

Take the decision to protect
your family's future today. Call Now!

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Visit www.dhflpramerica.com to know more about us and our products.



DHFL Pramerica Life Insurance Company Limited
(erstwhile DLF Pramerica Life Insurance Co. Ltd),

Registered Office and Communication Address: 4th Floor, Building No. 9B, Cyber City,
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Your family's tomorrow is for you to protect.





SALES BROCHURE

Your life is precious, more so for your family and your loved ones. You are the one who makes their world perfect. You are the one who spreads happiness in their lives. After all, you are the one who works tirelessly to make sure that the lives of your loved ones are comfortable and well taken care of.

Although we leave no stone unturned to make sure that all the needs of our family are met, yet we often leave a very big aspect unattended – the security of our family. In our busy lives, rarely do we pause for a moment and think of what would happen to our family in case something unfortunate happens. After all, life is full of uncertainties regarding the future and what it holds for us.

Therefore, it becomes our duty as a responsible parent, a loving spouse or a dependable child, to think ahead, plan and secure our family from any unfortunate happening.

DHFL Pramerica U-protect

A TERM LIFE INSURANCE PLAN

DHFL Pramerica U-Protect is a plan designed especially for you so that you can ensure that your family is secure and leads a comfortable life, even when you are not around. It is a plan that provides pure life insurance cover for the benefit of your loved ones at a very nominal cost. So go ahead, opt for DHFL Pramerica U-Protect, because it is you who has to secure your family's tomorrow.

KEY FEATURES

- Comprehensive insurance protection at nominal cost
- Attractive premium rates for male and female lives
- Lower premiums for maintaining a healthy non-smoking life style
- Enhanced cover with optional Accidental Death Benefit Rider and Critical Illness Rider
- Tax benefits as applicable

HOW DOES THE PLAN WORK?

- Choose the Sum Assured as per your requirement subject to a minimum of ₹ 25,00,000
- Choose the Policy Term for which you would like to avail protection cover from a range of 10 years to 30 years subject to a Maximum Maturity Age of 65 years
- Pay the premium based on Sum Assured, Age, Smoking or Non-Smoking life style category, Gender of Life Insured and the Policy Term

BENEFITS IN DETAIL

Benefits on Death:

In the unfortunate event of death of the Life Insured within the Policy Term, the policy will pay the Sum Assured chosen at inception. The policy will terminate after paying the death benefit.

Benefit on Maturity:

There are no maturity benefits under this plan.

Benefit of additional protection with riders:

One can augment the level of protection with the following optional riders along with the base cover.

- DHFL Pramerica Traditional Accidental Death Benefit Rider

On death due to an accident, the beneficiary gets an additional Sum Assured as chosen under this rider. It is available in addition to the basic death benefit under the base plan.

- DHFL Pramerica Traditional Critical Illness Rider

The rider provides protection cover in case the life insured is diagnosed with/undergoes any of the 10 critical illness/conditions/surgeries namely Aorta Surgery, Blindness, Cancer, Coronary Artery Bypass Surgery, Heart Attack, Heart Valve Surgery, Kidney Failure, Major Organ Transplant, Paralysis and Stroke. If one were diagnosed with any of these specified illnesses, the critical illness benefit would be paid in lump sum subject to a survival period of 30 days. The base plan continues even after payment under this rider.

Please refer to the rider brochures for details.

Lower premium for maintaining a healthy non-smoking life style.

Non-Smoker applicants will have an advantage as they will receive attractive rates on policy premiums for coverage Sum Assured of ₹50,00,000 and above.



ELIGIBILITY

Entry Age (as on Last Birthday)	Minimum - 18 Years Maximum - 55 years
Maximum Age at Policy Expiry	65 years
Policy Term	10 years to 30 years
Premium Paying Term	Regular
Premium Paying Mode	Yearly, Half Yearly
Sum Assured	Minimum ₹25,00,000 Maximum No limit subject to underwriting
Minimum Annual Premium	₹4,000

WHAT ARE THE PREMIUMS PAYABLE?

Sample annual premiums for a non-smoker, standard male life, entry age 35 years and Sum Assured of ₹50,00,000 for a Policy Term of 20 years.

Gender/Age	Age 35	Age 45
Male	₹7,750	₹17,600
Female	₹6,200	₹12,800

The above premium excludes service tax and education cess.

If premium payment mode is semi-annual, then multiply the above premiums by 0.52 to arrive at modal premium.

SURRENDER

No surrender benefits are payable under this plan.

LOAN

No loans are available against this policy.

