

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465



INDIAFIRST LIFE TULIP

TERM WITH UNIT LINKED INSURANCE PLAN

A NON-PAR, UNIT-LINKED, INDIVIDUAL SAVINGS LIFE INSURANCE PLAN



Key Features:

- Up to 50X¹ Life Cover
- Wealth Creation through Market- Linked Returns
- Boost Fund Value with Return of Charges²
- Built-in Riders for Enhanced Protection³

Investment Strategies under this Plan:

- Self-Managed Strategy
- Age Based Strategy
- Smart Switch Strategy

Flexibilities under IndiaFirst TULIP:

- Choose from 3 unique investment strategies & 10 diverse fund options to maximize your wealth
- Get Enhanced Protection through Accidental Death Benefit Rider (3X of Base Sum Assured) & Total and Permanent Disability Rider³
- Get up to 700% of Premium Allocation Charges at Maturity⁴
- Avail unlimited free switches to maximize your fund growth
- Return of 100% Mortality Charges at Maturity⁵
- Enjoy Tax Benefits⁶

Benefits under the plan:

Maturity Benefit: On survival of Life Assured till the maturity date, Total Fund Value as on the date of Maturity, shall be payable

Death Benefit: In case of death of Life Assured during the policy term, the higher of total fund value or Sum Assured shall be payable

Plan Eligibility :

Entry Age	: Min.: 18 Years, Max.: 65 Years
Maturity Age	: Min.: 33 Years, Max.: 85 Years
Policy Term	: 15, 20 years
Premium Payment Term	: 6 years
Mode & Minimum Premium	: Annual - Rs.36,000/-, Half Yearly - Rs. 18,000/-, Quarterly - Rs. 9,000/-, Monthly - 3,000/-
Maximum Premium	: No Limit, subject to BAUP

Sum Assured Multiple :

Age at entry	Death Benefit/Sum Assured Multiple		
	Minimum	Maximum	
		6/15	6/20
18 to 30	7	50	50
31 to 40	7	35	35
41 to 45	7	25	25
46 to 49	7	25	20
50	5		
51 to 55	5	20	15
56 to 60	5	15	7
61 to 65	5	10	7

Insurance is a Subject Matter of the Solicitation. **Disclaimers:**¹ Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder. ² Mortality Charges and Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Please refer to the sales brochure for more details. ³ IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total and Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 times the base product's death benefit & TPD rider SA equal to the base product's death benefit. Product may also be purchased without the rider, subject to underwriting guidelines. ⁴ 700% of Return of Premium Allocation charge is applicable to Policy term 20 years & premium payment term of 6 years. Please refer to the sales brochure for more details. ⁵ Mortality Charges deducted during the policy term are to your Fund Value at maturity. Please refer to the sales brochure for more details.

⁶ Tax exemptions are as per applicable tax laws from time to time.

The linked insurance products/annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAV's of the units may go up or down based on the performance of the fund and factors influencing the capital/market/publicly available index and the insurance is responsible for his/her decision. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Term with Unit Linked Insurance Plan (UIN: 143L072V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are names of the fund and do not in any way indicate the quality of these plans, their prospects and returns. IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Purchase of any Insurance product by Bank's Customer is purely voluntary, and is not linked to availment of any other facility from the Bank. ARN No.: BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS • IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

KOTAK T.U.L.I.P

TERM WITH UNIT LINKED INSURANCE PLAN

A NON-PARTICIPATING UNIT-LINKED LIFE INSURANCE INDIVIDUAL SAVINGS PRODUCT

Kotak T.U.L.I.P is a protection oriented Unit Linked Insurance Plan that provides higher life insurance coverage (Basic Sum Assured) to cater your protection needs along with your investment objective. It's a long-term financial tool designed to grow your wealth while safeguarding your family's future.

Key Advantages

- ☑ Option to choose a High Sum Assured multiple to offer significant life cover
- ☑ 2X Return of Premium Allocation Charges from end of 10th policy year onwards
- ☑ Up to 3X Return of Mortality Charges on survival starting from 11th policy year onwards
- ☑ Loyalty additions as a reward for staying invested to enhance your maturity value on maturity
- ☑ Flexibility to pay premium for limited duration or throughout the policy term
- ☑ Enhance your protection through Rider options
- ☑ Option to choose from multiple investment strategies

Capitalize on unmatched options of 2 Investment Strategies to build a substantial corpus

- ◆ Self-Managed Strategy
- ◆ Age Based Strategy

Benefits under the plan:

Death Benefits:

Highest of:

- Basic Sum Assured less applicable partial withdrawal amount from Main Account (if any), OR
- Fund Value in the Main Account which will include Loyalty Additions, if any, OR
- 105% of the total Premiums paid up to the date of death less applicable partial withdrawal amount from the Main Account, if any

Plus in respect of each Top-Up Premium paid (if any), highest of:

- Top-Up Sum Assured, OR
- Fund Value of Top-Up Account, OR
- 105% of the total Top-Up Premiums paid

Total Premiums Paid means total of all the premiums received, excluding Rider premium and Top-up Premiums if any.

