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91 - New Janaraksha Policy

	Term	Age	Sum
Minimum	12	18	30000
Maximum	30	50	1000000

Premium Ceasing Age : 70

Premium Ceasing Term : 0

Plan Highlights

Features

- Provides full life insurance cover for 3 years even when the premiums are not paid. (This benefit is available after at least 2 years premiums are paid).
- Non-medical General allowed up to Rs.25,000/- with declaration of age up to 40 without any extra premium.
- Non-medical Special is allowed up to a limit of Rs.50,000/-
- Accident benefit available without payment of any extra premium.

Special Features

The non-medical limit is exclusive to this policy. Double Accident benefit and Bonus is also granted. A special feature of the New Jana Raksha Policy is that it continues to provide full life insurance cover to the assured for three years, even when the premium payments are stopped due to certain reasons, provided that at least 2 years premiums have been received.

Benefits

Survival Benefits:

Payment of Sum Assured plus accrued bonus.

Death Benefits:

Natural Death : Payment of Sum Assured plus accrued bonus.

Accident / Permanent Disability : Payment of double the Sum Assured plus accrued bonuses on the Sum Assured as defined on the policy document.

Income-tax rebate:

Under Section 88 of the IT on premiums paid.

100% income-tax free:

Permanent disability, Maturity and Death Claims.

Suitable for:

Ideal for farmers and workers, since farmers have to depend on the vagaries of the climate while workers are subject to changes in trade cycles, depressions, strikes, labour disputes, etc