Schedule - II
Procedures, processes and timelines for pre-sales solicitation of insurance policies

I. Filling up the proposal form

Insurance proposal are underwritten basis the disclosures by the proposer / insured on the proposal form along with documents submitted. It is therefore mandatory to verify the details filled in the proposal form and authenticate it through OTP (One time password) authentication.

- Digital proposal form available on the website is required to be completed within 30 days of equote generation. Equote is generated once customer fills up the basic details DOB, Gender, Smoker/non smoker, plan details, personal details – Name, mobile, email ID. Customer will be required to regenerate the equote on its expiry by filling the details once again.
- On completion of payment and proposal form filling, a copy of proposal form (PDF) along with payment acknowledgment will be sent to the customer’s registered email ID before a contract is concluded.

The proposal form journey consists of below sections:

- ‘Basic about you’ – This section contains details like name, contact details, education, nationality
- ‘Employment details’ – This section contains details wrt. employment like salaried / self-empolyed, name of employer, designation, income
- ‘Insurance history’ – This section contains details on any other insurance cover
- ‘Nominee details’ – This section contains details on nomination like name, relation
- ‘Lifestyle & well being’ – This section contains details like height, weight, travel & adventure
- ‘Health’– This section contains details wrt. medical disclosure on any previous investigations, diagnosis or treatment, if any
- ‘Payor details’ – This section contains details on premium payment done by someone else other than you (Payor). Please note that ‘Know Your Customer (KYC) documents, i.e., ID proof, address proof and latest photograph of the person making the payment would be required as per regulatory guidelines.
- ‘Review & acceptance’– This section contains details of all the information filled up in previous sections for easy of review and acceptance of proposal by customer.
- ‘OTP (One time password) authentication’ – Customer needs to enter One Time Password to authenticate the details provided in the proposal form. OTP is sent on customer’s mobile & email with a validity of 30 minutes.

II. Acceptance of Proposal form

Post submission of required documents and medical test completion (if applicable), insurance proposal will be underwritten by the company underwriters which may take below decisions depending on disclosed facts, medical reports, documents available against the proposal or earlier proposal, if any within 15 days.

- Acceptance of proposal
- Decline of proposal
- Postpone of proposal
Apart from above, underwriter may raise requirement within 15 days for additional details, documents or medicals test on case to case basis which needs to be mandatorily submitted to decision the proposal.

Further, underwriter may mark counter offer (revised terms) against the proposal which needs acceptance from proposer / insured including the additional premium, if applicable to decision the proposal. Under revised terms, underwriter may make following changes (indicative list and is not limited to below changes) in original terms basis overall risk factors.

- Increase in premium
- Reduction in Sum Assured
- Change in premium paying term
- Decline of Riders

Basis the underwriting decision, customer has to give consent to allow the insurance company to issue the policy.

Where a proposal deposit is refundable to a prospect under any circumstances, the same shall be refunded within 15 days from the date of underwriting decision of the policy. **Refund** will be triggered to customer basis the initial premium payment method (credit card / net banking).

- Internet Banking / Debit card: the refund amount will reflect in customer’s account within 15 days
- Credit card: the refund amount will reflect in next billing cycle of customer’s credit card.

**Policy pack dispatch**
Once the policy stands issued, policy pack will be sent to customer at his / her communication address as selected on the proposal form. Also, the soft copy of the policy pack will be sent to customer’s email ID.

In case, eInsurance Account option is opted by the customer, policy details will be credited in customer’s account.

### III. Compliance of KYC norms (documentation)

In **upload documents** section, customer has to upload self attested copy of documents as per below mentioned details. These documents can also be shared with us at online@maxlifeinsurance.com or upload the documents on our website.

<table>
<thead>
<tr>
<th>Annual premium* is less than Rs. 10,000/-</th>
<th>Annual premium* is greater than Rs. 10,000/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identity proof</td>
<td>1. Photograph</td>
</tr>
<tr>
<td>2. Income proof</td>
<td>2. Address proof (communication &amp; permanent address)</td>
</tr>
<tr>
<td></td>
<td>3. Identity proof</td>
</tr>
<tr>
<td></td>
<td>4. Income proof</td>
</tr>
</tbody>
</table>

*Annual premium is the total premium which the customer is paying to Max Life Insurance and this also includes premium of his / her of all existing active policies with Max Life Insurance.