Maturity Benefit:

On survival of Life Insured till the end of the policy term provided all the premiums are paid up to date and the policy is in force, Fund Value (Main Account + Top up Account, if any) inclusive of Loyalty Additions shall be payable

Tax Benefit:

Tax benefits are subject to conditions specified under the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant.

Eligibility Condition:

Entry Age [#]	: Min.: 18 Years, Max.: 60 Years
Maturity Age	: Min.: 48 Years, Max.: 100 Years
Policy Term	: 30 to 40 years
Premium Payment Term	: Limited Pay: 6 / 7 / 8 / 9 / 10 / 12 / 15 years Regular Pay: Same as Policy Term
Mode	: Yearly, Half-yearly, Quarterly and Monthly
Basic Sum Assured	: Min: 7 times of Annual Premium Max: No Limit, as per BAUP

[#]Ages above will be as on the last birthday

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender /withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year from inception.

"IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER"

Insurance is a Subject Matter of the Solicitation. **Disclaimers:**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Kotak T.U.L.I.P UIN No.: 107L131V02, Kotak Accidental Death Protection Rider (Linked) UIN No.:107A021V01, Kotak Critical Illness Benefit Rider (Linked) UIN No.:107A022V01. This is a non-participating unit linked life insurance individual savings product. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure. Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Life Insurance Company Ltd. is only the name of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. The past performance of other Funds of the Company is not necessarily indicative of the future performance of the funds. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance Agent or Corporate Broker or policy document of the insurer. All benefits payable under the Policy are subject to the Tax Laws and other financial enactments, as they exist from time to time.

Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, CIN : U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No:1800 209 8800 | Ref. No.: KLI/24-25/P-NL/602 Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and is used by Kotak Mahindra Life Insurance Company Ltd. under license.



BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,
Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899
Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort,
Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034
Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2025
CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex,
L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047
Email: customer.support@bluechipinsurance.co.in

INVESTMENTS

MUTUAL FUND NFO's

INVESCO INDIA MANUFACTURING FUND

Type of Scheme : An open ended equity scheme following manufacturing theme
Launch Date : 25th July, 2024
Fund Manager : Mr. Amit Ganatra and Mr. Dhimant Kothari
Plans & Options : Regular Plan & Direct Plan
Minimum Amount : Lump Sum Rs.1,000/-
Benchmark : Nifty India Manufacturing TRI
Exit Load : If units are redeemed/switched-out on or before 3 months from the date of allotment: 0.50%
 If units are redeemed/switched-out after 3 months from the date of allotment: Nil
 Switch between the Plans under the Scheme: Nil

NFO CLOSURES: 08TH AUGUST, 2024

BAJAJ FINSERV LARGE CAP FUND

Type of Scheme : An open ended equity scheme pre-dominantly investing in large cap stocks
Launch Date : 29th July, 2024
Fund Manager : Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) | Mr. Siddharth Chaudhary (Debt Portion)
Plans & Options : Regular Plan & Direct Plan
Minimum Amount : Rs. 500/- (Plus multiples of Re.1)
Benchmark : Nifty 100 Total Return Index (TRI)
Exit Load : if units are redeemed / switched out within 6 months from the date of allotment: 1% of applicable NAV.
 if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

NFO CLOSURES: 12TH AUGUST, 2024

SBI INNOVATIVE OPPORTUNITIES FUND

Type of Scheme : An open ended equity scheme following innovation theme.
Launch Date : 29th July, 2024
Fund Manager : Mr. Prasad Padala
Plans & Options : Regular Plan & Direct Plan
Minimum Amount : Rs. 5000/- and in multiples of Re.1 thereafter
Benchmark : Nifty 500 Total Return Index (TRI)
Exit Load : 1% of the applicable NAV - If Units Purchased or switched in from another scheme of the fund are redeemed or switched out on or before 1 year from the date of allotment.
 Nil - If units purchased or switched in from another scheme of the fund are redeemed or switched out after 1 year from the date of allotment.

