

<01/09/2005>

Ref no.:

<Engr. Aashka Parikh  
B/203 Shalimar Apartments  
Kemps Corner, Mumbai  
400036  
Maharashtra>

**Dear <Engr Aashka Parikh>**

**Sub: Your Policy no. <10023580>**

We are glad to inform you that your proposal has been accepted and the Insurance Policy has been issued. We have made every effort to design your Policy Document in a simple format. We have highlighted items of importance so that you may recognise them easily.

**Policy documents:**

As an evidence of the insurance contract between HDFC Standard Life and you, the Insurance Policy is enclosed herewith. Please preserve this document safely and also inform your nominees about the same. We are also enclosing alongside a copy of your proposal form and other relevant documents submitted by you for your information and records.

**Cancellation in the Free-Look Period:**

In case you are not agreeable to any of the provisions stated in the Policy and the details in the proposal form, you have the option of returning the Policy to us stating the reasons thereof, within 15 days from the date of receipt of the Policy. On receipt of your letter along with the original Policy documents where the reasons stated therein are found valid, we shall arrange to refund the premium paid by you, subject to deduction of the proportionate risk Premium for the period on cover, the expenses incurred by us on medical examination and stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.

**Contacting us:**

The address for correspondence is given on the first page of the Policy document. To enable us to serve you better, you are requested to quote your Policy number in all correspondences. In case you are keen on knowing more about our products and services, we would request you to talk to your Certified Financial Consultant (Insurance Agent) who has advised you while taking this Policy. The details of your Certified Financial Consultant including contact details are listed below.

To contact us in case of any grievance, please refer to "Grievance Redressal – Contact Details Annexure".

In case you are not satisfied with our response, you can also approach the Insurance Ombudsman in your region whose address is available on our website [www.hdfcinsurance.com](http://www.hdfcinsurance.com).

Thanking you once again for choosing HDFC Standard Life and looking forward to serving you in the years ahead.

Yours sincerely,

< Name & Designation of the Authorised Signatory >

Branch Address: [Branch Address]

Agency Code: [Agency Code]

Agency Name: [Agency Name]

Agency Telephone Number: [Agency mobile & landline number]

Agency Contact Details: [Agency address]

Registered Office: Ramon House, H T Parekh Marg, 169 Backbay Reclamation, Mumbai 400 020, INDIA.

## **HDFC HOME LOAN PROTECTION PLAN**

**Unique Identification Number: 101N013V02**

This Policy is the evidence of a contract between HDFC Standard Life Insurance Company Limited ('We') and the Policyholder ('You') as described in the Policy Schedule here under written. This Policy is based on the Proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, any response given by the Life Assured, applicable medical evidences and other information received by the Company from the Policyholder, Life Assured or on behalf of the Policyholder. This Policy is effective upon receipt, by the Company, of the consideration payable as First Premium under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and benefits are expressed and payable in Indian Rupees.

## **HDFC HOME LOAN PROTECTION PLAN POLICY SCHEDULE**

**POLICY NUMBER:** <10023580>  
**DATE OF COMMENCEMENT OF POLICY:** <01/09/2005>  
**DATE OF ISSUE OF POLICY:** <01/09/2005>

<b>POLICY HOLDER:</b>	<Aashka Parikh 8B Laxmi Building Dadar, Mumbai - 400038 Maharashtra>
<b>LIFE ASSURED:</b>	<Aashka Parikh>
<b>DATE OF BIRTH:</b>	<13/08/1973>
<b>AGE ON COMMENCEMENT OF POLICY (In Years):</b>	<32>
<b>AGE ADMITTED:</b>	<Yes>
<b>SINGLE PREMIUM:</b>	Rs. <20,000> Note: Any taxes like Service Tax will be payable extra at the prevailing rates.
<b>FREQUENCY:</b>	Single Premium
<b>SUM ASSURED:</b>	Rs. <2,00,000>
<b>POLICY TERM:</b>	<15> years
<b>BENEFITS:</b>	The benefits are detailed in the Schedule titled <i>Schedule of Benefits</i> and are governed by standard policy provisions.
<b>ADDRESS CORRESPONDENCE:</b>	<b>HDFC Standard Life Insurance Company Ltd</b> 5 <sup>th</sup> Floor, Eureka Towers, Mindspace Complex, Link Road, Malad (West), Mumbai 400 064 Tel: 022-28442425, Fax: 022-28442433 Email: <a href="mailto:response@hdfcinsurance.com">response@hdfcinsurance.com</a>

