups duly fixing the value and certifying the health of the proposed animal by a qualified Veterinary Doctor.

Risks Covered
a) Death due to accidents including fire, lightning, flood and cyclone or disease contracted or occurred during the currency of the policy period.
b) Permanent Total Disability due to total incapacity to conceive or yield milk by paying extra premium.

Premium
This policy comes with a premium of 5% of Sum Assured

Benefits
Sum insured or market value prior to illness subject to production of following documents.
   a) Duly completed claim form.
   b) Death certificate from a qualified veterinary surgeon.
   c) Policy / Certificate.
   d) Ear tag.

Exclusions
The policy does not cover the following:

   a) Malicious or willful misconduct or neglect, over loading, unskilled treatment or use of the animal for the purpose other than stated in the policy without the consent of the company in writing.
   b) Accidents occurred or diseases contracted prior to commencement of risk.
   c) Intentional slaughter.
   d) Transport by air / sea and road beyond 80 kms.
   e) Theft / clandestine sale, missing of insured animal.
   f) Partial disablement of any type.
   g) War perils.
   h) Nuclear perils
   i) Consequential loss
   j) Death of animals due to disease within 15 days from the inception of policy.
   k) PTD – To conceive or yield milk or total milk --- for breeding
Poultry Insurance

Coverage
Layer birds and hatchery birds in a poultry farm in the age group of 1 day old to 72 weeks and broilers in the age group of 1 day to 8 weeks. Ducks and Quails are also insured under the policy.

Risks Covered
Indemnity against death of birds due to accidents including fire, lightning, flood, cyclone, strike, riot, civil commotion, terrorism, earthquake and disease contracted or occurred during the policy period.

Benefits
80% of the value of the bird at the time of loss as per stage wise valuation table attached to the policy.

Premium
This policy comes with a premium of 1.2% to 5% of Sum Assured

Exclusions
The policy will not pay for the losses caused by the following:

a) Malicious / wilful misconduct / negligence.
b) Transit by any mode of transfer.
c) Improper management.
d) Theft and clandestine sale of birds.
e) Intentional slaughter of birds.
f) Consequential loss
g) War and nuclear perils.
h) Mareks, Ranikhet, Foul Pox and infectious bronchitis unless birds are successfully protected against them.
i) Loss of production, mall nutrition, under growth, cannibalism, loss due to huddling and piling of birds.

This livestock insurance policy is being offered by United India Insurance and oriental Insurance.
AGRICULTURE INSURANCE

Pump set Insurance

Coverage
All kinds of pump sets like centrifugal, jet and submersible (both electrical and diesel) up to 30 HP of approved makes.

Risks Covered
a) Fire and lightning
b) Theft/burglary
c) Mechanical/Electrical breakdown
d) Terrorism
e) Flood

Premium
This policy comes with a premium of Rs.40 to Rs.140 per annum

Benefits
For total loss of sum insured or market value prior to loss whichever is less is payable.
For replace parts, depreciation is chargeable in the event of electrical / mechanical breakdown losses.

The rewinding charges are reimbursable subject to maximum limits specified in the policy.

Exclusions
a) Normal wear and tear, gradual deterioration due to atmospheric condition or otherwise.

b) Wilful or gross negligence of insured or his representative.

c) Faults existing at the time of commencement of insurance known to insured or his representative.

d) Loss or damage for which manufacturers or suppliers are responsible either by law or under contract.

e) Cost of dismantling, transport, re-erection.

f) War and nuclear perils.

This insurance policy is being offered by United India Insurance and oriental Insurance.
Plantation Insurance

Coverage

Trees/plants/shoot/vegetative part only for crop duration or 12 months whichever is shorter.

Risks Covered

Coverage and indemnity to insured to the extent of loss or damage to the crop by operation of any one of the following perils –

a) Fire including forest fire and bush fire.
b) Lightning
c) Riot, strike, acts of terrorism
d) Storm, hailstorm, cyclone, hurricane, flood and inundation.