NFO CLOSURES: 12TH AUGUST, 2024

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Ltd.	CRISIL AAA	15,000	M/Q/H/A/C	7.40	7.80	8.10
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.55	7.65
Mahindra Fin. Ltd	CRISIL AAA	5,000	M/Q/H/A/C	7.50	7.80	8.10
PNB Housing Fin. Ltd	CRISIL AA	10,000	M/Q/H/A/C	7.45	7.25	7.75
Sundaram Home Fin.	ICRA AAA	10,000	M/Q/A/C	7.45	7.75	7.75
Godrej & Boyce Mfg. Co. Ltd	CRISIL AA	40,000	M/H	--	--	7.60

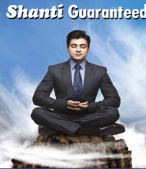
* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
 * Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

IMPORTANT INFORMATION

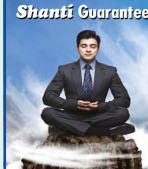
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GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

- * THE INTEREST RATE PAYABLE ON 1ST JANUARY 2025 FIXED AT 8.05%.
- * MIN. AMOUNT OF APPLICATION : Rs.1000/- AND MULTIPLES THEREOF.
- * GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS.
- * CUMULATIVE OPTION IS NOT AVAILABLE.



LIC's New JEEVAN SHANTI
A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN
 > CHOICE BETWEEN IMMEDIATE ANNUITY OR DEFERRED ANNUITY.
 > CHOICE OF DEFERMENT PERIOD OF 1 Yr TO 12 Yrs
 > MINIMUM VESTING AGE : 31 Yrs
 UIN : 512N338V06 PLAN NO: 858



Insurance is the subject matter of the solicitation



LIC's New JEEVAN ANAND PLAN
SALIENT FEATURES :
 > MINIMUM BASIC SUM ASSURED : Rs.1,00,000/-
 > AGE ELIGIBILITY : 18 TO 50 YEARS
 > MAXIMUM MATURITY AGE : 75 YEARS
 UIN : 512N279V02
 Plan No.915
A PLAN THAT OFFERS COVER FOR WHOLE LIFE EVEN AFTER PAYMENT OF MATURITY AMOUNT



Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/06(Cr.)	NAV Rs. 26/07	Growth (%)		Fund Name	Corpus 30/06(Cr.)	NAV Rs. 26/07	Growth (%)	
			3 Yr	5 Yr				3 Yr	5 Yr
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	21,895.99	1,732.82	17.21	19.91	HSBC Large Cap	1,896.00	474.71	17.52	17.80
Axis Flexi Cap	12,721.36	25.70	13.63	17.43	ICICI Pru Bluechip	59,364.40	107.50	22.25	20.99
Bandhan Flexi Cap	7,428.52	204.92	17.50	18.25	Kotak Bluechip	8,847.88	566.73	17.67	20.01
Canara Rob Flexi Cap	13,190.04	331.27	16.91	20.46	Mahindra Manulife Large Cap	510.76	23.44	17.61	18.77
DSP Flexi Cap	11,391.49	101.73	17.02	21.57	Nippon India Large Cap	29,533.68	88.89	25.61	21.22
Franklin India Flexi Cap	16,677.20	1,620.96	23.36	23.51	SBI Bluechip	49,176.64	90.77	17.37	18.56
HDFC Flexi Cap	59,123.44	1,861.13	27.40	23.22	Tata Large Cap	2,315.94	509.34	18.75	18.36
HSBC Flexi Cap	4,804.57	215.37	21.05	21.55	UTI Large Cap	13,182.87	273.55	15.45	18.14
Kotak Flexicap	51,094.44	83.21	18.85	19.16	EQUITY - SMALL CAP FUNDS				
SBI Flexicap	21,990.43	109.55	15.91	17.90	Aditya Birla SL Small Cap	5,168.78	89.62	19.19	23.66
Tata Flexi Cap	2,909.58	23.34	16.26	18.00	Axis Small Cap	22,262.42	102.75	22.99	29.60
UTI Flexi Cap	25,696.23	311.87	9.20	18.23	Canara Rob Small Cap	11,499.07	40.04	25.47	33.86
EQUITY - LARGE CAP & MID CAP FUNDS					DSP Small Cap	15,244.30	193.06	24.25	30.93
Aditya Birla SL Equity Advantage	6,092.82	913.80	14.05	19.05	Franklin India Smaller Cos	14,023.15	183.78	30.40	30.28
Axis Growth Opp	13,274.51	31.63	18.29	23.65	HDFC Small Cap	31,522.66	138.03	25.10	28.69
Bandhan Core Equity	5,360.46	130.93	26.22	24.93	HSBC Small Cap	16,396.94	86.10	29.44	31.19
Canara Rob Emerg Equities	23,816.11	249.62	18.58	23.00	ICICI Pru Smallcap	8,438.19	89.87	23.75	29.75
DSP Equity Opportunities	13,093.46	618.40	21.32	23.90	Kotak Small Cap	16,707.37	274.31	22.56	32.72
Franklin India Equity Advantage	3,510.46	184.91	17.47	19.28	Nippon India Small Cap	56,468.75	177.05	32.11	37.22
HDFC Large and Mid Cap	21,459.36	339.42	26.24	25.40	SBI Small Cap	30,835.87	181.06	24.01	29.89
HSBC Large & Mid Cap	3,382.75	26.80	21.95	22.92	Sundaram Small Cap	3,331.22	253.31	23.09	28.34
ICICI Pru Large & Mid Cap	14,485.78	960.49	27.16	24.96	Tata Small Cap	7,867.72	40.78	26.56	33.02
Kotak Equity Opp	24,055.26	340.21	22.90	24.02	EQUITY - LARGE CAP FUNDS				
Nippon India Vision	5,014.28	1,427.93	23.77	23.16	Aditya Birla SL Frontline Equity	29,104.43	519.26	18.59	18.83
SBI Large & Midcap	25,628.52	600.88	20.98	22.88	Axis Bluechip	34,520.15	59.81	12.02	15.62
Sundaram Large and Mid Cap	6,859.35	84.93	19.46	20.67	Bandhan Large Cap	1,514.89	75.59	18.42	19.10
Tata Large & Mid Cap	7,967.53	532.42	20.55	21.21	Canara Rob Bluechip Equity	13,930.64	61.33	16.78	20.03
UTI Large & Mid Cap	3,440.75	177.61	23.95	24.36	DSP Top 100 Equity	4,010.19	460.65	17.65	18.04
EQUITY - LARGE CAP FUNDS					Franklin India Bluechip	8,160.81	1,001.34	14.46	17.54
Aditya Birla SL Frontline Equity	29,104.43	519.26	18.59	18.83	HDFC Top 100	35,435.30	1,148.88	22.25	18.74
Axis Bluechip	34,520.15	59.81	12.02	15.62	DISCLAIMER				
Bandhan Large Cap	1,514.89	75.59	18.42	19.10	All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.				
Canara Rob Bluechip Equity	13,930.64	61.33	16.78	20.03	Bluechip Corporate Investment Centre Private Limited. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.				
DSP Top 100 Equity	4,010.19	460.65	17.65	18.04					
Franklin India Bluechip	8,160.81	1,001.34	14.46	17.54					
HDFC Top 100	35,435.30	1,148.88	22.25	18.74					

