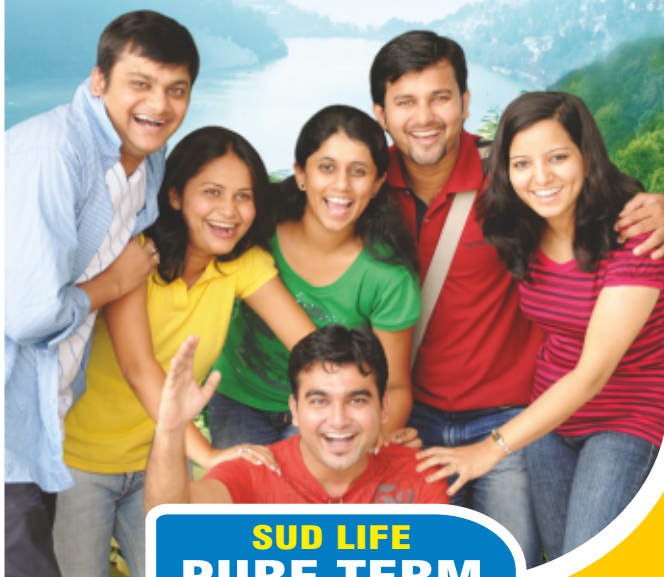


The timeless  
essence of  
**PURE**  
LIFE COVER



**SUD LIFE**  
**PURE TERM**  
**ASSURANCE**  
**PLAN**

UIN: 142N012V01



**Star Union**  
**Dai-ichi**

LIFE INSURANCE

A joint venture of



DAI-ICHI LIFE

Trademark used under licence from respective owners.

**Sunahra Kal, Suraksha Har Pal**



“Who will take care of my family if something happens to me?” Worried by this inevitable question? Star Union Dai-ichi Life's Pure Term Assurance Plan relieves you from this worry. It provides protection and a tension free life for you while providing for life cover during a specified term.

- **Sum Assured:**

Minimum Sum Assured: Rs.5,00,000/-  
 Maximum sum assured: Rs.24,99,000/-  
 Sum Assured should be in multiples of 1,000.

- **Premium Payment**

Regular or single premiums can be paid.  
 Under regular premium, yearly, half-yearly, quarterly and monthly modes of payment are available.  
 Premium payment under monthly mode is allowed only through ECS.

- **Eligibility Criterion**

	Minimum	Maximum
Age at entry	18 years (age last birthday)	60 years (age last birthday)
Age at Maturity	23 years (age last birthday)	65 years (age last birthday)
Policy Term	5 years	25 years

- **No Bonus available**

The product is non-participating and no bonus is available.

- **Rebate**

Rebate is available on high sum assured policies  
 3% of tabular premium on Sum Assured greater than or equal to Rs.10,00,000/-

- **Surrender Value**

No surrender value is available for regular premium in this scheme.  
 For Single Premium, 60% of Unearned basic premium is payable as surrender benefit.

At each policy anniversary **Unearned Premium = (1 - X/N)\*Single Premium**

Where, **X** = Duration elapsed since the date of commencement of the policy

**N** = Term of the policy

Fraction of a year will be reckoned as complete year.

Surrender value is payable only after the completion of at least one policy year.

- **Death Benefit:**

Sum Assured chosen at inception will be paid in the unfortunate event of death of the policyholder during the term of the policy.

- **Suicide Clause:**

The policy shall be void and all the monies paid under the policy shall be forfeited to the Company and nothing shall be payable, in case Life Assured commits suicide (whether sane or insane at the time) at any time on or after the date on which the risk under the policy has commenced but before the expiry of one year from the date of commencement of this policy

- **Rider Benefit:**

The following rider is available on policies with regular premium mode:

**SUD Life Accidental Death & Total and Permanent Disability Benefit Rider.**

For further details, and terms and conditions of this rider, kindly refer to the rider sales brochure.

Rider on policies with single premium mode will be allowed as and when the Single Premium Accidental Death and Total & Permanent Disability Benefit Rider will be approved by the IRDA.

**Exclusions**, if any (e.g. occupational hazard,travel):

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.

The following are the definitions and conditions for payment of SUD Life Accidental Death and Total & Permanent Disability Benefit Rider:

The rates in this schedule assume that a life assured shall be regarded as "Totally and Permanently Disabled" only if, as a result of accidental bodily injury, the life assured has been rendered unable to perform independently (even with the use of assistive devices) at least 3 of the following 6 "Activities of Daily Living":

**Activities of Daily Living:**

- Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility: the ability to move indoors from room to room on level surfaces;
- Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding: the ability to feed oneself once food has been prepared and made available

For a benefit to be payable, such disability must have persisted for a continuous period of at least 6 months and must, in the opinion of a registered medical practitioner appointed by the Company, be deemed permanent.