Premium

1.2 to 5.5% of Sum Assured

Benefits

The input costs or recurring expenses incurred for raising the crop (establishment and maintenance) upto the date of the loss. Limits of indemnity on input cost basis are fixed at each stage of the crop. Claims are subject to Franchise and Excess deductibles.

Exclusions

The policy excludes to pay for loss or damage to crop arising due to theft, malicious damage, negligence, natural mortality, war perils, nuclear perils, insects, pests and diseases, drought, earthquake, climatic variations, water logging, inconsequential losses, damage to structures capital items, irrigation systems, agricultural implements, harvested produce.
OTHER INSURANCE POLICIES

Animal Driven cart / Tonga Policy

Coverage
a) Cart / Tonga that is pulled by the animal
b) Animal used for pulling the said Cart / Tonga such as He-buffaloes, Bullocks, horse, Mule, Donkey and Camel as the case may be.

Premium
This policy comes with a premium of 2 % of Sum Assured

Risks Covered

SECTION I
Death / PTD of animal and loss or damage to cart / tonga and its accessories by:-
a. Accidental external means
b. Fire, explosion, lightning, flood, cyclones, earthquake, burglary, house breaking
c. Riot, strike, Malicious act, terrorism
d. While in transit by rail, road inland waterways

If the animal is to be covered against disease also, cover, exclusions and conditions will apply as per cattle policy
Cover can be extended for the cart against loss/damage by Theft risk.

SECTION II
Third Party Liability arising out of accidents
a. Personal injury (fatal and non-fatal)
b. Property damage

SECTION III
Personal Accident cover to Driver

Benefits

SECTION I

A. CART

1. In case of damage, actual expenses of repair subject to deduction towards depreciation and under-insurance
2. Damage to hard or pneumatic rubber tyres payable up to 50% only when the same are damaged along with cart.
3. In case of total loss 75 % of sum insured or market value whichever is less Item 1 & 2 subject to an excess of Rs. 100/- or Rs. 200/- per Cart/Tonga respectively
B. ANIMAL

1. Sum insured or market value whichever is less in case of death
2. 75% of Sum insured or market value whichever is less in case of PTD

SECTION II

1. Legal Liability up to a limit of Rs. 10,000/- during any one year
2. Litigation expenses incurred with the consent of the Insurer to contest any third party claim preferred.

SECTION III

Personal accident to driver. Injury / death, directly caused by accident

A. 1. Death Rs. 6,000/-

2. Loss of sight of both eyes or loss of two limbs or one eye and one limb – Rs. 6,000/-

B. 1. Loss of one eye or one limb Rs. 3,000/-

2. Permanent total disability Rs. 6,000/-

Exclusions

Thee policy does not cover liability in respect of death, disablement or injury or any loss or damage caused by:-

a) War group of perils, nuclear perils
b) Intentional self injury, suicide, insanity, breach of law
c) Malicious or willful injury or neglect or overloading or strain, unskilled treatment
d) Theft of accessories unless the cart itself is stolen
e) Theft clandestine sale of the insured animal
f) Wear and tear, depreciation, consequential loss and dismantling of cart for the purpose of repairs.
g) Any accident to the cart which is driven under the influence of drugs or drinks
h) Partial disability of any type whether permanent or temporary to animal
i) Compensation under more than one item of Section III of policy
j) In case of driver partial disability of any type other than the disability mentioned in Section III above.
k) Any liability by virtue of an agreement
Bhagyashree Child Welfare Policy

Coverage

Cover is applicable to girl child in the age group of 0 to 18 years whose neither parents' age should be greater than 60 years.

Risk Covered

Cover is to provide relief to insured girl in the case of death of either/both of the parents arising out of accident.

Benefits

In the event of death of the parent(s), Rs.25,000/- will be deposited in the name of the child in any of the nationalized banks and the benefits will be provided as under.