LIFE INSURANCE

ICICI PRU PROTECT N GAIN

A LINKED, NON-PARTICIPATING, INDIVIDUAL SAVING LIFE INSURANCE PLAN

In ULIPS, the investment risk in the investment portfolio is borne by the policy holder.

ICICI Pru Protect N Gain - a protection-oriented unit linked savings life insurance plan that is designed to safeguard your family with an adequate life cover and grow your wealth to fulfil your long-term goals. With ICICI Pru Protect N Gain, protect your life goals, and gain a stress-free life.

Key features:

- ☑ Protect your family's future with Life Insurance cover¹.
- ☑ Grow your wealth through market-linked returns
- ☑ Get rewarded for continuing with the policy till maturity with Maturity Booster²
- ☑ Enhanced protection³ with ICICI Pru Linked Accidental Death and Disability Rider
- ☑ Tax benefits⁴ may be available on premiums paid and benefits received as per prevailing tax laws

Flexibilities available under ICICI Pru Protect N Gain

- ☑ Choice of wide range of funds
- ☑ Choice of 4 different portfolio strategies
- ☑ Settlement Option
- ☑ Top-up
- ☑ Partial Withdrawals
- ☑ Change in premium payment frequency

Benefits under the Plan:

Death Benefit: Death Benefit will be highest of: Sum Assured, including Top-up Sum Assured, if any • Fund Value including the Top-up Fund Value, if any • Minimum Death Benefit Minimum Death Benefit will be 105% of the total premiums paid, including top-up premiums, if any, received up to the date of death.

Maturity Benefit: As you pay your due premiums, the premiums grow at a rate (based on the performance of the funds) when allocated in your choice of fund(s). At the end of the policy term i.e. at policy maturity, provided the policy has not already terminated, you will receive the following: Fund Value, including top-up Fund Value, if any. On payment of Maturity Benefit, the policy will terminate and all rights, benefits and interests under the policy will be extinguished.

Tax Benefit: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961.

Eligibility Condition :

Premium Payment option	- Limited Pay & Regular Pay
Premium Payment Term (In Yrs)	- Limited Pay : 5 - 12 Yrs Regular Pay : 30 - 40 Yrs
Policy Tem (In Yrs)	- 30 - 40 Yrs
Min. / Max. age at entry (In Yrs)	- 18 / 60 Yrs
Min. / Max. age at maturity (In Yrs)	- 48 / 90 Yrs
Minimum Premium	- Rs. 40,000/-
Minimum Sum Assured	- Rs.4,00,000/-

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** For more information: Customers calling from anywhere in India, please dial 1860 266 7766 Do not prefix this number with "+" or "91" or "00" (local charges apply) Call Centre Timings: 10.00 am to 7.00 pm Monday to Saturday, except National Holidays. To know more, please visit www.icicirlife.com. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. © ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. ICICI Pru Protect N Gain Form No.: UW5, UIN: 105L191V02, ICICI Pru Linked Accidental Death and Disability Rider. UIN:105A043V01.

