

All of us desire to maximize the happiness for our family. Happiness for family at all times, irrespective of the circumstances, as the thought of unfortunate events befalling us may cause us anxiety about providing a secured happiness to our loved ones. Insurance can help you ease your worries. Now, Bharti AXA Life Company Limited Insurance presents SecureConfident, a simple long-term life insurance product at a very affordable cost, that aims to ensure that the dreams that you aspired for your family in your lifetime, doesn't remain unfulfilled by the financial void which might get created due to unfortunate event of death.

***“Now be confident of the happiness of your loved ones at all times, irrespective of the circumstances. Be life confident.”***

### **Terms you should know**

Explanation of the following terms would help you in understanding the product and its benefits better;

**Premium:** The money that you pay in order to subscribe for Secure Confident. You can choose to pay this premium on a yearly, half-yearly, quarterly or a monthly basis (through ECS only).

**Sum Assured:** is the guaranteed amount of money that is payable to you or your nominee, as the case may be, in case of an unfortunate event of death of the Life Insured.

**Premium Payment term:** is the period for which you pay the premium for SecureConfident in order to keep the policy in force

**Policy Benefit Period:** is the time period for which the policy shall be in force

**Riders:** is an additional protection benefit that is available to you by payment of an additional amount over and above your premium. These additional benefits provide comprehensive cover to you and your family against unfortunate events. SecureConfident with these additional benefits provides complete comprehensive protection to your family.

### **Key reasons to buy**

Your advantages with SecureConfident:

- 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 (such as repayment of mortgage for your house), with full Sum Assured payment in case of an unfortunate death.

### **Why should you buy this product?**

SecureConfident is suitable to you, if your objective is to protect your family against any financial loss caused due to unfortunate death, which may deprive them of a secured future.

### **How does the product work for you?**

SecureConfident 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 minimum of Rs 500,000) . The available Policy Benefit Period are 5, 10, 15, 20 and 25 years
2. You pay the premium (base premium) regularly as per the mode of premium payment chosen by you.
3. In case of the unfortunate event of death of the Life Insured during the Policy Benefit Period, the Company shall pay the Sum Assured to the Policyholder or the nominee, as the case may be, provided the policy is in effect.
4. On survival of the Life Insured beyond the Policy Benefit Period, the policy shall be terminated and no monies shall be payable to the Policyholder.

### **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 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.

**Comprehensive overall protection benefits:** Alongwith the life insurance benefit, SecureConfident 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.

Rider benefit can be availed if the age of the Life Insured at the time of purchase of the rider/s is between 18 years and 55 years. The benefit is available till the Policy Benefit Period or till 60 years, whichever is earlier.

**Tax Benefits:** The premium paid under this policy would enjoy tax benefits under Section 80C of the Income Tax Act 1961 .

The policy proceeds in the event of claim shall be tax free in accordance with Section 10(10D) of the Income Tax Act 1961.

### **Other features of the product:**

**Reinstatement 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 reinstatement period, no Death Benefit will be payable.

### **Free-look Option**

If the policyholder disagrees with any of the terms and conditions of the Policy, then the policyholder, has 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 Bond. The Policy will accordingly be cancelled and an amount equal to the Premium paid 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.

### Premiums at a glance:

Age last birthday/ Policy Benefit Period	5 years	10 years	15 years	20 years	25 years
25	2440	2450	2600	2620	2660
30	2490	2580	2790	2850	2940
35	2820	3040	3350	3490	3640
40	3680	3960	4450	4980	-
45	4860	5580	6320	-	-
50	7220	8300	-	-	-

These are the annual premiums for a Sum Assured for Rs10,00,000 for SecureConfident. These are based on the assumptions of a healthy male life and do not include service tax, if any.

### Product parameters

Parameter	Eligibility
Minimum age at entry	18 years
Maximum age at entry	55 years
Maximum age at maturity	60 years
Minimum premium	Rs1,500 for yearly , Rs780 for half-yearly, Rs405 for quarterly and Rs135 for monthly premium
Policy Benefit Period	5,10, 15,20 and 25 years
Premium Paying Term	Equal to the Policy Benefit Period

### Get in touch with us

You can seek clarification or assistance on the Policy from the following:

- The Agent from whom the Policy was bought
- The Customer Service Representative of The Company at toll free no. 1800 102 4444
- SMS "SERVICE" to 56677
- Email: [service@bharti-axalife.com](mailto:service@bharti-axalife.com)
- Mail to: Customer Service  
Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th Floor Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

### Terms and conditions

#### Exclusion and other conditions

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 reinstatement 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.

For exclusions pertaining to the Riders, please refer to the Rider brochure.

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**Other 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.
- Insurance is the subject matter of the solicitation.
- UIN: 130N004V02

Bharti AXA Life Insurance Company Ltd. Unit No. 601 & 602, 6th floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063.