If the customer has opted for **eInsurance Account (EIA)** then apart from the above mentioned documents, he / she is also required to share below mentioned documents.

- Photograph
b. Address proof as per EIA form

c. PAN Card / Aadhaar Card

List of acceptable proofs

Identity Proof (any one)
- Passport
- PAN Card
- Voter’s Identity Card issued by Election Commission of India
- Driving License
- Job card issued by NREGA duly signed by an officer of the State Government
- Letter issued by the Unique Identification Authority of India or National Population Register containing details of name, address and Aadhaar number
- Identity card with applicant’s Photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions
- Letter issued by a gazetted officer, with a duly attested photograph of the person
- Bank Conformation letter on bank’s letter head where Customer Name, Bank A/C Number, Type of Account and Address given with customer photo same attested by bank

Address Proof (any one)
- Passport
- Voter’s Identity Card issued by Election Commission of India
- Driving License
- Job card issued by NREGA duly signed by an officer of the State Government
- Letter issued by the Unique Identification Authority of India or National Population Register containing details of name, address and Aadhaar number.
- Letter issued by a gazetted officer, with a duly attested photograph of the person
- Utility bill which is not more than two months old of any service provider (Electricity, Telephone, Post-paid mobile phone, Piped gas, Water bill, Internet bill/Broad Band Connection bill)
- Property or Municipal tax receipt
- Bank account or Post Office savings account statement;
- Bank Conformation letter on bank’s letter head where Customer Name, Bank A/C Number, Type of Account and Address given with customer photo same attested by bank.
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Department or Public Sector Undertakings, if they contain the address
- Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; and
- Documents issued by Government departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission in India.
Income Documents (any one)

<table>
<thead>
<tr>
<th>Salaried (any one)</th>
<th>Self employed (any one)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Bank Statement showing salary credits for latest 3 months</td>
<td>• ITR for latest 2 years &amp; Computation of Income for latest 2 years</td>
</tr>
<tr>
<td>• Salary Slips for latest 3 months from current organization</td>
<td>• Profit &amp; Loss Account and Balance Sheet for the latest 2 years</td>
</tr>
<tr>
<td>• Form 16 for latest 2 years</td>
<td>• Form 26AS for latest 2 years</td>
</tr>
<tr>
<td></td>
<td>• Form 16A for latest 2 years</td>
</tr>
</tbody>
</table>

IV. **Payment of premiums**

Customer has various payment options to pay the initial premium at the time of application including service tax through internet banking, debit card, credit card and wallets. These options are available on the payment page of the proposal form journey on our website. This might change from time to time. Apart from this, standing instruction option is also available to pay future renewal premiums.

Once customer has made the payment online he/she would be routed to complete the next steps i.e. Schedule Medical (if applicable) and Upload Documents.

In schedule medical section, customer needs to select a preferred date and time for medicals. The medicals can either be at customer’s residence or he / she will be required to visit our empanelled diagnostic centers. Details of these are available on schedule medical page and incase of any changes, customer will be informed accordingly.

In case of any clarification, please contact us at our helpline# 1800 200 3383 or email at online@maxlifeinsurance.com.

**Process timelines**

<table>
<thead>
<tr>
<th>Process</th>
<th>Timeline (calendar days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filling up of proposal form &amp; equote</td>
<td>30 days</td>
</tr>
<tr>
<td>Electronic copy of proposal form and payment acknowledgement</td>
<td>Before issuance of policy</td>
</tr>
<tr>
<td>One Time Password (OTP) for authentication of details mentioned in proposal form</td>
<td>10 minutes</td>
</tr>
<tr>
<td>KYC documentation</td>
<td>On completion of proposal form else Max Life team will follow for completion</td>
</tr>
<tr>
<td>Medical scheduling</td>
<td>On completion of proposal form else Max Life team will follow for completion</td>
</tr>
<tr>
<td>Creation of eInsurance account</td>
<td>15 days post selling, subject to documentation completion</td>
</tr>
<tr>
<td>Acceptance of proposal form</td>
<td>15 days post completion of documentation &amp; medicals, if any</td>
</tr>
<tr>
<td>Refund</td>
<td>15 days from the date of underwriting decision of the policy</td>
</tr>
</tbody>
</table>
Annexure IV

Schedule III

Procedures, processes and timelines of post-sales servicing

This document has detailed information on the procedures, processes and timelines for post sales servicing. If in case, you want to avail any of these services, you may do so by:

- Sending your request at our email id service.helpdesk@maxlifeinsurance.com from your registered email id.
- Submitting the documents required at the nearest Max Life branch office.