<table>
<thead>
<tr>
<th>Age of the child</th>
<th>Amount of relief Payable to</th>
<th>Payable to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>Rs.1,200/- per annum</td>
<td>Surviving parent or guardian, provided the expenditure is incurred for the child's education</td>
</tr>
<tr>
<td>6-11 years</td>
<td>Rs.1,200/- per annum</td>
<td>Surviving parent or guardian, provided the expenditure is incurred for the child's education</td>
</tr>
<tr>
<td>12-17 years</td>
<td>Rs.2,400/- per annum</td>
<td>Surviving parent or guardian provided the expenditure is incurred for the child's education</td>
</tr>
<tr>
<td>18 years</td>
<td>Balance amount to the child's credit</td>
<td>To the girl on attaining the age of 18 completed years</td>
</tr>
</tbody>
</table>

In the event of the death of the girl before attaining 18 years, the balance amount standing to the credit of the girl child will be paid to the surviving parent/guardian.

Premium & Discounts

Premium - Rs.15/- per child per annum.
Raj Rajeshwari Mahila Kalyan Yojna Policy

Coverage
This scheme provides economic security to women. All sections of women in the age group of 10 - 75 years irrespective of their income, vocation or occupation can be covered in this policy.

Risks Covered
Policy provides cover not only for the disablement of women but also for the death of her husband.

Additional cover provides for Temporary Total Disablement and also for loss/ damage to household goods.

Benefits
For Disablement of Insured women -

a) Permanent total disablement  Rs.25,000/-
b) Loss of two limb/both eyes/one limb and one eye Rs.25,000/-
c) Loss of one limb/one eye -  Rs.12,500/

For Death

a) For married women - Policy provides compensation of Rs.25,000/- in the event of death of husband due to accident.
b) For unmarried women - Policy provides compensation of Rs. 25,000/-in the event of death of the insured to the nominee/legal heir.

Additional Cover

a) Temporary Total Disablement  Rs.500/- per month subject to a maximum of Rs.1,500/
b) Expenses incurred for legal Divorce proceeding  Actual not exceeding Rs.2,000/-
c) Loss/damage to HouseholdFire, flood, riot, terrorism  Up to a limit of Rs.2,000/-

Death/Disablement would mean not only Death/Disablement arising out of accident, but also include death during child birth at hospital, and surgical operation such as sterilisation, caesarean, hysterectomy and removal of breast due to cancer provided that it occurs within 7 days from the date of operation.

Premium & Discounts

Premium:
Rs.15/- per woman per annum for the basic cover and Rs.23/- per woman per annum for both basic and additional cover.
HUT INSURANCE

Coverage
This insurance applies only to those huts used for dwellings and constructed in rural areas with financial assistance from Banking/Cooperative / Government Institutions. It can also apply to a selected area or cluster of huts for which proposal should be referred to H.O.

Risks Covered
Against loss or damage due to fire, (including fire resulting from explosion and short circuiting), lightning, explosion of boiler or gas used for domestic purpose only, earthquake, flood, inundation, storm, tempest, cyclone and other allied perils, riot and strike damage, malicious damage, aircraft and impact damage.

SUM INSURED
The maximum sum insured will be Rs.6000/-of which Rs.5000/- can be for structure and Rs.1000/- for contents. However, it should be noted that the sum insured on the structure should be so fixed that it is not more than 20% of the financed or subsidy amounts or market value of structure whichever is less, not exceeding Rs.5000/-. 

PREMIUM
Rs.3/- per thousand on the sum insured.
Mother Teresa Women & Children Policy

Coverage
All sections of women in the age group 10 to 75 years irrespective of their income, occupation or vocation can be covered under the policy.

SECTION I : ECONOMIC SECURITY SCHEME TO WOMEN

Risks Covered
Policy provides cover not only for the disablement of women but also for the death of her husband.

Additional cover provides for Temporary Total Disablement and also for loss/damage to household goods.

Benefits
For Disablement of Insured women –

a) Permanent total disablement Rs.25,000/-
b) Loss of two limb/both eyes/one limb and one eye Rs.25,000/-
c) Loss of one limb/one eye Rs.12,500/-

For Death –

a) For married women – Policy provides compensation of Rs.25,000/- in the event of death of husband due to accident.
b) For unmarried women – Policy provides compensation of Rs. 25,000/- in the event of death of the insured to the nominee/legal heir.