No Accidental Death Benefit or Total and Permanent Disability Benefit shall be payable if death is caused directly or indirectly by any of the following:

- The life assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc)
- Accident or injury while flying in any kind of aircraft, other than as a fare paying passenger on an aircraft of a licensed airline
- Self-inflicted injury, suicide or attempted suicide within one year from the date of commencement of the policy
- Drug, alcohol or solvent abuse
- Service in any military, police, paramilitary or similar organisation
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not)
- Active participation by the Life Assured in strikes, industrial dispute, riots, etc.
- Criminal or illegal activity
- Nuclear reaction, radiation or nuclear or chemical contamination
- If the accidental death or total and permanent disability occurs as a result of the attempt of suicide within one year from the commencement of the rider policy, whether sane or insane, the rider policy shall become void. In such event, the premiums paid under the policy shall be forfeited, and no claim be paid under this rider.

For the purpose of the above benefit payments, the definitions are as given below:

"Accidental Death" means the death of the Insured which results directly, solely and independently of any other intervening causes from Bodily Injury resulting solely and directly from accident caused by outward violent and visible means AND occurs within 180 days of the date of Accident.

"Accidental Injuries" means the death or Bodily Injury of the Insured which results directly, solely and independently of any other intervening causes from accident.

"Accident" refers to a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs while the relevant Supplementary Contract is in force and during the lifetime of the Insured.

"Bodily Injury" means an abnormal bodily condition of the Insured which occurs while the relevant Supplementary Contract is in force and within 180 days of Accident, and caused directly and solely by Accident independent of any other cause and not therefore due to illness or disease. Such Bodily Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

• **Free look Provision:**

A period of 15 days is available to the Policyholder from the date of the receipt of the policy document to review the terms and conditions of the policy and if the Policyholder disagrees to any of those terms or conditions, he/she has the option to return the policy stating the reasons for his objection, when he/she shall be entitled to a refund of the amount of premium received excluding expenses incurred by Star Union Dai-ichi on the policy ( i.e. stamp duty medical fees, mortality charges etc. ) All rights of the policyholder under this Policy shall immediately stand extinguished at the cancellation of the Policy.

• **Grace**

A grace period of 30 days will be allowed for payment of quarterly, half-yearly and yearly premiums, and 15 days for monthly premium option. If premium is not paid before the expiry of the grace period, the policy lapses.

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

- **Revival**

A lapsed policy can be revived if the revival request is received within 3 years from the date of first unpaid premium; by paying the arrears of premium with the applicable interest, (currently @ 9% p.a.) and on submission of the satisfactory medical evidence as per the underwriting rules applicable at that time. The cost of the required medical examination will be met by the policyholder and not by the company.

- **Nomination**

Nomination is compulsory.

- **Under what conditions the policy is forfeited?**

In case it is found that any statement in the proposal for insurance or in the personal statement or in any reports or documents leading to the issue of this policy is inaccurate or false or any material information has been withheld, then and in every such case but subject to the provisions of Section 45 of the Insurance Act, 1938, this policy shall be void and all claims to any benefit in virtue hereof shall cease and determine and all moneys that have been paid in consequence hereof shall belong to the Company.

- **Sample Premium Rates:**

Age(Yrs)	Term(Yrs)	Sum Assured(Rs.)	Regular Premium(Rs.)	Single Premium(Rs.)
20	15	800,000	1,848	16,312
30	15	800,000	2,176	21,400
40	15	800,000	4,096	42,728
50	15	800,000	9,464	97,216
20	15	1,000,000	2,241	19,778
30	15	1,000,000	2,638	25,948
40	15	1,000,000	4,966	51,808
50	15	1,000,000	11,475	117,874

- **Benefit Illustration :**

Age(Yrs)	Term(Yrs)	Premium Mode	Benefit on Death(Rs.)	Benefit on Surrender
35	15	Regular	1,000,000	Nil
35	15	Single	1,000,000	Surrender Benefit Payable

**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”.

**“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 the policy-holder 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.”

SUD Life Accidental Death & Total and Permanent Disability Benefit Rider UIN: 142C003V01.

**Insurance is the subject matter of solicitation.**



**Star Union  
Dai-ichi**

LIFE INSURANCE

**Star Union Dai-ichi Life Insurance Company Limited**

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