You may get all the service forms in customer service section on our website (www.maxlifeinsurance.com) and at all our branch offices.

a) Issuance and crediting of the Policy document / Certificate of Insurance / Proposal form / Medical reports (Issuance of E-Insurance Account)
   If in case you want to avail for the E-Insurance account facility, kindly furnish below mentioned documents:
   - Completely filled and duly signed EIA Form
   - Self attested KYC documents
   - PAN card No./Adhaar No.

   Turnaround time is 10 calendar days from the date of receipt of complete documents.

b) Organizing medical check-up and submission of medical reports
   Once customer has made the payment of the recently purchased online plan, he/she would be routed to complete the next steps i.e. Schedule Medical (if applicable) and Upload Documents.

   In schedule medical section, customer needs to select a preferred date and time for medicals. The medicals can either be at customer’s residence or he / she will be required to visit our empanelled diagnostic centers. Details of these are available on schedule medical page and incase of any changes, customer will be informed accordingly. Medical report of these tests will be shared with Max Life by the diagnostic center for decisioning of the proposal. These medical reports will be shared with customer on request over the email.

c) Issuance of endorsement
   An endorsement is issued to the policyholder whenever any contractual changes are accepted and made in the policy. Please refer to sections (d), (g), (l) and (n) of this document for types of changes and their respective documentation.

   Turnaround time is 10 calendar days from the date of receipt of complete documents.

d) Change of Policy Terms and Conditions/Details Change
   Correction of Date of birth: Change of DOB request means a change or correction in the Date of Birth of the policyholder, life insured or nominee / Trustee.

   Documents required
• DOB change form (for all policy numbers)
• Self attested Date of Birth Proof
• Premium (wherever applicable due to change of DOB)
• Revised Illustration duly signed

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Effective date of coverage change:** As per contract, customer may request to make his policy backdated i.e. change its issue date to past date. A customer can exercise this option only in Traditional Plans excluding term plans and can be done only within free look period.

**Documents required**

• Policy holder’s letter with sign and date.
• Medicals (wherever applicable)
• Premium (wherever applicable)

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Change of Plan / Increase in sum assured / Decrease in Sum assured:** As per policy contract, this transaction is allowed only within free look period.

**Documents required**

• Policy amendment form
• New Proposal Form (Only for plan change from : ULIP to Traditional, vice- versa, Pension ULIP to ULIP, Form 1 & Form 2, vice- versa.)
• Benefit illustration
• Premium (wherever applicable)
• Medicals (wherever applicable)

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Correction of Gender:** Change in Gender means updating of correct Gender in Customer’s Policy.

**Documents required**

• Policy holder’s letter with sign and date.
• Self attested ID Proof in which DOB should match with our records.
• Premium (wherever applicable due to change of Gender).
• Illustration

Turnaround time is 10 calendar days from the date of receipt of complete documents

e) **Collection of renewal premiums and remittance to insurers**

Following are the premium payment options available with Max life:

1) Pay Online on Website
2) Pay on-line from Paytm wallet/website
3) Pay on-line from your Bank website - NEFT/RTGS
4) Pay on-line from your International Bank website - Foreign Remittance / Wire Transfer
5) Pay By Phone-IVR (Interactive Voice Response)
6) Pay By Auto-Debit
   a. Credit Card standing instruction
   b. NACH/ECS/Direct Debit Mandate Instruction Form
   c. Direct Debit facility
7) EBPP (Electronic Bill Payment Process)
8) Pay at Max Life Branch or Bank Branch
9) Axis Bank Branches
10) Yes Bank Branch
11) Lakshmi Vilas Bank Branch
12) ITZ Cash Counters
13) Common Service Centre
14) AXIS Bank ATMs
15) Request for Renewal Cheque pick up - Call us toll free at 1800 200 5577

f) Change of Name/Address
   Change of name: If in case, you want to place request for change of name, you are requested to submit below mentioned requirements.

