Policy Conditions and Privileges within referred to
Reliance Life Insurance Company Ltd (hereinafter called “RLIC”) having received a Proposal and Declaration and the first premium from the Proposer and the Life Assured named in the Schedule and the said Proposal and Declaration with the statements contained and referred to therein have been agreed to by RLIC and RLIC as basis of this assurance do by this Reliance Connect 2 Life Plan agree in consideration of and subject to the due receipt of subsequent installments of premiums as set out in the Schedule to pay Benefits at the office of RLIC where this policy is serviced or at any of its Offices as may be decided, to the person or persons to whom the same is payable in terms of the said Schedule, on proof to the satisfaction of RLIC of the said person or persons claiming payment.

It and is hereby declared that this Policy of Assurance shall be subject to the terms, conditions and privileges in this Policy Document and that the Policy Schedule (hereinafter referred to as Schedule) and every endorsement placed on the Policy by RLIC shall be deemed part of the Policy.

Terms and Conditions
1. Our agreement: Your policy is a legal contract between you, the Policyholder as stated in the Policy Schedule, and the Company, Reliance Life Insurance Company Limited. This contract is an agreement to pay you benefits under Reliance Connect 2 Life Policy as stated in the Policy Schedule, subject to the terms and conditions set out in this document. The Proposal, Declaration and other information called for from you form the basis of this contract. If any of the details furnished to the Company are incorrect or incomplete, then the policy will be void.

The Company has received the first premium from you, being confirmation of your acceptance of the terms of the policy contract as set out in the policy terms and conditions contained herein.

2. 15 day free look period: You are entitled to a free look period of 15 days. During this period, you may cancel the policy and receive back the premium paid without any penalty.

3. Definitions: "commencement date" means the commencement date of this policy as shown in the Schedule. "schedule" means the policy schedule issued by the Company for this policy, together with any amendments to the schedule which the Company may make from time to time. "maturity date" means the expiry date for the basic benefit as shown in the schedule. "company" means Reliance Life Insurance Company Limited or its assigns. 'you/your' means the Policyholder named in the schedule or his or her legal personal representative.

4. Premiums:
   i) The mode and premium amount, the commencement and ceasing dates are shown in the schedule.
   ii) Premiums shall be deemed to have been paid only when received at our head office or our branch offices which are authorised to accept payment of premiums. Our official receipt is the only valid evidence of payment of premiums.
   iii) A grace period of 30 days (15 days for monthly premium payment mode) will be allowed from the due date for the payment of premiums. Should an otherwise valid claim be filed under the policy during the grace period, but before payment of the due premium, the Company will still admit the claim. In the event of a claim, any unpaid premium for the policy year will become due immediately.

5. Basic benefits: The benefits you receive depend on the Reliance Connect 2 Life Plan type you purchase. Two plan types are available, namely, Silver Plan and Gold Plan, as described in Section 6.

6. Option to purchase additional policy under Reliance Connect 2 Life Plan: You are entitled to further purchase additional policy under the Reliance Connect 2 Life Plan on the first policy anniversary of this policy with acceptance of the result of the health examination.

7. Normal requirements for a claim: Normally, the following documents are required for processing a claim under this policy:
   - The original policy unless it is already lodged with the company against a loan.
   - Proof of age of the life assured if his or her age is not already admitted in our records.
   - Claim discharge form signed by the party to whom the benefits are payable.
   - Proof of title.
   - In case of death claim, proof of death and medical treatment reports, and other documents, if found necessary to the satisfaction of the Company.

8. Guaranteed surrender value: This policy can be surrendered for cash after the premiums have been paid for at least three full years and three years have elapsed from the date of commencement of the policy.

9. Special surrender value: A special surrender value which could be higher than the Guaranteed Surrender Value and in any case not less than Guaranteed Surrender Value at any time could be offered.

10. Lapse: If less than three years' premiums have been paid and a premium is not paid before the end of the grace period, the policy will lapse and no benefit will be payable and all premiums paid will be retained by the Company.

11. Paid up value: If after at least three years' premiums have been paid and three years have elapsed, further premium due is not paid before the end of the grace period, the policy shall not be wholly void, but shall automatically become paid up for a reduced sum assured. The reduced sum assured is determined in the same proportion as the amount of premiums actually paid bears to the total amount of premiums payable under the policy. Any vested bonuses attached to this policy will remain attached in full.

12. Revivals: If this policy has lapsed or is in paid up status, you may apply to the Company to revive it for full benefits within 5 years from the date of first unpaid premium but not later than the maturity date, on submission of proof of continued insurability to the satisfaction of the Company and by paying premiums at premiums together with interest at 6% per annum.

13. Loans: Provided the policy has acquired a surrender value, the Company may grant a policy loan of up to 90% of the surrender value of the policy, subject to the terms and conditions stipulated by the Company from time to time.

14. Suicide: The Company will not pay any claim on death due to suicide within 12 months from the date of issue of the policy or date of any reinstatement of the policy. If the life is insane at the time of exercising the option.

15. Travel residence and occupation: This policy is free from all restrictions as to travel, residence and occupation.

16. Nomination of beneficiary:
   i) During the lifetime of the life assured and while this policy is in force, the life assured (provided the Policyholder is also the life assured) may at any time nominate a beneficiary, then the Company will pay the benefits to the Policy holder's estate declared by the court or legal representatives.
Any assignment of this policy other than to the Company shall have the effect of automatically cancelling a nomination and such nomination will not be restored on re-assignment of the policy, except by making a fresh nomination.

Assignment: The policy may be assigned but no assignment shall be binding upon the Company unless written notice of the assignment is received by the Company and the assignment is recorded by the Company at its head office.

