

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 the said proposer and RLIC as basis of this Assurance do by this **Simple Term 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 Benefits having become payable as set out in the Schedule, of the title of the said person or persons claiming payment.

And it 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.

15 day cooling off period: The Policyholder may cancel this Policy by returning it to the Company within 15 days of receiving it together with a letter requesting it be cancelled. The Company will refund the premium paid by the Policyholder less a deduction for stamp charges.

Terms and Conditions:

1. Premiums:

The annual premiums are due and payable on the commencement date and on each Policy Anniversary thereafter until the date of last premium.

A premium shall be deemed to have been paid only when received at the Company's Head Office or those of its other offices which are authorised by the Company to accept payment of premiums. The official receipt issued by the Company is the only valid evidence of payment of the premium.

The Company allows a grace period of one month or 30 days from the due date for the payment of premiums. Should an otherwise valid claim arise 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.

2. Basic benefits:

The Company will pay the benefit shown in the Policy Schedule on the death of the Life Assured before the date of benefit expiry.

3. Payment of benefits:

The Company will pay the benefit under this Policy to the Policyholder, or, if there is a valid nomination of Beneficiary then to that Beneficiary, provided the Company's requirements have been met to the Company's satisfaction. The Company will seek submission of:

- the Company's Claim Form
- the original Policy,
- proof of age of the Life Assured if his or her age is not already admitted in the records of the Company,
- a Claim Discharge signed by the party to whom the benefits are payable,
- proof of death, and
- such additional requirements as the Company may find necessary to call for.

4. Surrender Value:

This Policy cannot be surrendered for cash.

5. Lapse:

If 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.

6. Reinstatement:

If this Policy has lapsed, the Policyholder may apply to the Company to reinstate it during the life time of the Life Assured and before the date of maturity, on terms and conditions to be quoted by the Company at that time.

7. Loans:

No loan will be provided under this Policy.

8. Suicide:

The Company will not pay any claim on death if the Life Assured, whether sane or insane, commits suicide within 12 months from the date of issue of this Policy or the date of any reinstatement of this Policy.

9. Travel residence and occupation:

This Policy is free from all restrictions as to travel, residence and occupation unless specifically restricted in the Policy Schedule.

10. Nomination of beneficiary

i) During the lifetime of the Life Assured and while this Policy is in force, the Policyholder (provided the Policyholder is also the Life Assured) may at any time by written notice to the Company nominate any person or persons as Beneficiary to whom the Company shall pay benefits under this Policy on death.

ii) A nomination, or any change of nomination of any beneficiaries, will be registered in the Company's records and acknowledged by the Company to the Policyholder in writing.

iii) The receipt by a nominated Beneficiary of benefits payable under this Policy shall be a valid discharge of the Company's liability and any acknowledgment of receipt of the benefits by a nominated Beneficiary entitled thereto shall be conclusive evidence of discharge.

iv) If at the time of the death of the Life Assured there is no surviving Policyholder or nominated Beneficiary then the Company will pay the benefits to the Policyholder's estate or legal representatives.

v) 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.

11. Assignment:

The Policyholder may assign this Policy 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 the Company's principal place of business in Mumbai.

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

The Company will take no responsibility for the validity or otherwise of any assignment.

12. Endorsements:

The terms and conditions of this Policy cannot be waived or changed except by a Policy endorsement approved and signed by an Authorised Official of the Company.

13. Forfeiture in certain events:

If there is any inaccurate or false statement made in the Proposal, Personal Statement, Declaration or related documents in connection with this Policy, then subject to applicable law this Policy shall be void and all claims to any benefit shall cease and all monies that have been paid by the Policyholder shall belong to the Company.

14. Non-participating:

This is a non - participating Policy and will not share in the surplus earnings of the Company.

15. Stamp duty, taxes etc.:

The premium quoted allows for the current level of stamp duty and other taxes payable. The Company may pass on any increase in the cost of providing benefits under this Policy which arises from the imposition of any additional duties or taxes.

16. Grievance Redressal

Step 1: If you are dissatisfied with any of our services, please feel free to contact us -

Step 1.1 24 hours contact centre: 3033 8181 (Local call charges apply) & 1800 300 08181 (Toll free)

Email: rlife.customerservice@relianceada.com

OR

Step 1.2 Contact the Customer Service Executive at your nearest branch (this is a link for branch location details) of the Company

OR

Step 1.3 Write to: **Reliance Life Customer Care**
Reliance Life Insurance Company Limited
H Bolck, 1st Floor, Dhirubhai Ambani Knowledge City
Navi Mumbai, Maharashtra 400710. India

If your complaint is unresolved for more than 10 days -

Step 2: Please contact our Branch Manager, who is also the Local Grievance Redressal Officer at your nearest branch.

If you are unhappy with the solution offered,

Step 3: Write to **Ms. Shanai Ghosh** - Head of Customer Care at rlife.headcustomercare@relianceada.com or at the address mentioned above.

