

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Linked Insurance products do not offer any liquidity during the first five years of the contract. The policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

I have big plans for my family.
I am glad they don't cost big.



Minimal charges to get the most from your investments.

HDFC Life Click 2 Invest - ULIP

- A Unit Linked Insurance Plan

HDFC
Life

Sar utha ke jayo!





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

The 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 Linked Insurance Products completely or partially till the end of the fifth year.

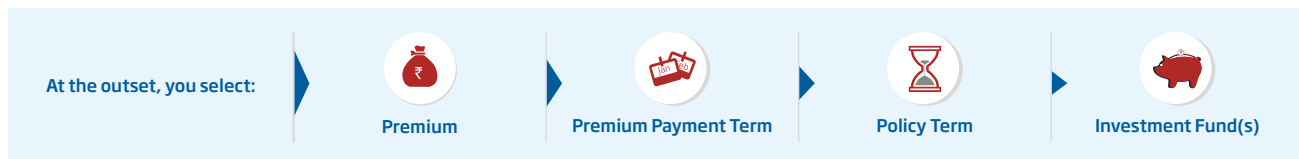
“HDFC Life Click 2 Invest - ULIP” is a Unit Linked Plan that offers you market linked returns along with valuable financial protection for your family.

Along with financial protection this plan also offers you a range of investment funds. You can choose from among 8 fund options to invest your money in.

KEY FEATURES OF HDFC LIFE CLICK 2 INVEST - ULIP

-  Premium payment options of Single Pay, 5 Pay, 7 Pay, 10 Pay or Regular Pay
-  Choose from a range of 8 fund options
-  Tax exemption under Sec 80C and Sec 10(10D) of IT Act, 1961
-  This plan is available with limited underwriting norms with a Short Medical Questionnaire (SMQ) if the conditions are met. Otherwise, the plan will be offered through full underwriting.

HOW WILL THIS PLAN WORK?



Based on the above, the Sum Assured will be determined. Your premium shall be invested in the fund(s) you selected and in the proportion you specify. On Maturity you will receive your fund Value as a lump-sum maturity benefit. In case of death of life assured during policy term, the nominee will receive death benefit.

MORE DETAILS ON YOUR BENEFITS

A. Maturity Benefit: Benefits payable at the end of your policy term

At maturity you will receive your Fund Value. Fund Value will be calculated by multiplying balance units in your fund by the then prevailing unit price. Your policy matures at the end of policy term you have chosen. All your risk cover ceases at the end of policy term.

You can also take your fund value at maturity in periodical instalments under settlement option. Please refer Terms and Conditions section for more details.

B. Death Benefit: Benefits payable in case of unfortunate demise of Life Assured

In case of the Life Assured's unfortunate demise, we will pay to the nominee the highest of the following:

- Sum Assured,
- Fund Value,
- 105% of the premium(s) paid.

CHECK IF YOU ARE ELIGIBLE FOR THIS PLAN

Please see the below table to check for your age eligibility to purchase this plan. You can choose your premium, premium payment term and level of protection subject to the limits mentioned below.

Parameters	Minimum	Maximum
Age at Entry	0 years (30 days)	65 years
Age at Maturity	18 years	75 years
Premiums	Single: ₹. 24,000 Annual: ₹. 12,000 Half-yearly: ₹.6,000 Quarterly: ₹.3,000 Monthly: ₹.1,000	No limit, subject to Underwriting
Sum Assured (Fixed)- Single Premium	125% of Single Premium	
Sum Assured (Fixed)-Regular & Limited Premium (Age at Entry <= 55 years)	10 x annualized premium	
Sum Assured (Fixed)- Regular & Limited Premium (Age at Entry > 55 years)	7 x annualized premium	
Policy Term	5 to 20 years	
Premium Payment Term	Single Pay Limited : 5, 7 and 10 years Regular: 5 to 20 years	

All ages mentioned above are age as of last birthday

The policy will terminate thereafter and no more benefits will be payable.

C. Partial Withdrawal: Withdraw amount from your Policy Fund Value

You can withdraw money from your funds to meet any future financial emergencies. Lump sum partial withdrawals can be made from your funds after 5 complete policy years, provided the Life Assured is at least 18 years of age.

D. Discontinuance of Premiums

Under this plan you get a grace period from your premium due date to pay your premiums. This plan has a grace period of 15 days for monthly mode and 30 days for other modes.

Discontinuance before completion of 5 years from commencement of the policy

The following provisions are applicable for policies other than Single premium payment policies.

If you have not paid your premium by the expiry of the grace period, then

you will have the following options:

1. To revive the policy within a period of 2 years from the date of discontinuance, or
2. To completely withdraw from the policy without any risk cover

If the policyholder does not exercise any option, the default option is withdrawal.

