



## Keep sailing in good times and bad with Pramerica Life Saral Jeevan Bima

A Non Linked Non Participating Individual Pure Risk Life Insurance Plan

UIN: 140N073V01

## Pramerica Life Saral Jeevan Bima

A Non Linked Non Participating Individual Pure Risk Life Insurance Plan



You are your family's pillar of strength as you ensure their comfort and well-being. Your support and presence nurtures your loved ones' dreams. However, there are times when you fear as to what will become of their future in your absence. To put all your worries to rest and give you peace of mind Presenting, **Pramerica Life Saral Jeevan Bima**, A Non Linked Non Participating Individual Pure Risk Life Insurance Plan

### Key Benefits

- Provides financial protection to you and your family at an affordable cost
- Option to choose your Policy Term from 5 years to 40 years as per your protection needs
- Convenient Premium Payment Term: Single Premium, Limited Premium (5 years or 10 years) or Regular Premium
- Tax Benefits may be available as per the applicable laws as amended from time to time, please consult a tax advisor

### How Does The Plan Work?

To meet your protection needs, you may purchase this policy through any of our intermediaries or online from our website by following these steps:

- Choose the Sum Assured as per your requirement subject to a minimum of ₹5,00,000 and a maximum of ₹25,00,000.
- Then choose the Policy Term for which you would like to avail protection cover from a range of 5 years to 40 years subject to a Maximum Maturity Age of 70 years.
- Select the Premium Payment Term as per your convenience from Single Premium, Limited Premium (5 years or 10 years) or Regular Premium options.

Your premium shall be calculated based on your age, gender and the above choices you make.

### Eligibility Criteria

<b>Entry Age</b>	Minimum 18 years	Maximum 65 Years	
<b>Maximum Maturity Age</b>	70 years		
<b>Policy Term &amp; Premium Payment Term</b>	<b>Payment Options</b>	<b>Policy Term</b>	<b>Premium Payment Term</b>
	Regular Premium	5 to 40 years	Equal to Policy Term
	Limited Premium	6 to 40 years 11 to 40 years	5 years 10 years
	Single Premium	5 to 40 years	Single
<b>Sum Assured (Only in multiple of 50,000)</b>	Minimum: ₹5,00,000	Maximum: ₹25,00,000	

Age referred in the table above is based on age as on the last birthday. Substandard lives may also be covered subject to Board Approved Underwriting Policy and with any extra Premium, if applicable. Taxes as applicable will be charged over and above the quoted Premium.

### Benefits in Detail

#### Death Benefit:

In the unfortunate event of death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum will be:

- In case of Accidental Death, for regular premium or limited premium payment policy, an amount equal to Sum Assured on Death which is the highest of:
  - 10 times the Annualized Premium, or
  - 105% of all premiums paid as on the date of death, or
  - Absolute amount assured to be paid on death
- In case of Accidental Death, for single premium policy, an amount equal to the Sum Assured on Death which is the higher of:
  - 125% of Single premium or
  - Absolute amount assured to be paid on death
- In case of death other than accident, the Death Benefit will be equal to 100% of all Premiums Paid excluding taxes, if any

**Note: The policy will cover death due to accident only, during the waiting period of 45 days from the date of commencement of risk. In case of death of life assured other than due to accident during the waiting period, an amount equal to 100% of all premiums received excluding taxes, if any, shall be paid and the Sum Assured shall not be paid.**

In the unfortunate event of death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity, provided the Policy is in force, the Death Benefit amount payable as a lump sum will be:

- For Regular premium or Limited premium payment policy, “Sum Assured on Death” which is the highest of:
  - 10 times of annualized premium; or
  - 105% of all the premiums paid as on the date of death; or
  - Absolute amount assured to be paid on death
- For Single Premium Policy, “Sum Assured on Death” which is the higher of:
  - 125% of Single Premium or
  - Absolute amount assured to be paid on death

Premiums referred above shall not include any extra amount chargeable under the policy due to underwriting decision and rider premium(s), if any. Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured. The policy will terminate after paying the death benefit.

The Annualized premium shall be the premium payable in a policy year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

#### Maturity Benefit:

There are no maturity benefits under this plan.

