



-  Car Insurance
-  Home Loan EMI
-  Child's School Fees
- Life's Protection

What about Life?

**INSURE YOUR LIFE WITH SUD LIFE'S
PREMIER PROTECTION PLAN**

SUD Life

**PREMIER PROTECTION
PLAN**

A TERM INSURANCE PLAN
UIN: 142N013V02

Star Union Dai-ichi Life Insurance Company Limited

A joint venture of



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SUD Life

PREMIER PROTECTION PLAN

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Your family's security is your prime responsibility. Today you may be successful in providing your family with all the comforts of life such as a good house, car, lifestyle and much more.

But have you ensured that they will continue to lead a fulfilling life after you as well?

That is where you need to financially protect your family against any unforeseen event and provide a life of comfort and dignity, forever.

Star Union Dai-ichi Life Insurance presents SUD Life Premier Protection Plan that ensures strong financial protection at an affordable cost, along with other optional benefits.

To know more, please read on...



Plan Benefits:

- **Death Benefit:** Your loved ones' future is secured, with the sum assured being paid immediately, in case of untimely demise of the life assured. Your policy will be terminated on payment of the death benefit, and no further benefit will be paid.
- Enjoy tax benefit on the premiums paid and benefits received, as per the existing tax laws.
- You can also enjoy premium rebates if you have opted for a higher sum assured. There is also a special rebate where ECS/SI mode of payment is chosen.

How does the plan work?

- Decide the insurance cover you will need to ensure your family's financial security, based on the life assured's current income, future income prospects and outstanding liabilities. This amount will be your Sum Assured.
- Depending on how long you wish to have the life insurance cover, you decide on the policy term.
- The eligibility criteria are provided below in the 'Eligibility and limits' section for your reference.
- The premium amount will be based on the sum assured and policy term chosen by you, as well as the age of the life assured, and the answers provided in the proposal form. In case you have opted for a sum assured of ₹ 50 lakhs and above, the tabular premium rates will be lower. You will get

even lower tabular premium rates, for sum assured of ₹ 1 crore and above. There is also a special rebate for all plans where ECS/SI mode of payment is chosen.

- To enjoy the full benefits of your plan, all you have to do is to pay the premiums as per your policy schedule.
- In case of death of the life assured during the policy term, the nominee will receive the sum assured.

Sample Annual Premiums

Sum Assured	Term (yrs.)		
	15	20	25
₹ 50,00,000	₹ 8,100	₹ 9,150	₹ 10,600
₹ 1,00,00,000	₹ 14,000	₹ 16,100	₹ 19,000

The premiums provided above are applicable to a 35 yr old, healthy life and are exclusive of all applicable taxes (including service tax and cess).

Eligibility and limits

You become eligible for this plan upon meeting the age criteria mentioned below. You have to choose a suitable, policy term and sum assured as per the limits mentioned below:

Minimum/Maximum Age of the Life Assured at Entry	Minimum: 18 years (age last birthday) Maximum: 60 years (age last birthday)						
Maximum Age of the Life Assured at Maturity	70 years (age last birthday)						
Premium	Premium shall be as calculated for specific modal points subject to minimum of: <table border="1" data-bbox="457 1626 964 1709"> <thead> <tr> <th>Yearly</th> <th>Half Yearly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>₹ 5000</td> <td>₹ 2500</td> <td>₹ 500</td> </tr> </tbody> </table>	Yearly	Half Yearly	Monthly	₹ 5000	₹ 2500	₹ 500
Yearly	Half Yearly	Monthly					
₹ 5000	₹ 2500	₹ 500					
Policy Term	Minimum: 10 years Maximum: 30 years						
Sum Assured*	Minimum: ₹ 25 lacs Maximum: ₹ 100 cr						
Premium Payment Term	Equal to policy term						
Premium Payment Modes	Yearly, Half-yearly or Monthly (ECS/SI only) modes						

*Sum Assured is available in multiples of ₹10,000

Things you need to know

Who is the life assured?

Life assured is the person, on whose life the plan has been taken. You could take the plan on your life or purchase the policy to cover the life of your near and dear ones.

Who is the policyholder?

A policyholder is the person who holds the plan. The policyholder may or may not be the life assured. A policyholder must be at least 18 years old at the time of entry in the plan.

Who is a nominee?

A nominee is the beneficiary under the plan who receives the death benefit in case of the life assured's demise. The nominee is appointed by you, the policyholder. The nominee can even be a minor (i.e. below 18 years of age). In case your nominee is a minor, you have to choose an adult as an appointee who receives the benefits under the plan and holds the same till the nominee attains 18 years of age. You have to compulsorily choose a nominee under this plan if the life assured and the policy holder are the same.

Terms and conditions

Grace period

In case you have missed paying your premium by the due date, we will allow a grace period of 30 days from the date of the unpaid premium. The grace period will be 15 days in case of monthly mode.

If death occurs during the grace period the full Sum Assured under the policy after deduction of the premiums then due and all premiums falling due during the policy year, will be paid.

Lapse

If you have not paid your premium within the grace period, your policy will lapse. No benefit will be available if your policy has lapsed.

Surrender value

No surrender value is payable for this policy.



Policy loan

Policy loan is not available against this policy.

Revival

- You can revive your lapsed policy by sending us a revival request within two years from the date of first unpaid premium.
- You will need to pay the unpaid premiums, with interest at the applicable rate, at the time of revival, and submit satisfactory medical evidence of continued good health (as per the underwriting rules applicable at that time). You have to bear the cost of medical examination required, if any.
- In case of death after revival, the benefits payable will be as given under Benefits on Page 1.

Suicide Clause

If the Life Assured commits suicide, whether sane or insane, within one year from the date of issue / revival / reinstatement of the policy, sum assured will not be payable, and the nominee shall be entitled to 80% of the total premiums paid excluding taxes and all extra premiums (if any).

Exclusions

Persons working in hazardous occupations will be screened suitably or will be offered the product at higher premium rates commensurate with the extra mortality risk.

Free look period:

If you are not satisfied with the terms and conditions of the policy, you may return the policy within the free look period by stating the reasons for your objections. The free look period is 30 days from the date of receipt of the policy document, if your policy is purchased through distance marketing# and 15 days from the date of receipt of the policy document, if your policy is not purchased through distance marketing#.

You will be entitled to a refund of the amount of premium received by us excluding expenses incurred by us on the policy (i.e. stamp duty and proportionate risk premium for period of cover and any expenses borne by us on medicals). All your rights under this Policy shall immediately stand extinguished at the cancellation of the Policy.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

Section 41 of the Insurance Act, 1938:

“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”.

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

Section 45 of Insurance Act, 1938:

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 in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that 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.”

Income Tax Benefits:

As per the current laws, income tax benefits are available under Section 80(C) and Section 10(10D) of Income Tax Act, 1961 which are subject to change in tax laws from time to time. Prevailing benefits would be applicable as per the prevailing laws from time to time.

Service Tax:

Service tax and cess as imposed by the Government from time to time will be charged on the premium.

Star Union Dai-ichi Life Insurance Company Limited is the name of the Insurance Company and "SUD Life Premier Protection" is the name of this plan. Neither the name of the insurance company nor the name of the plan in anyway indicates the quality of the plan, its future prospects or returns.

Toll Free No: 18002008833

Land Line No.: 022-3954 6300 (Charges apply)

Timing: 8.00 am - 8.00 pm (Mon to Sat)

SMS 'LIFE' to 56677888

Email: customercare@sudlife.in

Insurance is the subject matter of the solicitation.

**'IRDA Registration number of Star Union Dai-ichi Life Insurance Co. Ltd. - 142 (As issued on 14th Feb 2013).
C.I.No.-U66010MH2007PLC174472'**

Star Union Dai-ichi Life Insurance Company Limited.

Corporate Office: 11th floor, Raghuleela Arcade, Opp. Vashi Railway station, Vashi, Navi Mumbai – 400703.

Registered Office: Star house, 3rd floor, West Wing, C-5, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051.