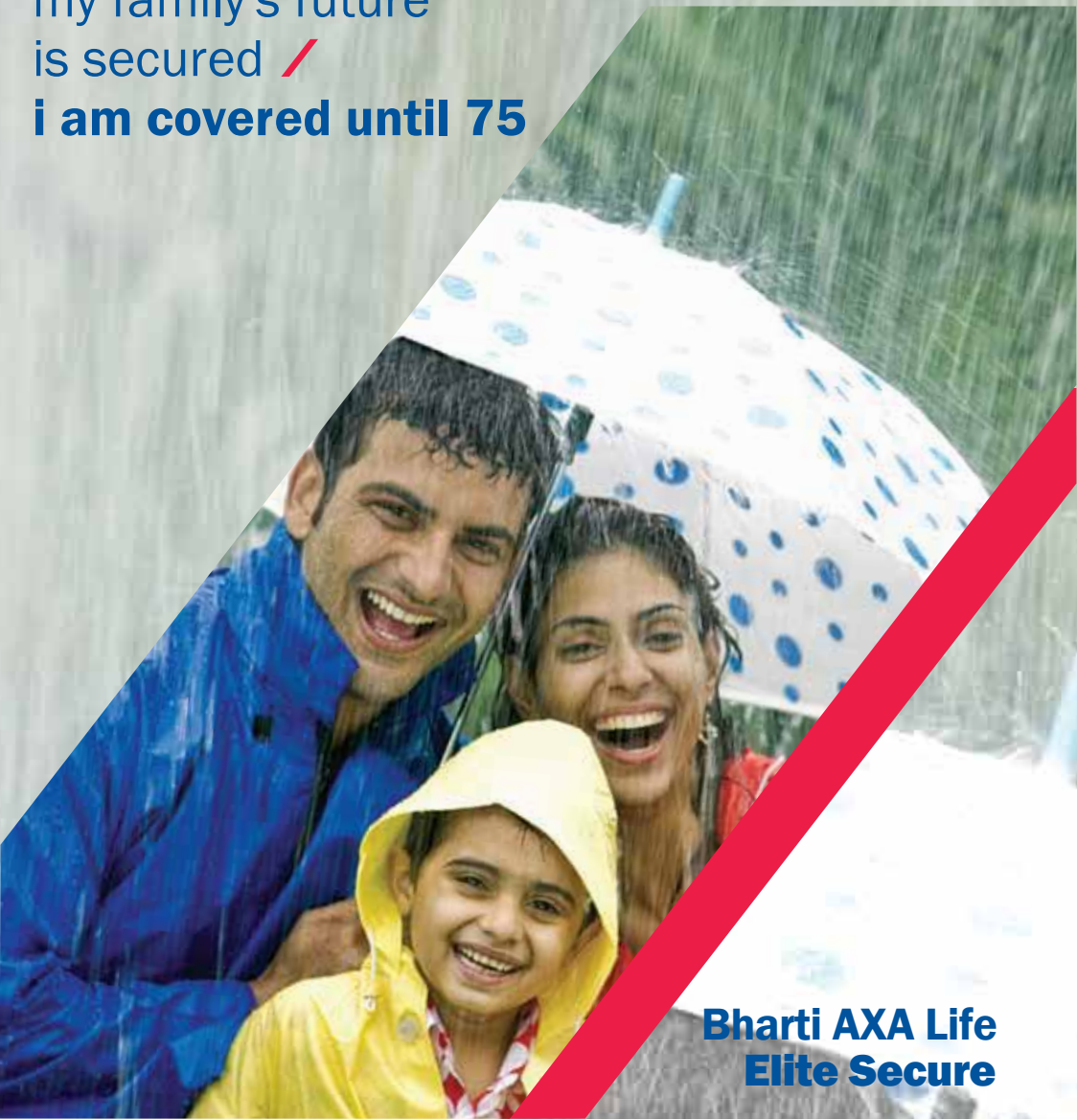


life insurance

my family's future
is secured /
i am covered until 75



**Bharti AXA Life
Elite Secure**

Bharti AXA Life Elite Secure

Insurance planning can help protect your personal assets & business interests, your family's standard of living and can help you leave back a legacy for your family. Choosing the appropriate life insurance cover can help preserve the assets that you spent years accumulating for your loved ones. Your family's dreams and aspirations are very precious to you. So why not make sure that they are protected as well? In case of an unfortunate event, even the best-laid plans can go wrong if not well protected with the correct level of life insurance.