#### Survival Benefit:

There are no survival benefits under this plan.

## Other Features

#### Flexible Premium Payment Modes

For the Regular/Limited Premium payment options you may choose to pay premiums Yearly, Half-Yearly or Monthly. Monthly mode is allowed only if the premiums are paid electronically, such as through Credit Card, Direct Debit or ECS/NACH. For monthly mode, premium for the first two months will be collected in advance at the time of issuance of the Policy. Loading on premium will be applicable as per the table given below

Premium Mode	Yearly	Half-Yearly	Monthly
Modal Factor	1.0	0.525	0.0875

#### Sum Assured Bands and Indicative Premium Rates

Following four Sum Assured Bands are applicable in this product:

Band	Band 1	Band 2	Band 3	Band 4
Base Sum Assured	5,00,000 to 9,50,000	10,00,000 to 14,50,000	15,00,000 to 19,50,000	20,00,000 to 25,00,000

Sample premium rates per 1000 of Base Sum Assured for a healthy male age 30 is as below:

Policy Term	Regular Premium			
	Band 1	Band 2	Band 3	Band 4
10	9.9602	6.1568	4.8719	4.2058
20	10.4295	6.5485	5.2587	4.6168
30	11.2012	7.1454	5.8148	5.1678
40	12.1506	7.8459	6.4501	5.7744

Policy Term	Single Premium			
	Band 1	Band 2	Band 3	Band 4
10	41.9248	27.8183	23.3379	21.0869
20	71.4246	51.2660	44.5741	41.1529
30	111.3960	83.7304	74.5063	70.0824
40	162.6945	125.1374	112.6529	106.7578

Policy Term	Limited Premium – 5 years			
	Band 1	Band 2	Band 3	Band 4
10	15.7730	9.7318	7.7143	6.7057
20	24.1208	15.5546	12.7726	11.4050
30	34.7887	23.5017	19.8923	18.0766
40	49.7915	34.4699	29.5457	27.1290

Policy Term	Limited Premium – 10 years			
	Band 1	Band 2	Band 3	Band 4
10	-	-	-	-
20	21.1675	13.3424	10.7516	9.4713
30	30.6366	19.8410	16.2906	14.5945
40	44.4683	29.2459	24.3292	21.9009

#### Grace Period

(Applicable in case of Limited Premium and Regular Premium Policies only)

If you are unable to pay your premium by the due date, you will be given a grace period of 30 days in case of yearly and half yearly premium payment mode and 15 days in case of monthly mode. During the grace period the Policy shall continue to remain in-force along with all the benefits under this policy and the claim, if any, shall be payable subject to deduction of the unpaid due premium.

#### Non-Payment of Premium/Policy Revival

(Applicable in case of Limited Premium and Regular Premium Policies only)

If you discontinue the payment of premium, your Policy will lapse at the end of the grace period and the Death Benefit will cease immediately. No benefits will be paid when the Policy is in lapsed status.

A policy, which has lapsed for non-payment of premium during the grace period, may be revived for its full coverage within five years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average 10-year G-Sec YTM plus 75 bps rounded down to 25 bps. Average of the benchmark would be taken from the previous financial year for the period 1<sup>st</sup> July to 31<sup>st</sup> Dec. The source of information for 10 year GSec rate would be “CCIL”. The current applicable rate of interest for FY 2024-25 on policy reinstatement is 8.00% per annum, which is charged on the basis of simple interest. Any change in the basis of determination of interest rate shall be done only after prior approval of the Authority.

If a lapsed policy is not revived within the revival period but before the Date of Maturity, the policy will automatically terminate. In case of Regular Premium policies, nothing shall be payable. However, in case of Limited Premium policies, the amount as payable in case of Policy Cancellation Value shall be refunded and the policy will terminate.

### Surrender

No surrender benefits are payable under this plan.

### Policy Cancellation

(Applicable in case of Limited Premium and Single Premium Policies only)

Policy Cancellation Value shall be payable:

- upon the Policyholder applying for the same before the stipulated date of maturity in case of Single Premium Policy;
- upon the Policyholder applying for the same before the stipulated date of maturity or at the end of revival period if the policy is not revived, in case of Limited Premium Payment Policies.