Advt No.: L/II/0496/2024-25. BEWARE OF SPURIOUS / FRAUD PHONECALLS! IRDAI is not involved in activities like selling insurance Policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a policy complaint.

¹Life cover is the benefit payable on death of the life assured during the policy term. Death Benefit will be highest of:

- Sum Assured, including Top-up Sum Assured, if any
- 105% of the total premiums paid
- Fund Value including the Top-up Fund Value, if any

²At policy maturity, an addition, known as Maturity Booster in the form of extra units (Units mean a specific portion or part of the Unit Linked Fund(s) in which you have saved your money) will be made to boost your Fund Value. This Maturity Booster will be equal to 20% percentage of the average of the Fund Values including Top-up Fund Value, if any, on the last business day of the last eight policy quarters.

³Available through mandatory rider 'ICICI Pru Linked Accidental Death and Disability Rider'. Please refer to the rider brochure for more details.

⁴Tax benefits under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details

Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

Unit Linked products are different from traditional insurance products and are subject to the risk factors.

The premium paid in ULIPs are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/ her decisions. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by the Insurance company.

For more details, please refer to product brochure and terms and conditions.

HDFC LIFE SANCHAY PAR ADVANTAGE

A NON-LINKED, PARTICIPATING, LIFE INSURANCE PLAN

IMMEDIATE INCOME OPTION

Key Features:

- ☑ Live cover with protection up to as high as age 100 years
- ☑ Flexibility to accrue the survival benefit payouts

Plan Option:

Immediate Income: An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

Survival Benefit: The policyholder would be eligible to receive Cash Bonus (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus (if declared) would be expressed as:

Cash Bonus payable = Cash Bonus Rate¹ x Annualized Premium²

¹Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

²Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as:

1. Sum Assured on Maturity plus
2. Accrued Cash Bonuses, if not paid earlier plus
3. Interim Survival Benefit, if any plus
4. Terminal Bonus, (if declared)

Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

Death Benefit: On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee:

- ◆ Sum Assured on Death plus
- ◆ Accrued Cash Bonuses, if not paid earlier plus
- ◆ Interim Survival Benefit (if any) plus
- ◆ Terminal Bonus (if declared)

The minimum Death Benefit shall be 105% of Total Premiums Paid³ as on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of:

- ◆ 10 times the Annualized Premium
- ◆ Sum Assured on Maturity
- ◆ Death Multiplex Annualized Premium

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

The applicable Death Multiples are specified below.

On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.

For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

³Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Eligibility:

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

Eligibility Criteria:

Age at Entry (years)	: Minimum: 0 years (30 days) ^, Maximum: 50 years (For PPT 5 yrs) and 65 yrs (For PPT 6, 7, 8, 9, 10, 12 yrs)
Age at Maturity (years)	: 100 years (maximum)
Premium Payment Term (Years)	: 5, 6, 7, 8, 9, 10, 12 years
Policy Term (years)	: 100 minus Age at Entry or A fixed Policy Term in the range of 20-40 years can be chosen
Min. Sum Assured on Maturity (')	: Rs.3,00,000/-
Max. Sum Assured on Maturity	: No limit, subject to Board Approved Underwriting Policy (BAUP)

Note: All ages mentioned above are age last birthday.

^ Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

Insurance is a Subject Matter of the Solicitation. **HDFC Life Insurance Company Limited ("HDFC Life").** CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. **Registered Office:** 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST.: www.hdfclife.com. The name /letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. UIN - 101N136V03 ARN: BR/04/24/10490. **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS, FRAUDULENT OFFERS**

* IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. Investing in this plan will help you fulfill your medium and long term goals, such as child's education / second income and retirement planning.

Key Features:

- Receive guaranteed^{1&c} apply income after premium payment term;
- Get vested Compound Reversionary Bonus² (if declared) and Terminal Bonus, if any; on maturity or on death
- Flexible policy term & premium paying term.
- Get life cover for the entire policy term;
- Enhance your protection with optional Riders; and
- Eligible for tax benefits⁴ under Section 80C and 10(10D) of the Income Tax Act, 1961, as from time to time.

Benefits Under the plan:**Maturity Benefit:**

Provided the Policy is in force and all due premiums have been paid the following benefits shall be paid on survival till maturity

- ◆ Sum Assured on Maturity which is equal to last Guaranteed Income instalment payable on maturity;
- ◆ Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Benefit; and
- ◆ Terminal Bonus, if any, expressed as a percentage of the Assured Benefit.