<b>SCHEDULE OF BENEFITS</b> (Amounts are in Rupees)			
Basic Benefit(s)	Sum Assured	Premiums (Single)	Expiry Date (dd/mm/yyyy)
Home Loan Protection Plan	As Per Appendix A	5,000.00	17/11/2016

**Note: Any taxes like Service Tax will be payable extra at the prevailing rates.**

<b>NOMINATION SCHEDULE</b> Effective Date: 01/09/2005	
<b>Name:</b>	<Pradip Parikh>
<b>Date of Birth:</b>	<22/01/1986>
<b>Percentage:</b>	<100>
<b>Address:</b>	<8B Laxmi Building, Dadar, Mumbai – 400038, Maharashtra>
<b>DETAILS OF APPOINTEE</b> (Applicable where the Nominee is a minor)	<b>Notes:</b> 'N.A.' denotes 'Not Applicable'. The benefits payable specified above are subject to the relevant policy provisions. In the event of death of the Life Assured, the Appointee shall be entitled to receive the money secured by the Policy on behalf of the Nominee during the Nominee's minority. This Nomination Schedule replaces all previous Nomination Schedules issued prior to the effective date noted above.
<b>Name:</b>	
<b>Date of Birth:</b>	
<b>Address:</b>	

Signed at <Mumbai> on <01 September 2005>  
For HDFC Standard Life Insurance Company Limited

Authorised Signatory

## Appendix A

### Schedule of Sum assured payable under HDFC Home Loan Protection Plan

Term of the policy: 15 years

Initial sum assured: Rs. 100,000

<b>Term in force (in complete years)</b>	<b>Amount payable on valid claim (Rs.)</b>
0	100,000
1	98,700
2	97,000
3	95,000
4	92,600
5	89,700
6	86,300
7	82,100
8	77,100
9	71,200
10	64,000
11	55,400
12	45,100
13	32,700
14	17,900

# Home Loan Protection Plan

## STANDARD POLICY PROVISIONS

**HDFC STANDARD LIFE INSURANCE COMPANY LIMITED**  
**Registered Office: Ramon House, HT Parekh Marg, 169, Backbay**  
**Reclamation, Churchgate, Mumbai 400 020**

### 1. General

Your policy will provide a guaranteed amount on the death of the life assured during the term of the policy. The amount payable is specified in the policy schedule under the Schedule of Sum Assured. On payment of a claim, no further benefit will be payable and the policy will terminate.

The terms "Premium" and "Premiums" used in these Standard Policy Provisions would be deemed to include all taxes, levy and charges applicable on the Policy.

### 2. Benefits

Before we pay any benefit under your Policy we will require to be satisfied that the person referred to as the Life Assured in the policy schedule has died and,

- the date of birth of the Life Assured given in the application is correct,
- the applicant met the criteria of the declaration of health contained in the application at the time of signing,
- all policy provisions including any endorsement to your Policy have been met,
- the person to whom the benefits are to be paid is entitled to receive them,

and

- all relevant documents in support of your claim have been provided. These would normally include the
  - ▶ fully completed claim form,
  - ▶ original policy document,
  - ▶ original death registration certificate,
  - ▶ original certificate of doctor certifying death,
  - ▶ original certificate of cremation or burial, and
  - ▶ originals of any medical reports that we consider relevant to the death.

Depending on the circumstances of the death you may be asked to provide further documents as we might reasonably require.

No benefit is payable on survival to the end of the term of the policy.

### 3. Payment of premiums

- This policy is purchased by a single premium, payable in advance.
- The premium must be paid along with the submission of your application. We will not accept part payment of the premium.
- The policy will not at any time acquire a surrender value or a paid-up value.
- Any statutory levy or charges including any indirect tax may be charged to you either now or in future by the Company and such amount so charged shall become due and payable in addition to the premium and such charge shall be subject to the same terms and conditions as applicable to payment of premium.

### 4. Assignments and Nominations

Any notice of assignment, re-assignment or change in nomination must be notified in writing to us at our Issuing Office, which address is noted on your policy schedule.

### 5. Exclusions

***We shall not be liable to pay the benefit amount indicated in your policy schedule if the death of the Life Assured is caused directly or indirectly by suicide within one year of the Date of Commencement or the date of issue of the Policy, if later.***

### 6. Incorrect information and non-disclosure

Your Policy is based on the application and declaration which you made to us. However, if any of the information which you provided is incorrect, we reserve the right to vary the benefits which may be payable and, further, if there has been non-disclosure of a material fact we may treat your Policy as void.

For your benefit, Section 45 of the Insurance Act, 1938 is reproduced below:

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 or 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.