

**Max Life LifeLine – Safety Net™ Plan  
A Non Linked-Non Participating Term  
UIN: 104N043V01**

Max Life LifeLine – Safety Net™: The new age term plan with coverage for critical illness, disability and accidental death benefit

How would you feel, if you were under a roof with only one wall supporting it? Perhaps highly insecure, as the roof is sure to collapse on slightest of disturbances

What would your reaction be if we claimed that the life insurance policy protecting you against death is like a roof with only one wall beneath it?

Sample yourself

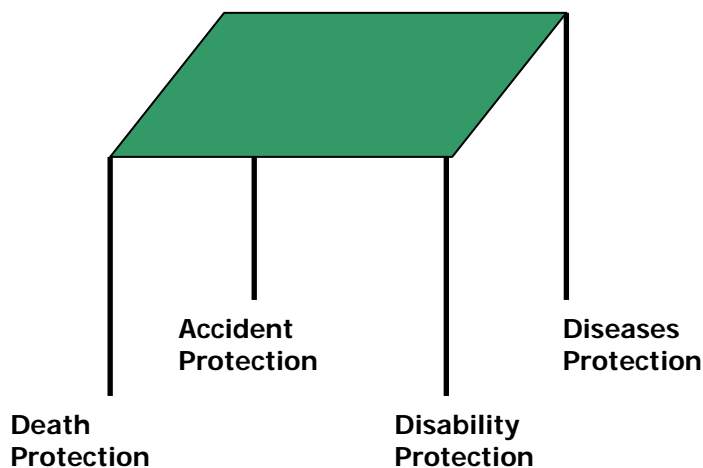
<p><b>Death</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Emotional Trauma</li> <li><input type="checkbox"/> Loss of income</li> </ul> <p>A harrowing but one time experience for loved ones</p>	<p><b>Disability, Accident, Disease</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Emotional Trauma</li> <li><input type="checkbox"/> Loss of income</li> <li><input type="checkbox"/> Increase in expenses.</li> </ul> <p>For loved ones, a constant diversion of attention and time. For you, a reality to live with for rest of your life</p>
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Now do you now think a simple life cover plan can give genuine protection against risk?

What you need is a comprehensive financial cover to protect you and your family in case of unfortunate event of Death, Disease, Accident and Disability.

Recognizing the need for a complete all round financial protection for you and your family, Max Life Insurance Company offers you a term cum health insurance "Max Life LifeLine-Safety Net™", the new age insurance covering death, disability, disease and accident under one single plan

**Max Life LifeLine – Safety Net™: Four pillars of protection**



**KEY BENEFITS**

**Benefits**

**1. Critical illness benefit**

A) On the diagnosis of any of the critical illnesses (Cancer, Coma, Kidney failure, Multiple sclerosis, Heart attack, Paralysis / paraplegia and Stroke)

Or

B) On the actual undergoing of the surgery of Major organ transplant, Coronary artery, bypass surgery , Heart valve surgery ), the company shall advance 50 % of the sum assured, subject to

- the survival of the life insured for at least 28 (Twenty Eight ) days after the happening of the such insured event

**2. Total and Permanent Disability Benefit –**

During the Policy term if the life insured meets with an accident which results in total and permanent disability within 180 days of the accident, the company shall pay an additional benefit of 50 % of the sum assured. This is an additional benefit over and above of other benefits

If the life insured is engaged in any of the occupation which require to spend significant time being exposed to the risk factors associated with the type of occupation/ industry, the cover in respect of total and permanent disability shall immediately cease to apply irrespective of the fact whether (i) the life insured informed the company of the change in his occupation or industry or (ii) a total and permanent disability was not caused as a result of such exposure to risk factors associated with the type of occupation/ industry where the life insured was working

**3. Death Benefit**

In case of unfortunate event of the death of the life insured, the company shall pay the sum assured subject to deduction of Critical illness benefit if paid any.

**4. Accidental Death Benefit**

If the life insured dies due to an accident, the Company shall pay an additional benefit equal to 100% of the sum assured without adjusting for the Critical illness benefit if paid any.