   Documents:
   • POS amendment form
   • Name Change affidavit (as per state value) attested by first class magistrate
   • A valid name change proof (on which customer's DOB should match with our records) DOB Proof should be in DD-MM_YY order

   Note: in case of change of name due to marriage, marriage certificate is required

   Turnaround time is 10 calendar days from the date of receipt of complete documents.

Change of address: If in case, you want to place request for change of address, you are requested to submit below mentioned requirements.

Documents:
• Policy holder's letter with sign and date / Policy Amendment Form
• Self Attested valid address Proof of new address

   Turnaround time is 10 calendar days from the date of receipt of complete documents

g) Registration of Assignment/Nomination/Change of Nomination
   Assignment of policy: As per policy contract, assignment is the transfer of the interest under the policy either absolutely or conditionally by the Assignor (policyholder) to the Assignee. A policyholder may make a transfer or assignment of a policy at any time, by way of endorsement on the policy itself or by a separate instrument in writing. After an assignment of a policy is made, all nominations made in relation to such policy before such assignment shall stand cancelled.

   Documents required
   • Assignment form duly signed by assignor and assignee
   • Self attested address proof, Identity proof, PAN no./Form 60/61/49a of assignee
Recent photograph of assignee
Premium (if applicable)

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Change of nomination**: As per policy contract, policyholder (where he/she is the life insured under that policy) may nominate any other person, to whom the money secured under the policy shall be paid in the event of death of the policyholder. If in case, you want to place request for change of nominee, you are requested to submit below mentioned requirements.

**Documents required**

- A request letter duly signed by the policyholder or POS amendment form, mentioning the new nominee name
- Relationship of the nominee with the policyholder (mandatory details to be furnished)
- Appointee details (name, address, signatures and relationship with nominee), if in case new nominee is minor
- Self attested copy of valid identity proof of the new nominee
- Self attested copy of valid identity proof of the appointee (if applicable)

Turnaround time is 10 calendar days from the date of receipt of complete documents

h) **Surrender, Maturity, Withdrawals, Free look Cancellations, Return Benefit Payouts**

**Surrender of policy**: It deals with the request wherein customer shows his/her willingness of not continuing with the policy upon completion of the specified locking period as per policy terms and conditions.

**Documents required**

- Surrender form
- Policy pack
- Copy of self attested proof of policyholder where DOB should match with our records
- Completely filled NEFT form
- Copy of cancelled cheque / Passbook with accountholder name and account number printed)

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Maturity claim**: As per contract, customer can avail maturity amount by furnishing below mentioned documents.

**Documentation:**

**Non pension:**

- NEFT form
- Copy of cancelled cheque (with accountholder name and account no printed on it)
- Copy of Bank passbook (if account details not printed on cancelled cheque)

**Pension:**
• Annuity proposal form
• NEFT form
• Copy of cancelled cheque (with accountholder name and account no printed on it)
• Copy of Bank passbook (if account details not printed on cancelled cheque)

Turn around time for payout in Pension policies is 15 calendar days from the date of receipt of complete documents.

Free look Cancellation: As per the policy contract, in case you are not satisfied with the policy, you have the option to cancel it by returning the original copy with a written request to us, stating the objections / reasons for such disagreement, within the free look period of 30 days of receiving of policy document.

The policy will be terminated and all benefits and interest under the policy will cease immediately. We will refund only the premiums received by us after deducting the proportionate risk premium for the period of cover, charges of stamp duty paid and the expenses incurred on medical examination of the Life Insured, if any.

Documents required:

• Original Policy Documents
• 2 Cancellation Form duly signed by the policy holder.
• Original Cancelled Cheque with preprinted name and account number. (If not printed, copy of the bank passbook/statement with printed account holder details.)
• Self attested valid copy of photo ID proof

Turnaround time is 15 calendar days from the date of receipt of complete documents.

