

PLAN 823

UIN No: 512N286V01

LIC's AMULYA JEEVAN-II

(Cir: PD/52 Dtd 31/01/2014, U&R/101 Dtd 03/02/2014, Launch Date: 03/02/2014)

DETAILS:

This is a regular premium, without profits, Pure Protection Plan.

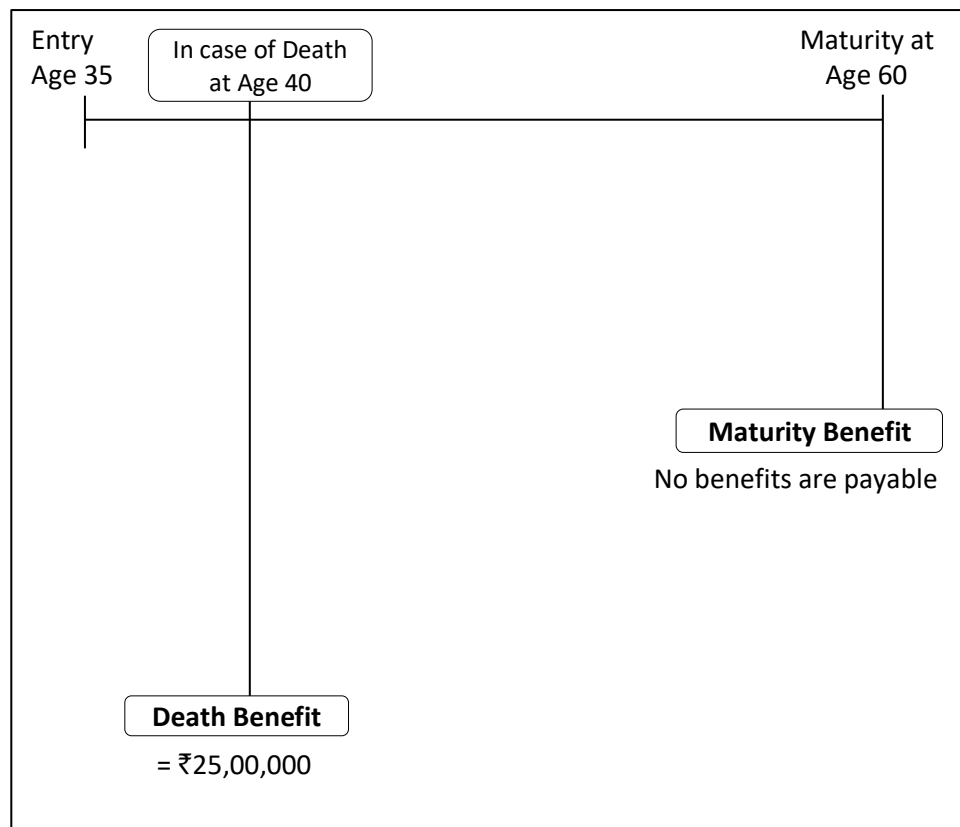
DEATH BENEFIT:

Sum Assured only.

MATURITY BENEFIT:

No benefits are payable.

Example*: Age- 35, S.A.- ₹25,00,000, Term - 25 years, Basic Yly Premium: ₹7100



Features & Conditions:

Minimum age at entry : 18 years lbd
Maximum age at entry : 60 years nbd
Max. cover ceasing age : 70 years nbd
Minimum term : 5 years
Maximum term : 35 years
Minimum S.A. : ₹25,00,000 &
in multiples of ₹ 1,00,000 thereafter.
Maximum S.A. : No Limit

Available Riders: Nil

Mode of Payment:

Yearly and Half Yearly only.

Rebates/Additional Premium:

For Half yearly mode: 2% of TP Extra.

High S.A. Rebate : Nil

Policy Loan: Not Available

Grace Period:

One calendar month, Min 30 days.

Revivals:

Between 31 to 60 days of FUP:

Premium with Interest only.

From 61 days to 2 years of FUP:

Premiums with interest + DGH+

Medicals as per underwriting rules.

Back Dating:

Allowed without charging any interest.

Proposal Form: 300 or 340.

Service Tax:

15% throughout the policy term.

Tax Benefits :

On Basic Premiums : u/s 80C

Death claim : u/s 10(10D)

Underwriting Rules:

Actual Sum Assured (ASA) for SUC:

For FMR, Special Reports, MHR & TRSA:
Basic S.A. only.

Non -Medical Schemes:

Not Allowed.

FMR by DMR/Addl. DMR/ TPA is must.

Non-Standard Age Proofs:

Not Allowed.

Female Lives :

Category –A1, A2 & B1 only.

Pregnant ladies: Not Allowed.

Major Students:

Not Allowed. (Except for Educational Loan)

Sub-Standard Major lives:

Up to EMR Class Ten only.

Physically Handicapped lives should be gainfully employed.

Occupation/Residence Extra:

Standard extra is to be charged.

Keyman/Partnership/Empl-Employee:

All Allowed.

NRIs Residence Group:

Group I to IV : Not Allowed.

Group V : Allowed.

House wives and NMS Scheme:

Not Allowed under any group.

Mail Order : Allowed under Group V,

Max 25 lakhs incl. Term Rider.

FNIOs:

Not Allowed.