Upon receipt of any written notice of assignment, the Company may require the production of all original documents for examination to the satisfaction before recording the assignment.

The Company accepts no responsibility for the validity or otherwise of any nomination or assignment of this policy before it is recorded by the Company at its head office.

Endorsements: The terms and conditions of this policy cannot be waived or changed except by a policy endorsement approved and signed by an authorized official of the Company.

Proof of Age: The age of the life assured has been admitted on the basis of the standard age proof submitted by the life assured / Policyholder in the proposal. If the age of the life assured is found to be higher from that admitted, the Company may, at its discretion adjust either the premiums or the benefits under the policy as it deems fit. The policy shall however become void from commencement, if the age of the life assured at the date of the policy commencement is found higher than the maximum entry age of 65 years. If the minimum entry age of the policy shall be permitted under the plan at the time of issue.

Forfeiture in certain events: If there is any inaccurate or false statement made in the proposal form, personal statement of good health, declaration or related documents in connection with this policy, this policy shall be treated as void with claims to all sums and all monies that have been paid by the Policyholder shall stand forfeited.

Participation in profits: The benefits provided under this policy participate in the surplus earnings, if any, of the Policyholders’ fund. This will be in the form of simple reversionary bonuses, as declared by the Company every year. Once a bonus has been declared under a policy, it remains attached to the policy till it is paid out and then the policy is payable on maturity or death claim.

Taxes and charges: Any taxes, duties or surcharges of whatever description, levied by any statutory authority presently also and that may be levied by at a future date, will be payable by the Policyholder.

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

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 premium 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.

2) Any person who accepts 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 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 a fine, which may extend to five hundred rupees.

SECTION 45: POLICY NOT TO BE CALLED IN QUESTION ON GROUND OF OMISSION OR STATEMENT AFTER TWO YEARS

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 be called in question on the ground of any claim to any benefit shall cease to be effective and no 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.

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 have been adjusted on subsequent proof that the age of the life assured was incorrectly stated in the proposal.

Information on Policyholder: As and when Reliance Life Insurance Company Limited may be called under law, to furnish such information to its Policyholder to government authorities, Reliance Life Insurance Company Ltd is legally bound to disclose such information in its possession as required.
Frequently Asked Questions

Q1. How do I request for a change in address?
Kindly intimate us of any change in your communication address by providing us a signed written address change request and a self attested copy of your valid address proof at any of our branch locations convenient to you. Correctly updated contact details (address, telephone number and/or mobile number) will ensure that you always receive all relevant communication from us pertaining to your policy.

Q2. How do I request for a change in name/surname?
In the event of correction of name/surname, we would require a standard age proof such as a certified extract of Birth Certificate, School/College Certificate, Passport, PAN Card or Employer Certificate where the name should be exactly as is required by you.
In the event of change of name (on marriage) of a female life, a photocopy of the Gazetted regarding the name change or Marriage Certificate where the old name and the new name has been clearly mentioned should be submitted.
Your original Policy Schedule should also be submitted along with the age proof which will help us re-send you a new Policy Schedule with the changed name/surname and avoid duplication.

Q3. Where do I pay my renewal premium?
You can pay your renewal premium at any Branch Office of the Company. Please refer our website for list of our branches.

Q4. Can I change modes of premium payment?
Yes, you can change your mode of premium payment on any Policy Anniversary.

Q5. What happens when a Policy is lost?
Loss of original Policy can be classified as under:

- **Loss in transit:** In case the Policy is dispatched (details of dispatch available in the Policy Tracking System (PTS)) but it has not been received by you, you would need to fill a specified format and submit the same. A fresh "Duplicate Policy" would be issued for your convenience.

- **Lost by the Member:** In the event you lose the Policy Document after receiving it then you must submit an Indemnity Bond, on a non-judicial stamp paper of appropriate value. A fresh "Duplicate Policy" would be issued.

Q6. How do I assign / nominate?
In the proposal stage, you could effect a nomination, by nominating someone in the proposal form provided you are also the Life Assured. Later, you could nominate someone by changing the existing nominee, by giving a written notice to the Company. For assignment, the Life Assured needs to give a written notice to the Company. Upon receipt of this notice, the Company may ask for production of all original Documents for verification and satisfaction before recording the assignment. Both assignment and nomination will be confirmed by an endorsement on the Policy.

Q7. How do I claim a Maturity Benefit?
The Claims Department will send you an intimation letter along with a Discharge Form, nearly one month prior to Maturity Date, at your address of communication. On completion of the Discharge Form you must send it back with original Policy Documents to the Claims Department. A cheque will be dispatched to the address of communication as per our records, before the Maturity Date.

Q8. How does my Nominee claim a Death Benefit?
- Contact your Advisor/Sales Manager/nearest Branch OR you may directly contact our claims department at Reliance Life Insurance Company Limited, The Claims Department, 9th Floor, Building No. 2, R-Tech Park, Nirgon Compound, Next to Hub Mall, Behind I-Flex Building, Goregaon (East), Mumbai 400 063.
- Send a mail to the Claims Department at rlife.customerservice@reliancelife.com or register at our website www.reliancelife.com
Based on the intimation, the Claims Department will send you a list of forms or documents that need to be submitted. On receipt of complete documents, we will let you know our decision.

Things to remember
Over and above keeping your original Policy Documents carefully, do adhere to the following:
- Keep a copy of your Policy Documents
- Ensure that your Nominee/ Assignee also has a copy of your Policy Documents
- Ensure that you have your Advisor’s contact details.

Reliance Life Insurance Company Limited (Reg. No 121)
Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India
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