Now, Bharti AXA Life Elite Secure, a simple long-term life insurance product available to you at a very affordable cost. This plan ensures that your family is well-protected against any eventuality.

Key reasons to buy

Your advantages with Bharti AXA Life Elite Secure:

- A product to be confident of providing your loved ones with financial protection against an unfortunate event of death;
 - Complete protection for your family against the financial loss or burden, with full Sum Assured payment in case of an unfortunate death.

How does the product work for you?

Bharti AXA Life Elite Secure is a simple, long-term and affordable insurance plan. The product works as follows;

1. You choose the policy benefit period and the Sum Assured (subject to a minimum of Rs 25, 00,000). The available policy terms are 5, 10, 15, 20, 25 years and a "To age 75" years - a unique product option, where you can choose to cover your life upto 75 years.
2. You pay the premium (Base Policy premium) regularly as per the mode of premium payment chosen by you. (Please note that the premiums applicable will be different for standard and substandard lives.)
3. In case of the unfortunate event of death of the Life Insured during the policy term, the Company shall pay the Sum Assured to the nominee.

What is the suggested life cover that one must have?

Choosing the appropriate life cover depends on a lot of factors like – How many working years you have left, number of dependants, annual income etc.

However, for sake of ease we have shown a table that displays the suggested Sum Assured and corresponding annual premium for sample ages at entry and income under Bharti AXA Life Elite Secure.

Sample suggested Sum Assured for various income levels and Retirement at age 55 years										
Age at entry	30		35		40		45		50	
Income (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)	Suggested Sum Assured (in Rs Lacs)	Premium (in Rs)
5 Lacs	68.75	12650	60.5	13371	50.25	13769	37.15	13597	26	11856
10 Lacs	137.5	23650	120	24840	100	25800	74.4	25519	52	21944
15 Lacs	206	35432	181.5	37571	150.7	38881	111	35631	77.5	32705

The premiums mentioned above are assumed for a healthy male life and exclude the impact of applicable taxes(if any) and cess.

What are the key benefits of the product?

Life insurance benefit: The life insurance benefit is provided by the sum assured in the product. The minimum Sum assured for this plan is Rs 2,500,000.

In case of the unfortunate event of death of the life insured, the Policyholder or the nominee, as the case may be, will be entitled to receive the Sum Assured & the policy will cease to exist.

Comprehensive overall protection benefits: Along with the life insurance benefit, Bharti AXA Life Elite Secure offers you with a range of rider options to choose from by paying a nominal additional amount to help you secure comprehensive financial protection against any unfortunate eventuality. Please ask your advisor to show you the separate rider brochure and explain the details and applicable terms and conditions.

The Premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the Base Policy, the Premiums under all other life insurance Riders put together shall not exceed 30% of premiums under the Base Policy and any benefit arising under each of the above mentioned Riders shall not exceed the Sum Assured under the Base Policy.

Tax Benefits: Tax benefits are as per Income Tax Act 1961 and are subject to amendments from time to time. Applicable taxes(if any) and Education Cess will be levied as per prevailing tax laws.

Revival of the policy: If the premiums are discontinued during the Policy Benefit Period, the policy shall lapse. In such a situation, you can revive the policy by paying the due premiums with the due interest within 2 years of the date of discontinuance of the premium.

In case of a death during the revival period, no Death Benefit will be payable.