The amount payable shall be as follows:

For Single Premium: The Policy Cancellation Value acquires immediately after receipt of Single Premium and is calculated as follows:

$$\text{Policy Cancellation Value} = 70\% \times \text{Single Premium Paid} \times \frac{\text{Unexpired Policy Term}}{\text{Original Policy Term}}$$

Single Premium shall be inclusive of extra premium, if any.

For Limited Premium Payment Term (LPPT): 5 and 10 years: Policy Cancellation Value acquires if at least two (2) consecutive full years' premiums are paid and is calculated as follows:

$$\text{Policy Cancellation Value} = 70\% \times \text{Total Premiums Paid} \times \frac{\text{Unexpired Policy Term}}{\text{Original Policy Term}}$$

Total Premiums Paid shall be inclusive of extra premiums, if any.

No policy cancellation value shall be payable in respect of regular premium policies.

### Loan

No loans are available against this policy.

## Terms and Conditions

### Free Look Cancellation:

You will have a period of 30 days from the date of receipt of the policy document to review the terms and conditions of the policy and where you disagree to any of these terms and conditions, you have an option to return the policy for cancellation stating the reasons of objection. On receipt of the letter along with the policy documents, the company will refund the premiums paid, subject to the deduction of proportionate risk premium for the period on cover and any expenses incurred by the Company on medical examination of the proposer along with stamp duty charges if any.

## Exclusions in the Plan

Suicide Exclusion:

- Under Limited Premium and Regular Premium: If the Life Insured commits suicide within 12 months from the date of commencement of risk or date of revival of the policy, as applicable, the company would pay an amount equal to 80% of the total premiums paid till the date of death (excluding taxes and rider premium(s), if any), provided the policy is in force.
- Under Single Premium: If the Life Insured commits suicide within 12 months from the date of commencement of risk, the company would pay an amount equal to 90% of the Single Premium (excluding taxes and rider premium(s), if any).

### Waiting Period

A Waiting period of 45 days from the Date of Commencement of Risk would be applicable. The policy will cover death due to accident only, during the waiting period. In case the death of the life assured, during the waiting period, is due to a cause other than accident then an amount equal to 100% of all premiums received excluding taxes, if any, shall be paid and the Sum Assured shall not be paid. In case of revival of the policy, waiting period shall not be applicable.

### Tax Benefits

Tax Benefits may be available as per the applicable laws as amended from time to time. Please consult your tax advisor for details.

### Goods and Services Tax (GST)

GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time. The applicable GST rate for FY 2024-25 is 18%.

### Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time.

Assignment in this policy is allowed as per Section 38 of Insurance Act, 1938 as amended from time to time.

## Section 41 of the Insurance Act 1938: Prohibition of rebate, (as amended from time to time):

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 or property 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 prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

## Section 45 of the Insurance Act 1938, as amended from time to time

Fraud and mis-statement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please contact the insurance Company or refer to the sample policy contract of this product on our website [www.pramericalife.in](http://www.pramericalife.in)

### Grievance Redressal

I. In case of any clarification or query please contact your Company Salesperson. Any concern may also be raised at any of the branch offices of the Company, the addresses of the branch offices are available on the official website of the company.

II. The Company may be contacted at:  
Customer Service Helpline 1860 500 7070 /  
011 48187070 (Local charges apply)  
(9:30 am to 6:30 pm from Monday to Saturday)  
Email: [contactus@pramericalife.in](mailto:contactus@pramericalife.in)  
Email for Senior Citizen: [seniorcitizen@pramericalife.in](mailto:seniorcitizen@pramericalife.in)  
Website: [www.pramericalife.in](http://www.pramericalife.in)  
  
Communication Address:  
Customer Service  
Pramerica Life Insurance Ltd.  
4<sup>th</sup> Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon– 122002  
Office hours: 9:30 am to 6:30 pm from Monday to Friday

III. Grievance Redressal Officer:  
If the response received from the Company is not satisfactory or no response is received within two weeks of contacting the Company, the matter may be escalated to:  
Email- [customerfirst@pramericalife.in](mailto:customerfirst@pramericalife.in)