NON-PAYMENT OF PREMIUM/POLICY

REINSTATEMENT

In case of non-payment of premium, a grace period of 30 days would be allowed to the policyholder to pay the premium due.

A policy, which has lapsed for non-payment of premium during the grace period, may be reinstated subject to following conditions:

- Reinstatement is available for up to 3 years from the date of first unpaid premium
- Reinstatement up to 90 days is done at the request of the policyholder without medical declaration; from 90 to 180 days with medical declaration; and over 180 days with medical examination
- Payment of all unpaid premiums with interest is required to reinstate the policy in all cases
- Once the policy is reinstated, all the benefits under the policy would be reinstated

TAX BENEFITS

- Tax benefits will be applicable as per prevailing tax laws. Tax laws are subject to change
- Premiums qualify for deduction under Section 80 C of the Income Tax Act, 1961
- The benefits received from the policy qualify for deduction under Section 10(10D) of Income Tax Act, 1961

EXCLUSIONS IN THE PLAN

If the life insured commits suicide within 12 months from the Policy commencement date or the date of revival of the policy, the company would pay an amount equal to 80% of the premiums paid (excluding any underwriting extra) as death benefit.

NOMINEE UNDER SEC. 39 OF INSURANCE ACT, 1938

The nominee is the sole person to receive the benefits under the Policy. Where the nominee is less than 18 years of age, the benefits will be payable to the appointee.

ASSIGNMENT UNDER SEC. 38 OF INSURANCE ACT, 1938

A transfer or assignment of a policy of life insurance, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a

separate instrument, signed in either case by the transferor or by the assignor or his duly authorized agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment.

FREE LOOK CANCELLATION

You will have a period of 15 days from the date of receipt of the policy document to review the terms and conditions of the policy and where you disagree to any of these terms and conditions, you have an option to return the policy stating the reasons for objection. On receipt of the letter along with the policy documents, the company will refund the premiums paid, subject to the deduction of proportionate risk premium for the period on cover and any expenses incurred by the Company on medical examination of the proposer and stamp duty charges.

SECTION 41 OF THE INSURANCE ACT, 1938: PROHIBITION OF REBATE

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out





or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees.

SECTION 45 OF THE INSURANCE ACT, 1938: NON-DISCLOSURE

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of

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

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

The brochure gives the salient features for the product. Please refer to policy document for further details of the terms and conditions

About Us

DHFL Pramerica Life Insurance Company Ltd. (DPLI) is a joint venture between Dewan Housing Finance Corporation Ltd. (DHFL), India's second largest private sector housing finance company and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI), a financial services leader headquartered in the U.S. DPLI represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades. The life insurance joint venture agreement between the two partners was signed in July 2013.

DHFL Pramerica Life Insurance, which was earlier known as DLF Pramerica Life Insurance started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

For further information on the Company, please visit www.dhflpramerica.com.

About DHFL

DHFL was founded in 1984 by Late Shri Rajesh Kumar Wadhawan with a vision to provide financial access to the lower and middle income segments of the society. Today, led by Mr. Kapil Wadhawan, CMD, DHFL, the Company is one of India's leading mortgage finance institutions with presence in over 450 locations across the country, in addition to representative offices in Dubai and London.

All through its years of growth, DHFL has stayed with its core vision of financial inclusion. The Company's wide network, coupled with insights into local customer needs has enabled the Company to provide meaningful financial access to customers even in India's smallest towns. With a strong business foundation, an extensive distribution network, proven industry expertise and a deep understanding of the Indian customer, DHFL is one of India's largest financial services companies.

For further information, please visit <http://www.dhfl.com>.

About PFI

Pramerica is a trade name used by Prudential Financial, Inc. (PFI), a company incorporated and with its principal place of business in the United States, and its affiliated companies in select countries outside the United States. PFI (NYSE: PRU), a financial services leader with more than \$1 trillion of assets under management as of September 30, 2013, has operations in the United States, Asia, Europe and Latin America. PFI's diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. In the U.S., PFI's iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. Prudential Financial, Inc. of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.

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- This plan provides Life Insurance coverage. Insurance is the subject matter of solicitation.
 - For information on time frames for proposal processing, policy servicing, claims servicing and grievance redressal, please refer our website at www.dhflpramerica.com
 - This product provides 30 days freeloook period if sold through distance marketing mode
 - Service tax & Education cess will be charged over and above the quoted premium
 - Please refer rider's sales brochure before concluding the sale
- DHFL Pramerica U-Protect UIN: 140N029V02
DHFL Pramerica Traditional Critical Illness rider UIN: 140B002V02
DHFL Pramerica Traditional Accidental Death Benefit rider UIN: 140B001V02

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