



IndusInd Nippon Life

# KARO APNO KO FUTURE-PROOF



**INDUSIND NIPPON LIFE SUPER SURAKSHA ELITE**

A Non-Linked, Non-Participating, Individual Pure Risk Life Insurance Plan

## Key Benefits



**Multiple Premium  
Payment Terms**



**Option to Increase  
Coverage at Key Milestones\***



**Multiple Claim  
Payout Options**



**Get ₹2 Lakh in 48 Hours  
with InstaPayout\***



**Enhanced Coverage  
with Riders**



**Tax Benefits as per  
Prevailing Tax Laws**

\* Key milestones on which the cover can be increased are (1) 1st marriage (2) Birth or legal adoption of 1st child (3) Birth or legal adoption of 2nd child and (4) Home loan taken. \*Paid in case of natural death occurring after 3 policy years from the date of risk commencement date or revival (whichever is later)

# Eligibility Criteria

| Parameters                         | Minimum  | Maximum   |
|------------------------------------|--|---|
| Entry Age <sup>1</sup> (years)     | 18   | 60  |
| Maturity Age <sup>1</sup> (years)  | 38   | 85  |
| Policy Term (years)                | 20   | 50  |
| Premium Payment Term (PPT) (years) | Limited Pay – 5, 7, 10 and 15<br>Regular Pay – 20 to 50<br>PPT 15 is allowed for Policy Term greater and equal to 25 years                   |   |
| Sum Assured                        | ₹2,00,00,000   | No Limit<br>Subject to Company's Board Approved Underwriting Policy |
| Premium Payment Frequency          | Yearly, Half-yearly, Quarterly and Monthly   |   |
| Coverage For                       | All Individuals (Male   Female   Transgender)<br>Transgenders shall be covered as per the Board Approved Underwriting Policy of the Company. |   |

<sup>1</sup>All the references to age are based on age last birthday.  
The product shall be available for both online and offline sale.

## How does the plan work?

### Illustration 1

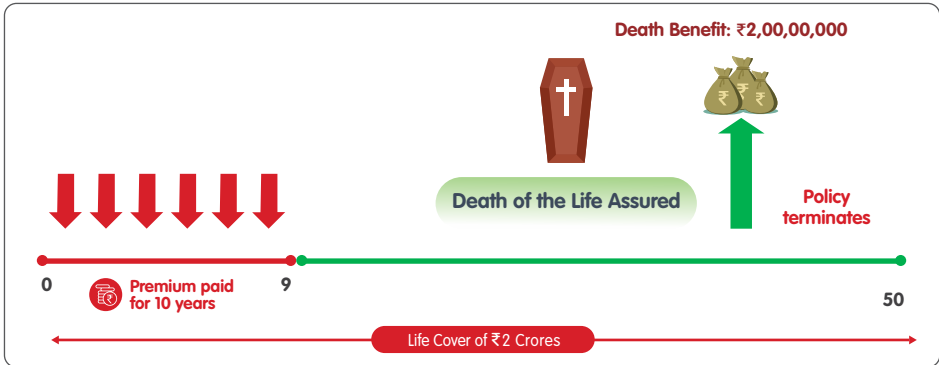
Mr. Pawan, is a 30-year-old salaried individual, recognizes the importance of protection in his fast-paced life and wants to be fully prepared for any unexpected events. Therefore, he decides to purchase IndusInd Nippon Life Super Suraksha Elite.

|                              |              |                                  |          |
|------------------------------|--------------|----------------------------------|----------|
| Premium Payment Term         | 10 years     | Policy Term                      | 50 years |
| Base Sum Assured             | ₹2,00,00,000 | Enhanced Coverage Benefit Option | No       |
| 1 <sup>st</sup> year Premium | ₹66,245      | 2nd year onwards Premium         | ₹68,294  |

Premiums mentioned above are for non-smoker lives and exclusive of GST.

Mr. Pawan will be covered with a coverage of ₹2 crores.

In case of an unfortunate event of death, the nominee will receive a death benefit of ₹ 2 crores as lumpsum benefit.



### Illustration 2

Mr. Atul, a 35-year-old self-employed professional, understands that his responsibilities will grow over time and therefore, he is seeking for a life insurance plan that can be upgraded as and when needed. He decides to purchase Indusind Nippon Life Super Suraksha Elite.

|                                 |               |                                  |          |
|---------------------------------|---------------|----------------------------------|----------|
| Premium Payment Term            | 50 years      | Policy Term                      | 50 years |
| Base Sum Assured                | ₹ 2,00,00,000 | Enhanced Coverage Benefit Option | Yes      |
| Annualized Premium at inception |               | ₹35,078                          |          |

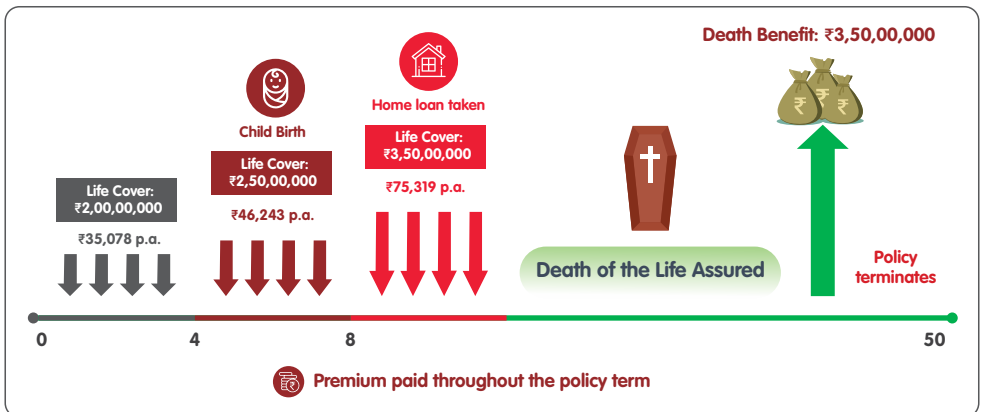
Premiums mentioned above are for non-smoker lives and exclusive of GST.

Mr. Atul will be covered with a coverage of ₹ 2 crores at inception.

At the age of 39 years, he chooses to increase his coverage as he is blessed with a child.

At the age of 43, he chooses to increase his coverage as he has taken a home loan.

In case of an unfortunate event of death, the nominee will receive a death benefit as illustrated below.



Please note: Any increase in the base sum assured will result in increase of the premiums payable.

For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tax laws are subject to change, consulting a tax expert is advisable. This product leaflet gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. For more details, this leaflet should be read in conjunction with the sales brochure and Policy exclusions. In the event of conflict, if any, between the terms and conditions contained in the leaflet and those contained in the Policy document, the terms and conditions contained in the Policy document shall prevail. For further details on all the conditions, exclusions related to IndusInd Nippon Life Super Suraksha Elite, please contact our insurance advisors.

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## **IndusInd Nippon Life Insurance Company Limited** (Formerly Reliance Nippon Life Insurance Company Limited). (IRDAI Registration No. 121)



### **Registered & Corporate Office**

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