Death Benefit:

On death of the life insured during the policy term an amount equal to "Sum Assured on death plus vested Compound Reversionary Bonus, if any, plus Terminal Bonus, if any" will be paid. This total amount will be subject to a minimum of 105% of the total premiums received up to the date of death.

Tax Benefit:

Premiums paid under this plan may be eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Plan Eligibility:

Age at entry (as on last birthday)	: 0 to 60 years
Age at Maturity (as on last birthday)	: 18 to 60 years
Min Premium	: Rs. 18,000 per annum
Premium Modes	: Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in year)	: 5/15, 5/20, 6/15, 8/18 and 12/25
Life Cover	: Min 11 Times of Annualised Premium

Insurance is a Subject Matter of the Solicitation. **Disclaimers:** The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V03) - A Non-Linked, Participating Individual Life Insurance Savings Plan.

*A Guaranteed Income of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier

~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

^ Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd.

This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.

Insurance cover is available under this product.

Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact your Insurance Advisor or visit our nearest branch office.

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIA Life Insurance Company Limited (IRDAI Regn. No. 110) CIN: U66010MH2000PLC128403. Registered & Corporate Offi-cc: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch offi-cc or call 1-860-266-9966 (local charges apply) or write to us at customer@tataaia.com. Visit us at: www.tataaia.com. * UIN: 110N133V03

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LIFE & HEALTH INSURANCE

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM - (UIN: 116N188V03)

A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL LIFE INSURANCE, SAVINGS PLAN

Bajaj Allianz Life Assured Wealth Goal Platinum, a non-linked, non-participating, individual life insurance, savings plan which protects you with a life cover, while offering you an assured income to meet your immediate as well as future needs. It's value-packed features empowers individuals to tailor their financial needs to achieve a diverse range of life goals early, whether retirement income, child's education expenses or going on a yearly vacation etc.

Key features of Bajaj Allianz Life Assured Wealth Goal Platinum – Smart Income

- Early guaranteed income starting as early as beginning of 2nd year
- Option to decide your Income start year and Income period
- Option to use the early income to pay the renewal premiums or accumulate and take as a lumpsum
- Income to continue to the nominee even if the life assured dies during the Income Period
- Choice of 5 riders- Bajaj Allianz Accidental Death Benefit Rider, Bajaj Allianz Accidental Permanent Total/Partial Disability Benefit Rider, Bajaj Allianz Critical Illness Benefit Rider, Bajaj Allianz Family Income Benefit Rider, Bajaj Allianz Waiver of Premium Benefit Rider for comprehensive protection
- Avail tax benefits as per prevailing tax laws

Maturity Benefit:

On maturity, the Regular Guaranteed Payouts expressed as a percentage of Annualized Premium will be paid over the chosen Income Period. Additionally, get Enhanced ROP the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed Payouts and the Enhanced ROP as a lumpsum at a discounted rate.

The Regular Guaranteed Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed Payouts plus the Enhanced ROP as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

Death Benefit:

There will be life cover during the Policy term. On Death the Sum Assured on Death plus accumulated Early Guaranteed Payout (AGP), if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums paid as on date of death, or the prevailing surrender value.

- Sum assured on death will be higher of 10 times of Annualised Premium or Sum Assured
- The Sum assured will be SA multiple based on Age X Annualised Premium based
- Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
- Total Premiums (the sum of all premiums under the policy) is total of all the premiums received, excluding any extra premium, any rider premium and taxes

Tax Benefit: As per applicable tax laws as amended from time to time.

Eligibility Criteria:

Plan Option	Smart Income	
Premium Payment Term (PPT) (in years)	5/6/7/8/10/12	
Policy Term (PT) (in years)	Equal to PPT	
Income Period (in years)	20/ 25 / 30	
Enhanced ROP	Yes	
	Minimum	Maximum
Age at Entry (years)	6	60
Age at Maturity (years)	18	72
Min. Annualized Premium (Rs.)	Rs.30,000/-	
Max. Annualized Premium (Rs.)	No limit, subject to Board Approved Underwriting Policy	

Insurance is a Subject Matter of the Solicitation. **Contact Details:** Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006 IRDAI Reg No.: 116/ Tel: (020) 6602 6777
Bajaj Allianz Life Assured Wealth Goal Platinum. Sales: 1800 209 4040/ Service: 1800 209 7272/ UIN: 116N188V03
 (E-mail: customercare@bajajallianz.co.in /Visit us at: www.bajajallianzlife.com to purchase online) For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Documents. Please ask for the same along with the quotation.
Disclaimer: This sales literature gives the salient features of the plan only. The Policy document is the conclusive evident of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Assured Wealth Goal Platinum.
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 BIAZ-BR-EC-05410/24

MANIPALCIGNA PROHEALTH PRIME PROTECT

Better Coverage

- 1) **Zero Deductions towards non-medical expenses** - To cover all your hospitalization expenses whether medical or non-medical because why should you pay if you are truly covered.