Grievance Redressal Officer,  
Pramerica Life Insurance Ltd.,  
4th Floor, Building No. 9 B, Cyber City,  
DLF City Phase III, Gurgaon– 122002  
GRO Contact Number: 0124 – 4697069  
Email- [gro@pramericalife.in](mailto:gro@pramericalife.in)  
Office hours: 9:30 am to 6:30 pm from Monday to Friday

IV. IRDAI- Grievance Redressal Cell:  
If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted.  
Bima Bharosa Toll Free number – 155255 or  
1800-425-4732  
Email Id- [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)  
Website: <https://bimabharosa.irdai.gov.in>

Complaints against Life Insurance Companies:  
Insurance Regulatory and Development Authority of  
India Policyholder's protection & Grievance Redressal  
Department (PPGR), Sy. No. 115/1, Financial District  
Nanakramguda, Gachibowli, Hyderabad– 500032

V. Insurance Ombudsman:

The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect to life insurance policies.

Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

In case you are not satisfied with the decision/resolution of the insurer, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999
- b. Any partial or total repudiation of claims
- c. Disputes over premium paid or payable in terms of insurance policy
- d. Misrepresentation of policy terms and conditions
- e. Legal construction of insurance policies in so far as the dispute relates to claim
- f. Policy servicing related grievances against insurers and their agents and intermediaries
- g. Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
- h. Non-issuance of insurance policy after receipt of premium
- i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

(a) The complainant makes a written representation to the insurer named in the complaint and—

(i) Either the insurer had rejected the complaint, or

(ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or

(iii) The complainant is not satisfied with the reply given to him by the insurer

(b) The complaint is made within one year—

(i) After the order of the insurer rejecting the representation is received, or

(ii) After receipt of decision of the insurer which is not to the satisfaction of the complainant, or

(iii) After expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant

The address of the Insurance Ombudsman are attached herewith as Annexure and may also be obtained from the following link on the internet - Link: [://www.cioins.co.in/ombudsman](http://www.cioins.co.in/ombudsman)

## Address & Contact Details of Ombudsmen Centres

<p>COUNCIL FOR INSURANCE OMBUDSMEN, (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai – 400054. Tel no: 022-69038800/69038812. Email id: <a href="mailto:inscoun@cioins.co.in">inscoun@cioins.co.in</a> website: <a href="http://www.cioins.co.in">www.cioins.co.in</a></p>
<p>If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (Bimalokpal) Please visit our website for details to lodge complaint with Ombudsman.</p>

Office Details	Jurisdiction of Office Union Territory, District	Office Details	Jurisdiction of Office Union Territory, District
Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor  6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh Chattisgarh
Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana, (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 <sup>th</sup> Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI – 110 002. New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Office of the Insurance Ombudsman, 6 <sup>th</sup> Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry

Office of the Insurance Ombudsman, Jeevan Nivesh, 5 <sup>th</sup> Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, 3 <sup>rd</sup> Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Rajasthan	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4 <sup>th</sup> Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
Office of the Insurance Ombudsman, 1 <sup>st</sup> Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Bihar, Jharkhand	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building Opp. Cochin Shipyard, M.G Road, Ernakulam – 682015 Tel: 0484-2358759/2359338 Fax: 0484-2359336 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Kerala, Lakshadweep, Mahe- A part of Union Territory of Pondicherry
Office of Insurance Ombudsman, 4 <sup>th</sup> Floor, Hindusthan Building Annexe, 4, C.R. Avenure, Kolkata – 700072 Tel:033-22124339/22124340 Fax: 033-22124341 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	West Bengal, Sikkim and Andaman & Nicobar Islands		

## About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Capital and Housing Finance Limited (“PCHFL”) and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI). Pramerica Life Insurance Limited represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades.

Pramerica Life Insurance Limited, started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.

Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.

For further information on the Company, please visit [www.pramericalife.in](http://www.pramericalife.in)

## **About Piramal Capital & Housing Finance Limited (PCHFL)**

Piramal Capital & Housing Finance Limited (PCHFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending.

In retail lending, PCHFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of 'Bharat' market. It has over 1 million customers and presence in 24 states with a network of over 300 branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt.

The Piramal Group also has strategic partnerships with leading global funds such as CDPQ, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

## **About Prudential Financial, Inc. (PFI)**

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