

Bharti AXA Life Insurance Company Limited (“the Company”) presents **GroupSuraksha**, a simple, low cost, one year renewable group term product designed for co-operatives, institutions and NGO’s operating in rural and social sectors, who would like to provide financial security to the families of the members of the Group in the event of unfortunate death of the member.

PRODUCT FEATURES

- One year renewable group term insurance product that provides life insurance to members of a group on their unfortunate death.
- No requirement for medical underwriting.
- Option of paying the premiums in annual, semi-annual, quarterly or monthly modes

EXPLANATION OF TERMS

Group means and includes the group of persons assembled together with a common objective other than for seeking insurance.

Policy Benefit Period means the period of one year commencing from the Policy Date or Annual Renewal Date for which the policy is in effect.

Sum Assured means the amount payable by the Company to the beneficiary on death of the Life Insured.

PRODUCT AT A GLANCE

Policy Benefit Period	One year
Size of the Group	Minimum 15
Minimum age of entry for the Group member	18 years
Maximum age of entry for the Group member	54 years
Maximum age of maturity for the Group member	55 years
Sum Assured	Rs 5000 – Rs 25000
Premium Payment mode	Annual, semi-annual, Monthly, quarterly,

PREMIUMS

- Upon payment of the premiums by the individual members, the Policyholder (Co-operative, NGO etc) is responsible for collating the premiums and forwarding to the Company in one lumpsum.
- A grace period of thirty days is allowed to pay the premiums from the Premium Due Date, failing which the policy will be lapsed.
- The premium payable is dependent on factors such as size of the group, average age and occupation of members.
- Service tax, as applicable, would be levied on the premiums payable.

EXCLUSIONS TO THE PRODUCT

If the Life Insured under the Policy, whether medically sane or insane, commits suicide, within one year of the Policy Date and dies as a result of such suicide, the Death Benefit would not be payable.

For the purpose of suicide exclusion, if any member of the Group is added as a Life Insured on any Annual Renewal Date, then the Policy Date shall be read as the Annual Renewal Date in respect of such Life Insured.

TERMS

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the Policy Bond.
- This product brochure is to be read in conjunction with the Policy Bond.

CONTACT US

For any queries regarding the product or any clarification, please contact your Financial Advisor;

OR

Call us at

1800-102-4444 (**Airtel Toll Free**) / 1800-22-4441 (**MTNL/BSNL Toll Free**)

OR

visit us at www.bharti-axalife.com

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