If you are still not happy with the solution offered,

Step 4: Write to our Grievance Redressal Officer, **Saroj K. Panigrahi** - Head - Legal, Compliance & Company Secretary at rlife.gro@relianceada.com or at the address mentioned above.

If the issues remain unresolved; a further reference may be made to the Insurance Ombudsman in terms of Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998.

Procedure for filing complaint with Ombudsman:

The insurance Ombudsman may receive and consider any complaints under Rule 12 & 13 of the Redressal of Public Grievance Rules, 1998; which relates to any partial or total repudiation of claims by RLIC, any dispute in regard to premium paid or payable in terms of the policy, any dispute on the legal construction of the policies insofar as such disputes relates to claims; delay in settlement of claims and non-issue of any insurance document to customers after receipt of premium. On the above grounds, any person may himself or through his legal heirs make a complaint in writing to the insurance

Ombudsman within whose jurisdiction the RLIC branch is located. The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch, the fact giving rise to complaint supported by documents, if any, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.

However as per Provision of Rule 13(3) of the Redressal of Public Grievance Rules, 1998 the complaint to the ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- The Complaint has been filed within one year from the date of rejection by the Company
- If it is not simultaneously under any litigation.

Address of Ombudsman:

■ **Ahmedabad (Gujarat, UT of Dadra & Nagar Haveli, Daman & Diu):**

2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad 380 014. Tel: 079- 27456150; Fax: 079-27546142
E-mail: insombahd@rediffmail.com

■ **Bhopal (Madhya Pradesh & Chhattisgarh):** Janak Vihar Complex, 2nd Floor Malviya Nagar, Bhopal Tel: 0755-2769201/02; Fax: 0755-2769203; E-mail: bimalokpalbhopal@airtelbroadband.in

■ **Bhubaneswar (Orissa):** 62, Forest Park, Bhubaneswar 751 009. Tel: 0674-2535220; Fax: 0674-2531607; E-mail: ioobbsr@dataone.in

■ **Chandigarh (Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh):** S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh 160 017 Tel: 0172-2706196; Fax: 0172-2708274; E-mail: ombchd@yahoo.co.in

■ **Chennai (Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry):** Fatima Akhtar Court, 4th Floor, 453 (old 312) Anna Salai, Teynampet, Chennai 600 018 Tel: 044-24333678; Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in

■ **New Delhi (Delhi & Rajasthan):** 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi 110 002 Tel: 011-23239611; Fax: 011-23230858; E-mail: iobdelraj@rediffmail.com

■ **Guwahati (Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland & Tripura):** Jeevan Nivesh, 5th Floor, Nr. Panbazar Overbridge, S.S. Road, Guwahati 781 001 Tel: 0361-2131307; Fax: 0361-2732937; E-mail: omb_ghy@sify.com

■ **Hyderabad (Andhra Pradesh, Karnataka & UT of Yanam - a part of the UT of Pondicherry):** 6-2-46, 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C. Guards, Lakdi-ka-pool, Hyderabad 500 004 Tel: 040-23325325; Fax: 040-23376599; E-mail: hyd2_insombud@sancharnet.in

■ **Ernakulam (Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry):** 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam 682 015 Tel: 0484-2358734; Fax: 0484-2359336; E-mail: iokochi@asianetglobal.com

■ **Kolkata (West Bengal, Bihar, Jharkhand & UT of Andaman & Nicobar Islands, Sikkim):** North British Bldg. 29, N.S. Road, 3rd Floor, Kolkata 700 001 Tel: 033-22134869; Fax: 033-22134868; E-mail : iombkol@vsnl.net

■ **Lucknow (Uttar Pradesh & Uttaranchal):** Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow 226 001. Tel: 0522-2201188; Fax: 0522-2231310; E-mail: ioblko@sancharnet.in

■ **Mumbai (Maharashtra, Goa):** Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai 400 054 Tel: 022-26106928; Fax: 022-26106052; E-mail: ombudsman@vsnl.net



RELIANCE

Life Insurance

Reliance Simple Term Plan

Sow the seeds of
security today,
let your family reap
the benefits tomorrow

To protect your family from tomorrow's uncertainties, you need to plan from today. **Reliance Simple Term Plan** helps you do just that. It is a cost-effective, pure life insurance plan that offers you comprehensive and affordable coverage for a limited period of time to suit your needs.

How does this plan work?

You pay premium of ₹ 100 every year for three years. On death, during the three year period, your Beneficiary will get ₹ 10,000. On survival, at maturity nothing is payable.

Reliance Life Insurance Company Limited (Reg. No 121)

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400 710, India

Customer Care Number: **1800 300 08181 & 3033 8181**

Email: rlife.customerservice@relianceada.com ► Website: www.reliancecslife.com

ISO 9001:2008
CERTIFIED COMPANY

For more details on terms and conditions please read sales brochure carefully before concluding a sale.
Insurance is the subject matter of the solicitation.

UIN for Reliance Simple Term Plan: 121N007V01