

Tata AIA Vitality Health

Customer Information Sheet/Know Your Policy

This document provides key information about your policy. You are also advised to go through your policy document.

Sr No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause number																														
01	Name of Insurance Product/Rider	Tata AIA Vitality Health (UIN 110B045V03) (A Non-Linked, Non-Participating Individual Health Rider)	Policy Schedule																														
02	Policy Number	<<XXXXXXXXXX>>	Policy Schedule																														
03	Type of Insurance Product/Policy	<ul style="list-style-type: none">Benefit (Where your insurance policy pays fixed amount on the occurrence of a covered event)	Clause 3.1 of Part C																														
04	Sum Insured (Basis) (Along with Amount)	<table><tr><th>Benefit Option</th><th>Sum Assured</th><th>Lumpsu m (Rs)</th><th>Income p.a (Rs)</th><th>Income Duration (Years)</th></tr><tr><td>Hospicare</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Accidental Disability Care</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Multistage CritiCare</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Cancer Care</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Cardiac Care</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr></table> <p>In case of any change in Sum Assured after submission of proposal, please refer to your latest Benefit Illustration Document.</p>	Benefit Option	Sum Assured	Lumpsu m (Rs)	Income p.a (Rs)	Income Duration (Years)	Hospicare	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Accidental Disability Care	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Multistage CritiCare	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Cancer Care	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Cardiac Care	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Policy Schedule
Benefit Option	Sum Assured	Lumpsu m (Rs)	Income p.a (Rs)	Income Duration (Years)																													
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Cardiac Care	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>																													
05	Policy Coverage (What the policy covers?)	<p><u>Benefit Option</u></p> <p><u>Hospicare:</u> This benefit is payable in case of hospitalization of the Life Insured for medically necessary treatment of any illness or injury for a minimum period of consecutive 24 hours.</p> <p><u>Hospital Cash Benefit:</u> You can claim daily cash benefit i.e., 0.5% of the Insured Amount, payable from the first day for the duration of hospitalization. Hospital Cash benefit is payable for a maximum 30 days per policy year.</p>	Clause 3.1 of Part C																														

ICU Benefit: Additional 0.5% of Insured amount per day shall be payable for each day of stay in ICU. ICU benefit is payable for hospitalization up to 15 days per Policy year. This benefit amount is a fixed per-day benefit and will be paid irrespective of actual hospitalization expenses.

Recuperating Benefit: A lump sum benefit equivalent to 1.5% of the Insured Amount will be payable in case of continuous hospitalization in one or more hospitals for 7 or more days (excluding the time taken for transit between hospitals) for the same injury or disease, subject to the daily cash benefit being payable at the time of hospitalization. This benefit will be paid once in a coverage year. This benefit is not payable if the Life Insured dies during hospitalization period.

This benefit will terminate on payment of a 100% of the Insured Amount under the Benefit Option.

Accidental Disability Care:

In the event of Total / Partial and Permanent disability of the life insured due to an accident within the benefit option term, a percentage of Insured Amount as mentioned in below table under Benefit Option is payable, provided the disability occurs within 180 days from the date of that accident (even if the event occurs beyond the Coverage Term).

Description of Disability	Amount of Benefit (% of Rider Insured Amount)
Total and Permanent Disability	100%
Partial and Permanent Disability:	
Permanent loss of -	
- Each arm at the shoulder joint	60%
- Each arm to a point above elbow joint	55%
- Each arm below elbow joint	50%
- Each hand at the wrist	50%
- Each thumb	20%
- Each index finger	10%
- Each finger other than the thumb or index finger	5%
- Each leg above center of the femur	60%
- Each leg up to a point below the femur	55%

-	Each leg to a point below the knee	50%
	Each foot at the ankle	40%
	Each big toe	5%
	Each toe other than the big toe	2%
	Loss of sight in each eye	50%
	Loss of Hearing in each ear	30%
<p>The insured amount shall be reduced to the extent of the benefit paid and the cover shall continue for the balance Insured Amount, if any. This benefit option shall terminate on payment of a cumulative 100% of the Insured Amount under this benefit.</p> <p>The benefit payable will be doubled if the Disability due to accident occurs under any of the circumstances below:</p> <ol style="list-style-type: none"> 1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded; 2. While the Life Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; 3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital; or 4. When the Life Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route. <p><u>Multistage CriteCare:</u></p> <p>The Insured Amount under the Benefit Option is payable if the Life Insured survives for a period of 30 days following the diagnosis of any of the covered illness or undergoing of any the covered procedure.</p> <p>Minor Stage Critical Illness: 25% of the Insured Amount will be paid on diagnosis of a Minor Stage Critical Illness. For multiple claims, there needs to be a period of at least 180 days between the date of occurrence of insured event and the date of occurrence of a subsequent insured event.</p> <p>Major Stage Critical Illness: On diagnosis of Major Stage Critical Illness, an amount equal to the Insured Amount less any payout made previously under Multistage Critical Illness Benefit, if any will be paid.</p> <p>The insured amount shall be reduced to the extent of the benefit paid and the cover shall continue for the balance Insured Amount, if any. This benefit option shall terminate</p>		