Better Control

- 1) **Unlimited Restoration** - Your coverage restores to 100% of Sum Insured, every time you use it, any number of times whether for related or unrelated illnesses, because a coverage should mean full coverage always.
- 2) **1 Year Premium Waiver** - At the time of renewal in case of Accidental Death or when diagnosed with listed Critical Illnesses.
- 3) **Any Room** - Freedom to choose 'Any room' category, suite or above as you deem fit.
- 4) **Switch Off** - Your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.

Better Care

- 1) **Annual health check-up** - From 1st year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.
- 2) **Wellness program** - Earn attractive rewards up to 20% of your base premium based on number of steps clocked per day. Use these reward points towards a discount on your renewal premium.

Base Covers

- **In-Patient Hospitalization** - Up to Sum Insured
- **Room Accommodation** - Any Room category including Suite and Higher ; ICU: Up to Sum Insured
- **Modern and Advanced Treatments** - For Sum Insured < 5 Lacs: 50% of Sum Insured; For Sum Insured >= 5 Lacs: Up to Sum Insured
- **Mental Illness, HIV/AIDS and STD cover** - Up to Sum Insured
- **Pre - Hospitalization** - 60 Days; Up to Sum Insured
- **Post - Hospitalization** - 180 Days; Up to Sum Insured
- **Day Care Treatment** - Up to Sum Insured
- **Domiciliary Hospitalization** - Up to 10% of Sum Insured
- **Road Ambulance** - Up to Sum Insured
- **Donor Expenses** - Up to Sum Insured
- **Air Ambulance Cover** - Up to Sum Insured; subject to a maximum of 10 Lacs; over above the base Sum Insured
- **Daily Cash for Shared Accommodation** - For Sum Insured up to 10 Lacs: 800 per day up to maximum of 5,600 For Sum Insured > 10 Lacs: 1,000 per day up to maximum of 7,000
- **Bariatric Surgery Cover** - Up to Sum Insured; subject to a maximum of 5 Lacs

Value Added Covers

- **Health Check-Up** - Annually from 1st year onwards as per your choice. Limits / Tests basis opted Sum Insured
- **Domestic Second Opinion** - Once during a Policy Year for each of the 36 listed Critical Illnesses
- **Tele- Consultation** - Unlimited Tele-consultation in a Policy Year
- **Cumulative Bonus** - Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured
- **Supreme Bonus** - 100% of SI pa upto 800% of SI Guaranteed
- **Switch Off Benefit** - Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad
- **Wellness Program** - Earn rewards up to 20% of base premium through completing Healthy Life Management Program
- **Discounts from Network Providers** - Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited
- **Premium Waiver benefit** - Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses

Optional Covers –

- | | |
|-------------------------------|-----------------------------|
| i) Non Medical Items | ii) Personal Accident Cover |
| iii) Cumulative Bonus Booster | iv) Deductible** |
| vii) Infertility Treatment | vi) Surplus Bonus |
| viii) Women Care | |

Eligibility

Min/Max Entry Age : Adults: 18 years to No Limit; Children: 91 days to 25 years
 Sum Insured option (in Rs.) : 3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs
 Policy Type : Individual/ Multi-Individual and Family Floater options
 Policy Term : 1/2/3 years
 Renewability : Lifetime

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** ManipalCigna Health Insurance Company Limited (Formerly known as CignaTKK Health Insurance Company Limited) | CIN: U64000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna ProHealth Prime UIN: MCHLIP22224V012122 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0662/Mar/2021-22

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE DE BENEFIT SO MUCH

It's great when you ask for something and get more in return, isn't it? That's why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn't just secure your present, but safeguards your future as well.

- So Much Coverage ➤ So Much Choice ➤ So Much Trust ➤ So Much More.