Until the discontinuance of the policy, the risk cover will remain in-force and policy charges will continue to be deducted.

Once the policy is discontinued, the risk cover will cease and the fund value (as on date of discontinuance) will be moved to the 'Discontinued Policy Fund'. The minimum guaranteed interest rate applicable to the 'Discontinued Policy Fund' shall be as per the prevailing regulations and is currently 4% p.a. The excess income earned in the discontinued fund over and above the minimum guaranteed interest rate shall also be apportioned to the discontinued policy fund in arriving at the proceeds of the discontinued policies and shall not be made available to the shareholders.

The asset allocation for the Discontinued Policy Fund (SFIN: ULIF05110/03/11DiscontdPF101) shall be as per the prevailing regulatory requirements. Currently, the asset allocation is as follows:

- (i) Money Market Instruments - 0% to 40%
- (ii) Government securities: 60% to 100%.

Once the fund value is moved to the "Discontinued Policy Fund", a Fund Management Charge of 0.50% p.a. will be levied for amounts in the 'Discontinued Policy Fund' and no other charge will be levied.

If a discontinued policy is not revived, the proceeds will be paid out upon the completion of the lock-in period of five years.

In the special instances where the revival period is not completed at the end of the lock-in period, after the expiry of grace period, the policyholder will have following options:

- To revive the policy within a period of 2 years from the date of discontinuance, or
- To completely withdraw from the policy without any risk cover
- To receive the proceeds at the end of the Lock-in Period or revival period, whichever is later

If the policyholder does not exercise any option, the default option is withdrawal and payment of proceeds at the end of lock-in period.

In case of death of the Life Assured before the revival of a discontinued policy or before the payment of proceeds from 'Discontinued Policy Fund', the amount in the 'Discontinued Policy Fund' will be paid out to the nominee upon death. On payment of this amount, the policy shall terminate and no further benefit shall be payable.

Discontinuance after completion of the 5 years from commencement of the policy

The following provisions are applicable for policies other than Single and Limited premium payment of 5 years

In the instances where your policy is discontinued after the 5-year lock-in period then you will have following options

1. To revive the policy within a period of 2 years from the date of discontinuance, or
 2. To completely withdraw from the policy without any risk cover
 3. To convert the policy into paid-up policy, where the paid-up sum assured equals original sum assured multiplied by the ratio of premiums paid to the total premiums payable as per terms and conditions of the policy. A paid-up policy will continue as per the policy terms and conditions and charges shall continue to be deducted.
- During the revival period (i.e. under option 1 above), the policy is deemed to be in force with risk cover as per the terms and conditions of the policy and policy charges shall continue to be deducted.

If the policyholder chooses to convert the policy into a paid-up policy, the benefit payable upon the death of the life assured shall be the highest of:

- Paid up Sum Assured, or
- Fund value, or
- 105% of total premiums paid.

Upon the payment of the death benefit, the policy will terminate and no further benefits shall be payable.

If the policyholder does not exercise any of the aforesaid options, the policy shall be deemed to be withdrawn and the proceeds will be paid out to the policyholder.

After the payment of discontinuance benefit, the policy shall terminate and no further benefits shall be payable under the policy.

E. Revival of Discontinued Policies

You can revive a discontinued policy within two consecutive years from the date of discontinuance of the policy, subject to payment of all due and unpaid premiums and our underwriting policy.

At the time of revival:

- All due premiums which have not been paid shall be payable without charging any interest
- The proceeds of the discontinued policy shall be re-allocated in the segregated funds chosen by you based on prevailing unit prices, in case of discontinuance before the completion of 5 years from commencement of policy.

F. On Surrender

Once you surrender your policy, your risk cover will cease and surrender benefit will be paid out as mentioned below.

If you surrender before completion of the 5 years from commencement of the policy

Your fund value will be moved to the 'Discontinued Policy Fund'. The fund value corresponding to the 'Discontinued Policy Fund' will be paid out on the completion of the lock-in period.

In case of the death of the Life Assured before the payment of the surrender benefit, the amount in the 'Discontinued Policy Fund' will be paid out.

If you surrender after completion of the 5 years from commencement of the policy

Your fund value will be paid out.

Upon payment of this benefit the policy terminates and no further benefits are payable.

G Loans

No policy loans are available for this product .

CHOOSE YOUR INVESTMENT FUNDS

This is a unit linked plan; the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

HDFC Life Click 2 Invest - ULIP gives you option of 8 different funds to invest your money.

Each fund has its own Investment policy, based on asset allocation between equity, debt and money market instruments.