		<p>on payment of a cumulative 100% of the Insured Amount under this benefit.</p> <p><u>Cancer Care:</u> The Insured Amount under the Benefit Option is payable if the Life Insured survives for a period of 7 days following the first diagnosis of any of the covered illness or undergoing of any the covered procedure. Minor Stage Cancer: 25% of the Insured Amount will be paid on diagnosis of a Minor Stage Cancer. For multiple claims, there needs to be a period of at least 180 days between the date of occurrence of insured event and the date of occurrence of a subsequent insured event. Major Stage Cancer: On diagnosis of Major Stage Cancer, an amount equal to the Insured Amount less any payout made previously under Cancer Care Benefit, if any will be paid. Reconstructive Breast Surgery (Only for Female Life Insured): An additional benefit amount of 30% of the Insured Amount shall be payable for reconstructive breast surgery if the life insured is diagnosed as suffering from Breast Cancer as defined under "Major Stage Cancer of Specified Severity". The insured amount shall be reduced to the extent of the benefit paid and the cover shall continue for the balance Insured Amount, if any. This benefit option shall terminate on payment of a cumulative 100% of the Insured Amount under this benefit.</p> <p><u>Cardiac Care:</u> The Insured Amount under the Benefit Option is payable if the Life Insured survives for a period of 14 days following the first diagnosis of any of the covered illness or undergoing of any the covered procedure. Minor Stage Cardiac Condition: 25% of the Insured Amount will be paid on diagnosis of a Minor Stage Cardiac Condition. For multiple claims, there needs to be a period of at least 180 days between the date of occurrence of insured event and the date of occurrence of a subsequent insured event. Major Stage Cardiac Condition: On diagnosis of Major Stage Cardiac Condition, an amount equal to the Insured Amount less any payout made previously under Cardiac Care Benefit, if any will be paid. The insured amount shall be reduced to the extent of the benefit paid and the cover shall continue for the balance Insured Amount, if any. This benefit option shall terminate on payment of a cumulative 100% of the Insured Amount under this benefit.</p>	
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		Wellness Program and Health Management Services: Tata AIA Vitality (if opted): Tata AIA Vitality is a science based comprehensive and personalized Wellness Program. It rewards you with benefits at the time of opting for the rider with Wellness Program and subsequently throughout the rider term. The rewards may be in the form of Discount on Premium, Premium Cashback, Cover Booster or Annual Health Cashback. Once you enroll in this program, in order to earn wellness benefits, you need to download and register on Vitality app, as benefits would be basis Wellness Status achieved which shall be tracked through Vitality app.	Clause 3.3 of Part C
			Clause 3.2 of Part C
06	Exclusions (What the policy does not cover)T	<u>HospiCare:</u> Life Insured will not be entitled to any benefits if the surgery or hospitalization is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: <ul style="list-style-type: none"> Any pre-existing condition (disease, illness or injury) and its complications which manifested itself prior to the effective date of the Benefit Option or its latest revival date, whichever is later. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply. Any investigation or treatment for any illness, disorder, complication or ailment arising out of or connected with the pre-existing illness shall be considered part of that pre-existing illness. Attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition. Complications of Sexually Transmitted Diseases or Venereal Disease Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period. Engaging or Taking part in or practicing for any professional sport(s) or any adventurous pursuits or hazardous sports / pastimes including but not limited to taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. A Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of 	Refer Annexure A