Surrender of Paid up addition (PUA) / Left on Deposit: Paid Up Addition(PUA) is the bonus option opted by the policy owner where the bonus declared by the company is utilized to purchase Sum Assured which is accumulated and paid at Death/Maturity as applicable.

Left on deposit is the bonus option opted by the policy owner where the bonus declared gets accumulated and interests is accrued and therefore, customer is eligible to surrender the amount accumulated.

Documents required:

• Policy amendment Form
• Copy of Schedule page
• ID proof and
• NEFT Documents

Turnaround time is 10 calendar days from the date of receipt of complete documents.

Partial Withdrawal: As per policy contract, in case you want to surrender (return back) the partial amount of the fund value generated in policy, you are requested to furnish below mentioned documents:

Documents required:

• Policy amendment Form
• Copy of Schedule page of policy pack
• Self attested ID proof and
• Completely filled NEFT form
• Copy of cancelled cheque / Passbook with accountholder name and account number printed)

Turnaround time is 10 calendar days from the date of receipt of complete documents

i) **Loans against Policy**

**Loans:** As per policy contract, if customer wants to take the loan on the policy it can be taken against the loan of the insurance policy by the client. Loans can be taken on a policy after the Policy acquires a Cash Surrender Value

**Documents required**
• Updated and completely filled loan application form (along with supported documents)

Turnaround time is 10 calendar days from the date of receipt of complete documents

**Repayment of Loan:** Loans can be taken on a policy after the Policy acquires a Cash Surrender Value. The amount of loan/s and rate of interest thereon will be in accordance with the Company’s terms in force from time to time. When customer repays this loan amount is known as Repayment of Loan. The loan repayment can be done, either fully or partially.

Customer can repay the loan amount only after 6 months from loan taken date. While repayment, the amount is first allocated to knock off the interest accrued first and then the principal amount.

**Documents required**
• Policy holder’s letter with sign and date / Repayment form
• Repayment amount

Turnaround time is 10 calendar days from the date of receipt of complete documents.

j) **Fund Switching/Premium Redirection**

**Switching of funds:** For all Unit Linked Policies, customer has to choose the fund in which he would like to invest. The allocation of units is done accordingly. In case the customers feel’s that the other fund is having good growth, he can switch his previous allocated money to any new fund applicable on that plan.

Switching of Funds means all the previous money paid by the customer in the policy is transferred in the other fund (as available in the plan) as per request.

**Documents:**
• Policy holder’s letter with sign and date / Policy Amendment Form

Turnaround time is 10 calendar days from the date of receipt of complete documents.

**Redirection of funds:** For all Unit Linked Policies customer has to choose the fund in which he would like to invest. The allocation of units is done accordingly. In case the customers feel’s that the other fund is having good growth, he can switch his future money on his new fund.

Redirection of Funds means all changing fund allocation for future premiums.

**Documents:**
• Policy holder’s letter with sign and date / Policy Amendment Form
Turnaround time is 10 calendar days from the date of receipt of complete documents

k) Declaration update
Reconsideration: When customer wants to amend few details in his Policy which he mentioned earlier in Proposal Form

Documents required

- Policy amendment form
- Medical History & reports (wherever applicable)
- Supporting proofs (wherever applicable)

Turnaround time is 10 calendar days from the date of receipt of complete documents.

l) Extension of Cover
Change of policy term: As per policy contract, customer may request to change the number of years for which he was provided a cover under a Policy Plan. It is allowed only within free look period.

Documents required

- A duly signed request letter from policyholder
- Dully signed illustration from policy owner and agent along with the new details.

Turnaround time is 10 calendar days from the date of receipt of complete documents.

m) Revival / Cancellation of policy
Reinstatement: As per policy contract, customer may request for revival of a lapsed policy by producing satisfactory evidence of insurability and paying past due premiums required

Documents required:

- Health Declaration Form (if applicable)
- Complete due Premium
- Medicals (if required)

Turnaround time is 10 calendar days from the date of receipt of complete documents.

n) Transfer of Policy
Change in Ownership: Change of ownership means when ownership of the policy is to be changed from Policyholder to L2BI (Life to be Insured) or third party due to policyholder’s death

Documents required:

- Ownership change form
- Self attested address proof, Identity proof, PAN no./Form 60/61/49a of new owner
- Recent photograph of new owner
- Death certificate( in case of death)
- Premium (if applicable)
- Health declaration form of life insured
- Policy Pack

Turnaround time is 10 calendar days from the date of receipt of complete documents
Duplicate Policy

Lost policy

When a policyholder has lost the policy, he/she may write to the company requesting issue of duplicate policy pack.