**Benefit Structure and Eligibility criteria At-A- Glance:**

	<i>Benefit</i>
<b>Death Benefit</b>	Equal to the sum assured subject to deduction of Critical Illness benefit, if paid any
<b>CI Benefit</b>	50% of the sum assured (acceleration of basic death benefit)
<b>Total Permanent</b>	An additional benefit of 50% of the sum assured

<b>Disability</b>																																																																													
<b>Accidental Death Benefit</b>	An additional benefit of 100% of the sum assured																																																																												
<b>Minimum/Maximum Age At entry</b>	18 years to 60 years																																																																												
<b>Sum Assured</b>	Minimum: 200,000 Maximum: 40,00,000 Note: The Sum Assured opted should be in multiple of 200,000																																																																												
<b>Premium</b>	Please select Units/Scale of Benefits as per your choice subject to payment of a minimum Yearly Premium of Rs. 2,500 and Minimum Half-Yearly premium of Rs. 1,300																																																																												
<b>Policy Term</b>	10, 15, 20, 25 or 30 years																																																																												
<b>Maximum Cover Ceasing Age</b>	75 years																																																																												
<b>Premium Guarantee</b>	5 Years Premium is renewed* every 5 years through the term of your plan																																																																												
<b>Premium Table (Sample) per Rs. 1000 Sum Assured</b>	<table border="1"> <thead> <tr> <th rowspan="2">Issue Age (ALB)</th> <th colspan="2">Term 10 years</th> <th colspan="2">Term 15 years</th> <th colspan="2">Term 20 years</th> <th colspan="2">Term 25 years</th> <th colspan="2">Term 30 years</th> </tr> <tr> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>20</td> <td>4.26</td> <td>3.71</td> <td>4.31</td> <td>3.80</td> <td>4.41</td> <td>3.89</td> <td>4.50</td> <td>3.99</td> <td>4.65</td> <td>4.08</td> </tr> <tr> <td>30</td> <td>5.30</td> <td>4.83</td> <td>5.55</td> <td>5.13</td> <td>5.94</td> <td>5.44</td> <td>6.36</td> <td>5.78</td> <td>7.00</td> <td>6.13</td> </tr> <tr> <td>40</td> <td>9.80</td> <td>8.45</td> <td>10.49</td> <td>8.86</td> <td>11.58</td> <td>9.68</td> <td>12.89</td> <td>10.67</td> <td>14.08</td> <td>11.60</td> </tr> <tr> <td>50</td> <td>23.08</td> <td>18.13</td> <td>24.67</td> <td>19.12</td> <td>26.78</td> <td>20.80</td> <td>29.27</td> <td>22.87</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>60</td> <td>55.02</td> <td>40.47</td> <td>58.22</td> <td>43.25</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table>	Issue Age (ALB)	Term 10 years		Term 15 years		Term 20 years		Term 25 years		Term 30 years		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	20	4.26	3.71	4.31	3.80	4.41	3.89	4.50	3.99	4.65	4.08	30	5.30	4.83	5.55	5.13	5.94	5.44	6.36	5.78	7.00	6.13	40	9.80	8.45	10.49	8.86	11.58	9.68	12.89	10.67	14.08	11.60	50	23.08	18.13	24.67	19.12	26.78	20.80	29.27	22.87	NA	NA	60	55.02	40.47	58.22	43.25	NA	NA	NA	NA	NA	NA
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\* Premium rates are guaranteed for the first five years. At the end of five years, the premiums may be reviewed to take in to account the Company's morbidity experience. However premium will not be changed without the prior approval of the IRDA.

**What is the List of Covered Critical Illness Conditions under Max Life LifeLine – Safety Net™ Plan?**

On diagnosis or actual undergoing of surgery, of the Conditions listed below, the policyholder would be eligible to Claim 50% of the Sum Assured, and the policy will continue

- √ Cancer
- √ Coma
- √ Kidney failure
- √ Major organ transplant
- √ Multiple sclerosis
- √ Coronary Artery Bypass surgery (CABG)

- √ Heart attack
- √ Heart valve surgery
- √ Paralysis (also Called as 'Paraplegia')
- √ Stroke

**Premium payment options**

Yearly and Half –Yearly modes are permitted in this plan and modal factor for the same are as under:

Premium Mode	Factor
Yearly	1.0000
Half-Yearly	0.5200

**Benefits shall be paid subject to the following exclusions**

No payment benefit will be payable under this policy where the insured event occurs from or caused by, directly or indirectly due to any of the following:

- a) A pre-existing condition\*.
- b) Suicide or attempted suicide or intentional self-inflicted injury, by the life insured, within 12 months after the issuance or reinstatement of the policy whether sane or not at that time. No Total and Permanent Disability benefit will be payable if TPD occurs as a result of attempted suicide or intentional self-inflicted injury at any time during the policy term;
- c) life insured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a registered medical practitioner;
- d) war (declared or undeclared), invasion, civil war, riots, revolution or any warlike operations;
- e) participation by the life insured in a criminal or unlawful act;
- f) service in the military/ para-military, naval, air forces or police organizations of any country in a state of war (declared or undeclared) or of armed conflict;
- g) participation by the life insured in any flying activity other than as a bonafide passenger (whether paying or not), in a licensed aircraft provided that the life insured does not, at that time, have any duty on board such aircraft;
- h) life insured engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungy-jumping;
- i) The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
- j) An insured event happening within the first 90 days of the effective date of coverage.

\* **Pre-existing condition** shall mean a condition, prevailing at or prior to the effective date of this policy or the date of revival of the policy, having symptoms of an illness or injury which would have caused any ordinary prudent person to seek or receive treatment, diagnosis or care, or medical advice from a registered medical practitioner or undergo medical tests or investigations or hospitalization or surgery. Any treatment or hospitalization

or surgery for any illness or injury arising out of or connected with a pre-existing condition shall be considered as part of the pre-existing condition

**Lapse and Revival provisions**

Premiums should be paid on the due date of premium, in case if premium is not paid on due date, you will get 30 days of grace period during which company will accept premium without interest and provide insurance coverage. If premium is not received by the Company by the end of the grace period, the policy will lapse. All Insurance cover will end upon lapse of the policy.

No benefit is payable in respect of an insured event which occurred during the period when the policy has lapsed even though the policy may subsequently be revived. Within six months from the due date of the premium (period of revival) and before termination of the policy, the policyholder may apply in writing for revival of the policy.

The Company may upon receipt of a written request from the policyholder, and on production of evidence of insurability acceptable to the Company (cost of which shall be borne by the policyholder) and at the absolute discretion of the Company revive the policy on such terms and conditions as are applicable at the time of revival of the policy.

All overdue premiums must be paid together with interest at such rates as may be intimated by the Company from time to time. The revival of the policy shall take effect only after revival is approved by the Company and communicated to the policyholder in writing. If at the end of the revival period, the policy is not revived, the policy shall terminate, and no benefit shall be payable thereafter.

**Important terms and conditions:**

For terms and conditions, please refer to the Policy Contract and Benefit Illustration and request your Agent Advisor or intermediaries for better understanding of the product before concluding the sale.

**Tax Benefits:** You may be entitled to certain tax benefits on your premiums and benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws.

**Statutory impositions:** Premiums payable and benefits secured under your policy will be subject to applicable statutory levy, cess and taxes including service tax at the prevailing rates and Policyholder will be responsible for paying these statutory impositions.

**Free Look period:**

The policyholder has a period of 15 days from the date of receipt of the policy to review the terms and conditions of the policy and where the policyholder disagrees with any of those terms or conditions, he has the option to return the policy stating the reasons for his objections, upon which he shall be entitled to refund of the premium paid subject to deduction of the proportionate risk premium for the period of cover and the expenses incurred by the company on medical examination and on account of stamp duty

**Prohibition of Rebates:**

Section 41 of the Insurance Act, 1938 states: 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 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 insurer. A fine of `500 is applicable in case of non adherence to the same along with other applicable provision of law.

**Non-Disclosure:**

Non-Disclosure: Section 45 of the Insurance Act, 1938 states: “No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal form for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that 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.”

**Nomination & Assignment:**

If a policy has been taken on your own life, You can nominate a person to receive benefits secured under the policy. Such nomination only indicates the person who is authorized to receive the benefits and to give valid discharge to us of our liability under this policy. Change in nomination, if any, may be made by You at any time during the Policy Term and the same must be registered with Us.

You may assign the entire policy i.e. the benefits, rights and title under the policy in favor of the person named by you.

**Expert Advice at Your Doorstep:**

Our Agent Advisors have been professionally trained to understand and evaluate your unique financial requirements, and recommend a policy which best meets your needs. With experienced agents, we are fully resourced to help you achieve your life's financial objectives. Please call us today. We would be delighted to meet you.

