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106 - Jeevan Surabhi - 15 Years

	Term	Age	Sum
Minimum	15	14	50000
Maximum	15	55	0

Premium Ceasing Age : 70

Premium Ceasing Term : 12

Plan Highlights

Features

Jeevan Surabhi is an improved version of Money Back Plan with an added element of increasing term insurance cover. The difference between the other money back plans and Jeevan Surabhi plans are that:

- Maturity term is more than premium paying term.
- Early and higher rate of survival benefit payment.
- Risk cover increases every five years.

Special Features

Longer policy terms & limited premium paying terms as under:

- This is a 15 years policy with 12 years of premium payment period.
- Full sum assured is paid back as survival benefit by the end of premium paying term.

However, the risk cover and additional risk cover continue and the policy participates in profits till the end of policy term.

- Accident Benefit is restricted to the premium paying period and to the overall limit of Rs.5 lakhs on a single life.

Benefits

Survival Benefits:

This scheme provides for periodic payments of partial survival benefits as follows, during the term of the policy, so long as the policy holder is alive.

- At end of 4 years , 8 years 30% of Sum Assured
- At end of 12 years 40% of Sum Assured
- At end of 15 years on Maturity, the policyholder will receive the vested bonus(if any).

Death Benefits:

If death occurs at anytime during the term of a policy (provided the policy has been kept in force by payment of all premiums that had fallen due), the basic sum assured along with the vested bonus will be paid. The survival benefits already paid, if any, will not be deducted from this claim amount. An additional amount (depending on the duration of the policy) will also be paid on death under such a policy.

Additional amount paid in case of death for a Policy of Rs.1000

First 5 (Policy Years) ----- Nil

6th-10th (Policy Year) ----- 500

11th-15th (Policy Year) ----- 1000