You can invest in a combination of funds by allocating your fund between different fund options. Also you can switch between funds using fund switch option at any time. You can choose either all or a combination of the following funds:

FUND	SFIN	DETAILS	ASSET CLASS			RISK & RETURN RATING
			Money Market Instruments Cash & Deposits & Liquid Mutual Fund*	Government Securities, Fixed Income Securities	Equity	
			FUND COMPOSITION			
Equity Plus Fund	ULIF05301/08/13 EquityPlus101	To generate long term capital appreciation in line or better than Nifty index returns	0% to 20%	0% to 20%	80% to 100%	Very High
Diversified Equity Fund	ULIF05501/08/13 DivrEqtyFd101	To generate long term capital appreciation by investing in high potential companies across the market cap spectrum	0% to 40%	0% to 40%	60% to 100%	Very High
Blue Chip Fund	ULIF03501/01/10 BlueChipFd101	Exposure to large -cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Opportunities Fund	ULIF03601/01/10 OpprntnyFd101	Exposure to mid -cap equities & equity related instruments	0% to 20%	-	80% to 100%	Very High
Balanced Fund	ULIF03901/09/10 BalancedFd101	Dynamic Equity exposure to enhance the returns while the Debt allocation reduces the volatility of returns	0% to 20%	0% to 60%	40% to 80%	Moderate to High
Income Fund	ULIF03401/01/10 IncomeFund101	Higher potential returns due to higher duration and credit exposure	0% to 20%	80% to 100%	-	Moderate
Bond Fund	ULIF05601/08/13 Bond Funds101	Active allocation across all fixed income instruments	0% to 60%	40% to 100%	-	Moderate
Conservative Fund	ULIF05801/08/13 ConsertvFd101	To invest in high grade fixed income instruments and Government securities at the short end of the yield curve, to deliver stable returns	0% to 60%	40% to 100%	-	Low

Note:

Investment in Liquid Mutual Funds will always be within Mutual Fund limit prescribed by IRDA regulations and guidelines. As per (IRDA (Investment)(Fourth Amendment) Regulations, 2008, Annexure II), the current limit of approved investments in Liquid Mutual Funds is 5% of the fund.

For risk factors please refer Terms & Conditions section below.

FLEXIBILITIES

- **Switching:** You can move your accumulated funds from one fund to another anytime.
- **Premium Redirection:** You can pay your future premiums into different funds as per your need. First 4 free premium redirections in any policy year are free of cost. Subsequent premium redirections will be charged. Unused free premium redirections cannot be carried forward.

CHARGES

The charges under this product are very competitive and are stated below:

Charge	Description	How much
Fund Management Charge (FMC)	The daily unit price is calculated allowing for deductions for the fund management charge, which is charged daily. This charge will be subject to the maximum cap as allowed by IRDA	1.35% p.a. of the fund value, charged daily.
Mortality Charge	Every month we levy a charge for providing you with the death benefit in your policy. This charge will be taken by cancelling units proportionately from each of the fund(s) you have chosen. The mortality charge and other risk benefit charge are guaranteed for the entire duration of the policy term.	The amount of the charge taken each month depends on your age and level of cover.

In addition, only if you request for partial withdrawal, fund switch and premium redirection following charges will be charged on such requests

- **Partial withdrawal charge:** There are 4 free partial withdrawals in each policy year. Subsequent partial withdrawals, if any, will attract a charge of ₹ 250 per request or a reduced charge of ₹ 25 per request if executed through the company's web portal. This will be levied on the unit fund at the time of part withdrawal of the fund during the contract period.
- **Switching charge:** There are 4 free switches in each policy year. Subsequent switches, if any, will attract a charge of ₹ 250 per request or a reduced charge of ₹ 25 per request if executed through the company's web portal. This charge will be levied on switching of monies from one fund to another available fund within the product. The charge per each switch will be levied at the time of effecting the switch.
- **Premium Redirection:** There are 4 free premium redirections in each policy year. Subsequent premium redirections, if any, will attract a charge of ₹ 250 per request or a reduced charge of ₹ 25 per request if executed through the company's web portal.

All the above charges except for Mortality charge are subject to revision upto the maximum allowable as per applicable regulation with prior approval of IRDA.

Taxes & other duties

Taxes and levies as applicable will be charged and are payable by you by any method including by levy of an additional monetary amount in addition to premium and or charges.

TERMS & CONDITIONS

We recommend that you read and understand this product brochure & customised benefit illustration and understand what the plan is, how it works and the risks involved before you purchase. We have appointed Certified Financial Consultants, duly licensed by IRDA, who will explain our plans to you and advise you on the correct insurance solution that will meet your needs.