		<p>a recognized airline on regular routes and on a scheduled timetable.</p> <ul style="list-style-type: none"> • Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered Medical Practitioner. • War, invasion, act of foreign enemy, hostilities (whether war is declared or not), terrorism, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power or taking part in any riot, strikes, industrial disputes or civil commotion. • Taking part in any act of a criminal or illegal nature or committing any breach of law with criminal intent • Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature and any kind of biological and chemical contamination. • Taking part in any naval, military or air force operation during peace time. • Admission, Diagnosis or Treatment taken outside India • Circumcision, any cosmetic procedures or plastic surgery • Pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility including IVF surrogate or vicarious pregnancy or services including complications arising due to supplying services of Assisted Reproductive technology or sex change operation • Organ donation (as a donor) • External and known congenital conditions or birth defects • Dental treatment except if arising from an accident • Any form of Non-Allopathic treatment • Purely investigative procedure not resulting in any treatment or elective procedures • All preventive care, vaccinations including inoculation and immunizations • Study and treatment of sleep disorder or sleep apnea • Any hospitalization/surgery performed within 90 days from the start of coverage or the revival date. • Treatment for developmental problems including learning difficulties e.g. Dyslexia, behavioral problems • Any treatment received in convalescent homes, convalescent hospitals, nature cure clinics, rest care, rehabilitation, or similar establishments • Charges incurred in connection with cost of external aids, spectacles and contact lenses, hearing aids, laser surgery for correction of refractive errors other than for focal error of +/-7 or more and medically necessary. 	
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		<ul style="list-style-type: none"> • War, invasion, act of foreign enemy, hostilities (whether war is declared or not), terrorism, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power or taking part in any riot, strikes, industrial disputes or civil commotion. • Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Taking part in any naval, military or air force operation during peace time. • Engaging or Taking part in or practicing for any professional sport(s) or any adventurous pursuits or hazardous sports / pastimes including but not limited to taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. • Taking part in any act of a criminal or illegal nature or committing any breach of law with criminal intent • Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature and any kind of biological and chemical contamination. • Disability as a result of any disease or infection.. <p><u>Multistage CritiCare:</u></p> <p>In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option (refer AnnexureA), no benefit will be payable if death or the illness covered under the Policy is caused or aggravated directly or indirectly by any of the following:</p> <ul style="list-style-type: none"> • Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the Policy. • Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness. • No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same. • Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period. 	
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		<ul style="list-style-type: none"> • Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent. • Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a Medical Practitioner. • Any illness due to an external congenital defect • Engaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc. • Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement. • War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action. • Any treatment of a donor for the replacement of an organ • Nuclear reaction due to nuclear accident, Biological, Chemical or Radioactive contamination • Diagnosis and treatment outside India. <p>Ayurvedic, Homeopathy, Unani, herbalist treatment, any other treatments other than Allopathy / western medicines.</p> <p><u>Cancer Care:</u></p> <p>In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option, no benefit will be payable if death or the illness covered under the policy is caused or aggravated directly or indirectly by any of the following:</p> <ul style="list-style-type: none"> • Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the policy. • Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness. • No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same. 	
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		<p>unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same.</p> <ul style="list-style-type: none">Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period.Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent.Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a Medical Practitioner.Any illness due to an external congenital defectEngaging in hazardous sports / pastimes, i.e. taking part in (or practicing for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc.Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement.War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action.Any treatment of a donor for the replacement of an organNuclear reaction due to nuclear accident, Biological, Chemical or Radioactive contaminationDiagnosis and treatment outside India.Ayurvedic, Homeopathy, Unani, herbalist treatment, any other treatments other than Allopathy / western medicines..							
07	Waiting period	<table><tr><th>Benefit Option</th><th>Waiting Period Applicable</th></tr><tr><td>HospiCare</td><td><p>A waiting period of 90 days is applicable for all benefits under HospiCare benefit option (except for hospitalization due to an accident).</p><p>A specific waiting period of 2 years for the specific conditions will be applicable.</p></td></tr><tr><td>Multistage CritiCare, Cancer</td><td>A waiting period of 90 days is applicable on the first diagnosis of</td></tr></table>	Benefit Option	Waiting Period Applicable	HospiCare	<p>A waiting period of 90 days is applicable for all benefits under HospiCare benefit option (except for hospitalization due to an accident).</p> <p>A specific waiting period of 2 years for the specific conditions will be applicable.</p>	Multistage CritiCare, Cancer	A waiting period of 90 days is applicable on the first diagnosis of	Clause 3.7 of Part C
Benefit Option	Waiting Period Applicable								
HospiCare	<p>A waiting period of 90 days is applicable for all benefits under HospiCare benefit option (except for hospitalization due to an accident).</p> <p>A specific waiting period of 2 years for the specific conditions will be applicable.</p>								
Multistage CritiCare, Cancer	A waiting period of 90 days is applicable on the first diagnosis of								