Additional Cover For Women

a) Temporary Total Disablement Rs.500/- per month subject to a maximum of Rs.1,500/
b) Expenses incurred for legal Divorce proceeding actual not exceeding Rs.2,000/-
c) Loss/damage to Household Fire, flood, riot, terrorism up to a limit of Rs.2,000/-

Death/Disablement would mean not only Death/Disablement arising out of accident, but also include death during childbirth at hospital, and surgical operation such as sterilisation, caesarean, hysterectomy and removal of breast due to cancer provided that it occurs within 7 days from the date of operation.

Premium

Rs.15/- per woman per annum for the basic cover and Rs.23/- per woman per annum for both basic and additional cover.
Additional Accident Cover for Wife
As a special case the insurance company can consider in the event death due to accident of married women, husband gets the compensation of Rs.25,000/- with an additional premium of Rs.9/- . This cover is only death due to accident and disablement is not considered under the policy.

SECTION II - INSURANCE COVER APPLICABLE TO CHILDREN

Coverage
Cover is applicable to two children in the age group of 0 to 18 years whose parents’ age does not exceed 60 years.

Cover is to provide relief to insured children in the case of death of either/both of the parents arising out of accident.

Benefits
In the event of death of the parent(s), Rs.25,000/- will be deposited in the name of the child with the GIC Asset Management Co. Ltd. and the benefits will be provided as under –

<table>
<thead>
<tr>
<th>Age of the children</th>
<th>Amount of Relief Payable to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>Rs.1,200/- per annum Surviving parent or guardian</td>
</tr>
<tr>
<td>6-11 years</td>
<td>Rs.1,200/- per annum Surviving parent or guardian, provided the expenditure is incurred for the children’s education</td>
</tr>
<tr>
<td>12-17 years</td>
<td>Rs.2,400/- per annum Surviving parent or guardian provided the expenditure is incurred for the children’s education</td>
</tr>
<tr>
<td>18 years</td>
<td>Balance amount to the child’s credit To the children on attaining the age of 18 completed years</td>
</tr>
</tbody>
</table>

In the event of the death of the children before attaining 18 years, the balance amount standing to the credit of the children will be paid to the surviving parent/guardian.

Premium
Rs.15/- per child per annum.(coverage limited to two children only and the premium would be Rs.30/- per annum.)
Hence the total premium for a comprehensive policy would as follows:

a) Rs.32/- for comprehensive cover to the women inclusive of husband
b) Rs.30/- for two children
   Totaling Rs.62/- only for the entire family cover.

The insured can either opt –

A full family cover for Rs.62/- or

Section I - only for Rs.32/-or

Section II - only for Rs.30/- as per their need.

In case the premium is routed through a single source, the applicable discount would be the highest and the premium at the lowest.
## BRANCH LOCATOR

<table>
<thead>
<tr>
<th></th>
<th>AVIVA</th>
<th>BAJAJ</th>
<th>BIRLA</th>
<th>ICICI</th>
<th>IDBI</th>
<th>KOTAK</th>
<th>METLIFE</th>
<th>SBLIFE</th>
<th>TATA</th>
<th>AEGON</th>
<th>HDFC</th>
<th>LIC</th>
<th>MAX</th>
<th>NEW</th>
<th>STAR</th>
<th>UNION</th>
<th>SAHARA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ajmer</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Alwar</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Banswara</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Baran</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Barmer</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Bharatpur</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Bhilwara</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Bikaner</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Bundi</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Chittorgarh</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>Churu</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>------------</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Dausa</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dholpur</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dungarpur</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hanumangarh</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jaipur</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jaisalmer</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jalore</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jhalawar</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jhunjhunu</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jodhpur</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Karauli</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kota</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nagaur</td>
<td>Pali</td>
<td>Rajsamand</td>
<td>Sawai Madhopur</td>
<td>Sikar</td>
<td>Sirohi</td>
<td>Sri Ganganagar</td>
<td>Tonk</td>
<td>Udaipur</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------</td>
<td>--------</td>
<td>--------</td>
<td>-----------</td>
<td>----------------</td>
<td>-------</td>
<td>--------</td>
<td>----------------</td>
<td>------</td>
<td>---------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>