Premiums at a glance:

Sum Assured (in Rs)	Age at entry/ Policy Benefit Period	5 years	10 years	15 years	20 years	25 years	To age 75
25 lacs	30	3925	3925	4150	4400	5100	9825
	40	5750	6400	7350	8775	10475	15200
	50	11400	13800	16700	20150	24725	24725
50 lacs	30	7100	7100	7500	7950	9200	17850
	40	10400	11800	13700	16350	19550	28200
	50	21100	26050	31550	38150	46550	46550
1 crore	30	12200	12200	13100	14200	17200	33800
	40	18700	21200	25800	31000	37300	54200
	50	40200	49300	60300	73200	90100	90100

These are the annual premiums of sample Sum Assured for Bhaarti AXA Life Elite Secure. These are based on the assumptions of a healthy male life, and do not include the impact of applicable taxes(if any) & cess.

Product Parameters

Parameter	Eligibility
Minimum age at entry	18 years
Maximum age at entry	<ul style="list-style-type: none"> 75 – Term) for 10,15,20 and 25 year terms 65 years for 5 year term and “To age 75” term
Maximum age at maturity	<ul style="list-style-type: none"> 75 years for 10,15,20 and 25 year terms and “To age 75” term 70 years for 5 year term
Minimum Sum Assured	Rs. 2,500,000
Premium Payment Term	Throughout the Policy Benefit Period
Premium Modes	Annual, Semi-annual, Quarterly*and Monthly.*

* Monthly & Quarterly premium payment mode should be in ECS

Terms & conditions

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the Insurance Policy.
- Please refer to the policy bond for further details. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy bond, the terms and conditions contained in the policy bond shall prevail.
- Suicide: If the Life Insured, whether medically sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within one year of the Issue Date; or one year of the date of the latest revival of the Policy, the company shall pay the nominee or beneficiary of the policyholder 80% of the premiums paid till the date of death, provided the policy is in force.
- Free-look Option: If you disagree with any of the terms and conditions of the Policy, then you have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy in case of offline Policy and within 30 days of receipt of the Policy in case of Policy sourced through distance marketing (i.e. online sales). The Policy will accordingly be cancelled and an amount equal to the premium received, less stamp duty and underwriting and medical expenses, if any incurred by The Company will be refunded to you. All Your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option.
- Bharti AXA Life Elite Secure is the name of the traditional insurance product. The name of the product does not in any way indicate the quality of the product, its future prospects.
- This is a non participating Policy, i.e. the Policy does not provide for participation in the distribution of surplus or profits that may be declared by The Company.
- For exclusions pertaining to the Riders, please refer to the Rider brochure.

SECTION 41 OF INSURANCE ACT 1938

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 in India, any rebate of the whole or part of the commission 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 prospectus or tables of the Insurer. Provided that acceptance by 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 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.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees”

SECTION 45 OF INSURANCE ACT 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. ***[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in appendix – I for reference]***

Appendix I: Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time are as follows:

01. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from:

- a. the date of issuance of Policy or
- b. the date of commencement of risk or
- c. the date of reinstatement of Policy or
- d. the date of rider to the Policy whichever is later.

02. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from:

- a. the date of issuance of Policy or
- b. the date of commencement of risk or
- c. the date of reinstatement of Policy or
- d. the date of rider to the Policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:

- a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- b. The active concealment of a fact by the insured having knowledge or belief of the fact;
- c. Any other act fitted to deceive; and
- d. Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured/beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
09. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details.]

Your Bharti AXA Life Advisor

Life insurance coverage is available in this product.

For any further queries or feedback, please contact your Financial Advisor or get in touch with us on:

Customer Care No.:



1800 200 0048



SMS SURAKSHA to 56677

We will get in touch within 24 hours to address your query.





For locating a branch near you, please visit

www.bharti-axalife.com

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Bharti AXA Life Insurance Company Ltd.

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jeevan suraksha ka
naya nazariya