Secure Benefit

2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit

100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit

100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit

Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage's Offered

- 60 and 180 days pre and post hospitalisation covered
- Preventive health check-ups** - Get health check-ups after completion of each year and irrespective of claims
- Get up to 65% discount on Premium** - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year
- Room rent at actual** - Expenses on room rent covered without any capping
- Daily cash for shared room** - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses
- E-opinion on 51 illnesses** - Avail e-opinion on 51 critical illnesses through network Providers in India
- New Global plans under my: Optima Secure** - Plans that cover medical expenses within as well as outside India
 - Optima Secure Global Plan
 - Optima Secure Global Plus Plan
- Overseas Travel Secure (Optional Cover with Global Plans)** - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person
- Higher Deductible Options** - Choose from deductible options up to INR 5 lakhs
- Optima Wellbeing (Add-on)** - Avail unlimited cashless access to host of outpatient benefits
- NRI Discount** - 40% discount on premium for NRIs
- Coverage** - From INR 5 lakhs to INR 2 crores
- Policy options** - Individual and Family Floater options
- Tenure** - Policy tenure from 1 to 3 years
- Premium instalment options** - Monthly/Quarterly/Half Yearly

Value buy

A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,
 You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year
 You can enjoy up to 65% discount every year by choosing to pay a little bit more
 Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

- (i) **My:health Critical Illness** - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-
- (ii) **My:health Hospital Cash Benefit Add-on** - Get sum insured options of INR 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses
- (iii) **Individual Personal Accident Rider** - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement
- (iv) **Unlimited Restore (Add-on)** - Provides Unlimited Restorations in a policy year

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale.
 Terms & Conditions Apply. *4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit.
 Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. **UIN: my: Optima Secure - HDFLIP24092V032324** HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.



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 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 - 2594 2594 / 2594 2595
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 Dunlop : 033 - 2577 2206 / 2577 2207
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 Madhyamgram : 033 - 2538 7654 / 2538 7655
 Mandirtala : 033 - 2678 2224 / 2678 2225
 Manicktala : 033 - 2352 5490 / 23525491
 Nager Bazar : 033 - 4802 2033 / 4802 2036
 Netaji Nagar : 033 - 4604 4210 / 4604 4211
 New Alipore : 033 - 4044 8656 / 4010 1324
 New Town : 033 - 4001 9290 / 4003 7773
 NSC Bose Rd : 033 - 4602 9980 / 4003 4392
 Panchanantala Rd : 033 - 2641 4008 / 2955 0078
 Patuli : 033 - 4604 9788 / 4003 7377
 Prince Anwar Sha Rd. : 033 - 2422 0230 / 2422 0231
 Rashbehari : 033 - 3531 6383 / 2466 0015
 Salt Lake : 033 - 4004 3775 / 4604 0130
 Salt Lake - II : 033 - 4602 9960 / 4602 9964

Santoshpur : 033 - 3544 6700 / 3544 0906
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 Sonarpur : 76050 87572 / 76050 87573
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 Ultadanga : 033 - 4804 5945 / 4804 5947
 Uttarpara : 033 - 4809 9616 / 4809 9617
 Asansol : 7596025210 / 9147104310
 Berhampore : 97341 89038 / 97341 89078
 Bardhaman : 0342 - 264 7835 / 264 7814
 Cooch Behar : 09147105247 / 222 217
 Darjeeling : 0354 - 225 4477 / 225 4478
 Durgapur : 0343 - 254 5654 / 254 5665
 Haldia : 03224 - 272 252 / 272 253
 Kalyani : 033 - 2582 0170 / 2582 0174
 Kharagpur : 03222 - 225 023 / 225 028
 Krishnanagar : 7407082821 / 7407082822
 Malda : 03512 - 265 939 / 265 784
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 Beltola : 70990 65080 / 70990 65081
 Guwahati : 69012 58965 / 69012 58973
 Jorhat : 81349 67701 / 81349 49901
 Maligaon : 69012 25023 / 69012 23165
 Nagaon : 03672 - 232 159 / 232 163
 North Lakhimpur : 70990 65754 / 70990 65748
 Sivasagar : 7099013874 / 7099013870
 Tinsukia : 7099013876 / 7099065980
 Tezpur : 03712 - 225 561 / 225 563
 Sixmile : 0361 - 233 0141 / 233 0139

TAMIL NADU

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 Adambakkam : 044 - 4300 9093 / 4853 0857
 Adyar : 044 - 4526 2864 / 4526 2881
 Alandur : 044 - 4686 7221 / 4796 0038
 Alwarpet : 044 - 2499 0705 / 2499 0706
 Ambattur : 044 - 2657 2782 / 4206 5361
 Anna Nagar : 044 - 2619 2813 / 2619 2814
 Anna Nagar (W) : 044 - 2615 2491 / 2615 2490
 Arumbakkam : 044 - 2363 0064 / 4851 1709
 Ashok Nagar : 044 - 2471 7011 / 4856 6794
 Besant Nagar : 044 - 4215 6860 / 4260 6307

Chrompet : 044 - 2265 3142 / 4266 8798
 Egmore : 044 - 4850 5388 / 2841 3489
 Greams Road : 044 - 2829 0039 / 4503 2132
 KK Nagar : 044 - 4774 0129 / 4202 8336
 Keelkattalai : 044 - 4803 7108 / 4315 9100
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