		<p>Care, Cardiac Care</p> <p>any of the illness covered under the respective benefit option.</p> <p>A waiting period of 180 days is applicable on the first diagnosis of any of the minor illness covered under the respective benefit option.</p> <p>Waiting period is not applicable if the insured event occurs as a result of an Accident (e.g.: Major Head Trauma due to an Accident).</p>	
08	Financial Limits of coverage	Not Applicable.	Not Applicable
09	Claims/Claims Procedure	<p>To register claim, please visit https://me.mediassist.in/ >> Login with your credentials >> Click on "Submit Claim".</p> <p><u>Claim Process:</u></p> <ol style="list-style-type: none"> 1. Get admitted in hospital/nursing home as per the norm. 2. After paying the bills Intimate the claim to Company for reimbursement of the amount 3. Register and submit all relevant and mandatory claim documents. 4. Company verifies/scrutinizes the documents and claim submitted basis your policy coverage and details. 5. If claim is approved, Payment is settled into customer's account. <p>Please note that,</p> <ol style="list-style-type: none"> 1. If any queries, a query letter will be sent to you. 2. If claim is rejected/denied, a rejection letter mentioning the reason for rejection will be sent to you <p>Claims/Claims procedure:</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure – 15 days(Regulatory TAT) • Helpline/Call Centre number - 1860-266-9966 (call charges apply) • Contact details of the insurer – <ul style="list-style-type: none"> ○ E-mail us at customercare@tataaia.com ○ Address- <p>Tata AIA Life Insurance Company Limited 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Pokhran Road No.2, Thane (West), Mumbai – 400 607</p> <ul style="list-style-type: none"> • Link for downloading claim form – <ul style="list-style-type: none"> ○ Hospitalization - https://www.tataaia.com/content/dam/tataaiali 	Clause 6.2 of Part F

		<p>feinsurancecompanylimited/pdf/download-centre/english/claims/claim-hospitalization.pdf</p> <ul style="list-style-type: none"> ○ Disability - https://www.tataaia.com/content/dam/tataaiali-feinsurancecompanylimited/pdf/download-centre/english/claims/Disability-Claimant%27s%20Statement_English.pdf ○ Critical Illness - https://www.tataaia.com/content/dam/tataaiali-feinsurancecompanylimited/pdf/download-centre/english/claims/Critical%20Illness-Claimant%27s%20Statement_English.pdf <ul style="list-style-type: none"> • List of documents required including bank account details- documents differ as per claim type. <p>1.</p>	
10	Policy Servicing	<ul style="list-style-type: none"> i. E-mail us at customercare@tataaia.com ii. Contact your Tata AIA Life Agent / Distributor iii. Call our helpline number 1-860-266-9966 (Call charges apply) iv. Visit the nearest the Tata AIA Life branch or CAMS Service Center v. Log on to Online Customer Portal by visiting www.tataaia.com vi. Write to us on the following address: Tata AIA Life Insurance Company Limited 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Pokhran Road No.2, Thane (West), Mumbai – 400 607 	Part G
11	Grievance s/Complaints	<p>You can register grievances through below modes:</p> <ul style="list-style-type: none"> i. Email us at life.complaints@tataaia.com ii. Service avenues as mentioned above for Policyholder Servicing [other than email]. <p>Kindly address your complaints to “Grievance Redressal Department”</p> <p>For escalations, (In case not satisfied with the decision or not receipt of any response), customers can email to GRO@tataaia.com or write to – Grievance Redressal Officer (GRO) Tata AIA Life Insurance Company Limited, 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Thane (West), Mumbai – 400 607.</p> <p><u>Insurance Ombudsman:</u></p> <p>Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman. For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website https://www.cioins.co.in/Ombudsman -</p>	Part G

		Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com .	
12	Things to remember	<p><u>Freelook Period</u></p> <p>You have a free look period of 30 days from the date of receipt of the Rider document to review the terms and conditions of the Rider. If You disagree to any of those terms or conditions, You have the option to return the Rider for cancellation, stating the reasons for objection and be entitled to a refund of the premiums paid without interest after deduction of proportionate risk premium, stamp duty and medical examination cost along with applicable taxes and cesses or levies, if any.</p>	Clause 4.1 of Part D
13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a Policy. Non-disclosure may result in claim not being paid. • All information sought in the Proposal form is Material for issuance of the policy and settlement of claim. • Disclosure of Material Information and any changes therein during the Policy period should be communicated to us by <ul style="list-style-type: none"> ○ Sending an email to customercare@tataaia.com from your email id registered with us ○ Submission of the Request for Change form* (filled and signed) at any Tata AIA Life Insurance Branch or Service Centre <p>*Request for Change form is available on our website – www.tataaia.com</p>	Clause 6 of Part F, Annexure A

“We”, “Us”, “Our”, “Insurer” or “Company” refers to Tata AIA Life Insurance Company Limited.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of Policy)