**Important Notes:**

- This is only a sales literature. It does not purport to be a contract of insurance and does not in any way create any rights and/or obligations. All the benefits are payable subject to the terms and conditions of the Policy.
- Benefits are available provided all due premiums are paid.
- Service Tax and Education Cess would be levied as per applicable laws.

- Tax benefits are subject to change in tax laws.
- Insurance is the subject matter of solicitation
- For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

**About Max Life Insurance Co. Ltd.**

Max Life Insurance, the largest non-bank promoted private life insurer, is a joint venture between Max India Ltd. and Mitsui Sumitomo Insurance Co. Ltd. Max India is a leading Indian multi-business corporate, while Mitsui Sumitomo Insurance is a member of MS&AD Insurance Group, which is currently amongst the top 10 general insurers in the world. Max Life Insurance offers comprehensive life insurance and retirement solutions for long-term savings and protection. A financially stable company with sound investment expertise, Max Life Insurance has a strong customer-centric approach focused on advice based sales and quality service.

**Max Life Insurance Company Ltd**

**Registered Address:**

Max Life Insurance Company Limited,  
Max House, 3rd Floor, 1 Dr. Jha Marg, Okhla,  
New Delhi - 110020

**Tel:** (011) 6933610

**Corporate Address:**

Max Life Insurance Company Limited,  
11th Floor, DLF Square Building,  
Jacaranda Marg, Phase II,  
Gurgaon - 122002

**Tel:** (0124) 2561717

**Toll free No. / Customer care no.**

Call us on our toll free number 1800 - 180 - 5577

**Website**

[www.maxlifeinsurance.com](http://www.maxlifeinsurance.com)

**List of Ombudsman**

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>		
2nd Flr., Ambica House,Nr. C.U. Shah College, 5, Navyug Colony, 2, Ashram Road, AHMEDABAD – 380 014	(O) 079-27546150, 27546139 Fax:079-27546142 E-mail: <a href="mailto:insombahd@rediffmail.com">insombahd@rediffmail.com</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>		
1 <sup>st</sup> Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.), Maharana Pratap Nagar, BHOPAL – 462 011	(O) 0755-2769200, 2769202, 2769201, Fax:0755-2769203 E-mail: <a href="mailto:bimalokpalbhopal@airtelbroadband.in">bimalokpalbhopal@airtelbroadband.in</a>	Madhya Pradesh & Chhattisgarh
<b>BHUBANESWAR</b>		
62, Forest Park, BHUBANESWAR - 751 009	(O) 0674-2535220, 2533798 Fax:0674-2531607 Email : <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
<b>CHANDIGARH</b>		
S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building,Sector 17-D, CHANDIGARH - 160 017	(O) 0172-2706196, 2705861 EPBX: 0172-2706468 Fax: 0172-2708274 E-mail : <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
<b>CHENNAI</b>		
Fatima Akhtar Court, 4th Flr., 453(old 312 ), Anna Salai, Teynampet, CHENNAI -600 018	(O) 044-24333678, 24333668 Fax: 044-24333664 E-mail : <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a>	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>DELHI</b>		
2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI – 110 002	(O) 011-23239611,23237539, 23237532 Fax: 011-23230858 E-mail : <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajashtan
<b>GUWAHATI</b>		
Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021	(O) 0361-2413525 EPBX: 0361-2415430 Fax: 0361-2414051 E-mail : <a href="mailto:omb_ghy@sify.com">omb_ghy@sify.com</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>		
6-2-46, 1st Floor, Moin Court, Lane Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.	(o) 040-23325325, 23312122, 65504123, Fax:040-23376599, E-mail : <a href="mailto:hyd2_insombud@sancharnet.in">hyd2_insombud@sancharnet.in</a>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>KOCHI</b>		



2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015	(O) 0484-2358734, 2359338, 2358759, Fax:0484-2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry
KOLKATA		
North British Bldg. 29, N. S. Road, 3rd Flr., KOLKATA -700 001.	(O) 033-22134869, 22134867, 22134866, Fax: 033-22134868, E-mail : iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW		
Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001	(O) 0522-2201188, 2231330, 2231331 Fax:0522-2231310, E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
MUMBAI		
3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054	(O) 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa