



Ensure your family's welfare in case of an accident and disability

Key features

- Non-linked, non-participating, pure term life insurance plan
- In-built cover against accidental total permanent disability
- In-built waiver of future premiums in case of accidental total permanent disability
- Death benefit is given as a lumpsum or monthly payouts to the nominee
- Tax benefit as per prevailing tax laws

Rates & charges

As per underwriting norms, rates are defined which are individual customer-specific

Eligibility criteria

- Entry age
 - Minimum- 18 years
 - Maximum- 65 years
- Maturity age
 - Minimum- 28 years
 - Maximum- 75 years
- Policy term
 - Minimum- 10 years
 - Maximum- 40 years
- Premium paying term
 - 10-40 years (equal to the policy term chosen)
- Premium amount
 - Minimum- ₹ 5,000 per annum
 - The premium for shield, shield plus and shield super variants are guaranteed for the entire policy term. The premium for shield supreme is for a period of 5 policy years from the policy commencement date or from the date of the latest revision of premium and reviewable thereafter.
 - Maximum- As per maximum sum assured
- Premium payment frequency- Yearly, half-yearly, quarterly and monthly. Half-yearly, quarterly and monthly premium frequencies are only allowed under the auto-debit process
- Sum assured
 - Minimum- ₹ 50,00,000
 - Maximum- As below

Life Benefit	ADB, ATPDB	ACI Benefit
No Limit	INR 2crores~	INR 75,00,000~~

- ~ADB & ATPDB equal to the sum assured, subject to a maximum of ₹ 2 crore
- ~~ACI benefit up to 75% of the sum assured, subject to a maximum of ₹ 75 lakh
- Sum assured will be chosen by the policyholder, subject to the minimum and maximum sum assured mentioned for life benefit. The maximum benefit under a policy for the benefits ADB, ATPDB & ACI benefit will be capped at the maximum mentioned. Sum assured will be in multiples of ₹ 1,00,000. Sum Assured is subject to the prevailing Board approved underwriting norms.



Documents required

- Identity proof
- Age proof
- Address proof
- Recent photograph