Documents required

- Lost policy affidavit with stamp (state value wise),
- Self attested ID proof

Turnaround time is 10 calendar days from the date of receipt of complete documents.

Death/Maturity Claims

Death claim:

1) What is the process for intimating Max Life about the claim?

A claim can be intimated by providing written information to us through:

- Your Agent Advisor
- Nearest Max Life Insurance company office
- Email at claims.support@maxlifeinsurance.com or

   By sending written information at:
   Max Life Insurance Operations Centre,
   Claims Department, Max Life Insurance Company
   Operations centre, - 2nd floor, 90A, Sector 18, Udyog Vihar,
   Gurugram-122015, India

2) Where can I get claim forms and list of documents required for submission?

You can get claim forms

- Download from the website Claims Section
- Visit the nearest Max Life Insurance company branch

3) Where can I submit claim documents?

You can submit the documents at: Nearest Max Life Insurance branch

4) What is the time frame within which claims are settled?

As per regulations, all valid claims are to be settled within 30 days after all necessary documents /clarifications have been received. In case, the claim warrants further verification, it may take up to 180 days to settle the claim. Subsequently, when a decision is taken, it is communicated to the claimant.

5) How will I receive the claim amount?

You will receive the claim amount as per the option that you have chosen at the time of submitting the claim documents. We encourage electronic fund transfer in order to provide our customers fast and hassle free experience.
q) **Other service operations as may be specific for the products**

**Addition of rider:** As per contract, customer may opt for rider addition to the policy.

**Documents required**

- Policy Amendment Form
- Payor rider questionnaire (wherever applicable)
- Self attested Date of Birth Proof of Payor (wherever applicable)
- Medicals (wherever applicable)
- Premium (wherever applicable)
- Health Declaration Form

**Turnaround time is 10 calendar days from the date of receipt of complete documents**

**Deletion of rider:** As per contract, customer may opt to discontinue with rider attached to the policy.

**Documents required**

- Policy Amendment Form

**Turnaround time is 10 calendar days from the date of receipt of complete documents**

**Change in Bonus option/Non forfeiture option:** As per policy contract, if you want to change/switch the bonus option or non forfeiture option, you are requested to furnish below mentioned documents

**Documents:**

Policy holder’s letter with sign and date / Policy Amendment Form

**Turnaround time is 10 calendar days from the date of receipt of complete documents**

**Change of premium mode:** As per policy contract, if in case you want to change the frequency of payment, you are requested to submit below mentioned requirements.

**Documents:**

- Policy holder’s letter with sign and date / Policy Amendment Form
- Premium (if applicable)

**Turnaround time is 10 calendar days from the date of receipt of complete documents**

**Systematic Transfer Plan (STP) / Dynamic Fund Allocation (DFA) deactivation:** As per policy contract, customer may chose to de-activate the STP/DFA option selected at the time of issuance. You may furnish below mentioned documents in order to process your request.

**Documents required**

- Policy amendment form

**Turnaround time is 10 calendar days from the date of receipt of complete documents**
**Top up:** As per policy contract, you may furnish request for top up allocation over and above the premium in the policy, you may furnish following mentioned documents.

**Documents required:**

- Duly filled and signed Top Up request form
- Income document (wherever applicable)
- Top up amount

**Turnaround time is 10 calendar days from the date of receipt of complete documents**

**Change in Death benefit option:** As per contract, customer may place a request by furnishing below mentioned documents.

**Documents required**

- Policy holder’s letter with sign and date

**Turnaround time is 10 calendar days from the date of receipt of complete documents.**

**Disclaimer:** All above mentioned service requests applicability is subject to products features, terms and conditions available with Max life.