A) Risk Factors:

- All unit linked life insurance plans are different from traditional insurance plans and are subject to different risk factors.
- HDFC Standard Life Insurance Company Limited is the name of our Insurance Company and "HDFC Life Click 2 Invest - ULIP" is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.
- The premiums paid 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 funds and factors influencing the capital market and the insured is responsible for

his/her decisions.

- The various funds offered under this plan are names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
- Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.

B) Unit Prices:

We will set the Unit Price of a fund as per the IRDA's guidelines. The unit price of Unit Linked Funds shall be computed as: Market Value of Investments held by the fund plus the value of any current assets less the value of current liabilities and provisions, if any. Dividing by the number of units existing at the valuation date before any units are allocated/redeemed, gives the unit price of the fund under consideration. We round the resulting price to the nearest Re. 0.0001. This price will be daily published on our website and in leading national newspapers. Units shall only be allocated on the day the proposal is accepted and results into a policy by adjustment of application money towards premium. The premium will be adjusted on the due date even if it has been received in advance and the status of the premium received in advance shall be communicated to the policyholder.

C) Non-negative claw-back additions:

Upon the exit of a policy at any time on or after the completion of five policy years, we will calculate the gross yield, the net yield and the reduction in yield based on actual returns. If the reduction in yield is greater than as required under the regulations, we will add Claw-back Additions to the fund before payment of benefits to ensure compliance with the reduction in yield as per Regulation 37(d) of IRDA (Linked Insurance Products) Regulations, 2013. Exit would mean death or surrender or maturity, whichever is earliest.

D) Exclusions:

In case of death due to suicide within 12 months from the date of inception of the policy or from the date of the revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to the fund value, as available on the date of death. Any charges recovered subsequent to the date of death shall be paid back to the nominee or beneficiary along with the death benefit.

E) Settlement Option:

Settlement Option will be available subject to:

- You can take your fund value at maturity in periodical instalments over a settlement period of 5 years.
- During the settlement period the units will be redeemed systematically. Units as of maturity date will be redeemed in 60 monthly instalments beginning from the maturity date. Every month, 1/60th of the units as of maturity date would be redeemed and paid to the policyholder.
- The Fund Value at Maturity is greater than or equal to Rs 1 Lakh
- The risk cover ceases and the fund continues to be invested during this period, i.e. the NAV of funds may go up or down depending upon the performance of the funds chosen by you.
- During the settlement period, the mortality and morbidity risk cover will cease, we will continue to deduct Fund Management Charge and no other charges shall be levied.
- Partial withdrawals and switches shall not be allowed during this period.
- Complete withdrawal may be allowed at any time during this period without levying any charge.

F) Tax Benefits

- Tax benefits under section 80C of the Income-tax Act, 1961, may be available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein.
 - Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein.
- Please note that the above mentioned tax benefits are as per the current tax law. Your tax benefit may change if the tax law changes. Consult your tax advisor for your personal tax liabilities under the Income-tax law.

G) Cancellation in the Free-Look period:

In case you are not agreeable to the any of the policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. The Free-Look period for policies purchased through distance marketing (specified below) will be 30 days. On receipt of your

letter along with the original policy documents, we shall arrange to refund you the value of units allocated to you on the date of receipt of request subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us on medical examination, if any, and stamp duty. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new policy.

Distance Marketing refers to insurance policies sold through any mode apart from face-to-face interactions such as telephone, internet etc (Please refer to "Guidelines on Distance Marketing of Insurance Product" for exhaustive definition of Distance Marketing)

H) Alterations:

- Change of Premium frequency is allowed.
- Change in fund options
- Increase or decrease of sum assured and premiums are not allowed.
- Increase in premium payment term or policy term are allowed.
- Decrease in premium payment term or policy term are not allowed.

I) Nomination:

- 1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- 2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- 3) Nomination can be made at any time before the maturity of the policy.
- 4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- 5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- 6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- 7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- 8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- 9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment), Bill 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

J) Assignment:

- 1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- 2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- 3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- 4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- 5) The transfer or assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and

transferee or their duly authorized agents have been delivered to the Insurer.

- 6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
- 7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- 8) The Insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- 9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section I (Nomination) and J (Assignment or Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment), Bill 2015.

K) Prohibition of Rebates: Section 41 of the Insurance Act, 1938 states:

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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:
Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by 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 lakh rupees.

L) Non-Disclosure: Section 45 of the Insurance Act, 1938 states:

- 1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- 2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- 3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
- 4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation

shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

- 5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent

proof that the age of the life insured was incorrectly stated in the proposal..

- M)** In case of fraud or misrepresentation including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938

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(Available all days 10am to 7pm)



Visit us at www.hdfclife.com



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BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI clarifies to public that**
- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
 - IRDAI does not announce any bonus.
 - Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number