



IndusInd Nippon Life

# SURAKSHA BHI, SURAKSHIT BHAVISHYA BHI



**INL  
Super  
Suraksha  
Plus**

**INDUSIND NIPPON LIFE SUPER SURAKSHA PLUS**

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



## Key Benefits



**Return of Premium  
Option Available**



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



**Multiple Claim  
Payout Options**



**Get ₹1 Lakh within 48 Hours  
with InstaPayout#**



**Enhanced Coverage  
with Riders**



**Multiple Premium  
Payment Terms**

\* 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 death occurs after 3rd policy Year but in case of an accidental death, it is payable on completion of 1 policy year

## Eligibility Criteria

Parameters	Minimum	Maximum
Entry Age <sup>1</sup> (years)	18 Years	Variant 1: 60 years Variant 2: 55 years
Maturity Age <sup>1</sup> (years)	38 Years	Variant 1: 85 years Variant 2: 75 years
Premium Payment Term (PPT) (years)	Variant 1: Life	Limited Pay: 5,7,10 and 15 Years Regular Pay
	Variant 2: Life Plus	Limited Pay: 5,7,10,15 and 20 Year Regular Pay
Policy Term (years)	Regular Pay: 20 years Limited Pay: PPT + 10 years (Subject to minimum of 20 years)	50 years Subject to maximum maturity age
Sum Assured	₹ 50,00,000	No Limit, subject to BAUP
Premium Payment Mode	Yearly, Half-yearly, Quarterly, Monthly	
Coverage For	All Individuals (Male   Female   Transgender) Transgender 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 on last birthday.  
The product shall be available for both online and offline channel.

## Plan Variants

Following Plan variants are available under the plan where the premium will vary depending upon the variant chosen:

**Plan variant 1 - Life:** Under this plan variant, in case of death of the Life Assured during the policy term, provided the policy is in force, the death benefit shall be payable to the nominee and the policy shall terminate.

## Sample Illustration

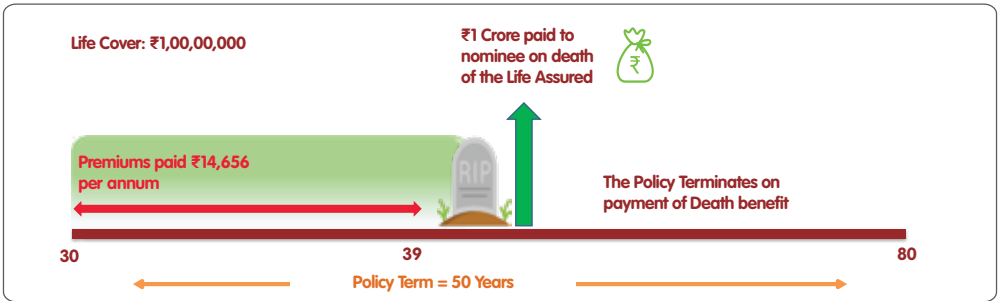
### Illustration 1

Mr. Rajesh, 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 Plus.

Sum Assured	₹ 1 crore	Policy Term & Premium Payment Term	50 years (This covers Rajesh till Age 80)
Enhanced Coverage Benefit Option	No	Premium Payment Frequency	Annual
Death Benefit Payment Option	100% Lump sum	Premiums Payable	₹ 14,656 per annum (excluding GST/any other tax as applicable)

Mr. Rajesh will be covered with a coverage of ₹1 crore.

In case of an unfortunate event of death, the nominee will receive a death benefit of ₹1 crores as lumpsum benefit.



The Premiums mentioned above are for first year pertaining to a healthy Non-Smoker, Male life and exclusive of GST.

**Plan variant 2 - Life Plus:** Under this plan variant, in case of death of the Life Assured during the policy term, provided the policy is in force, the death benefit shall be payable to the nominee and the policy shall terminate.

If Life Assured survives till maturity, Sum Assured on maturity equal to 100% of Total Premiums Paid shall be payable.

The policyholder can choose any one of the above Plan Variants, 1 & 2 at inception of the policy.

The Plan variant once chosen cannot be changed at a later date.

## Sample Illustrations

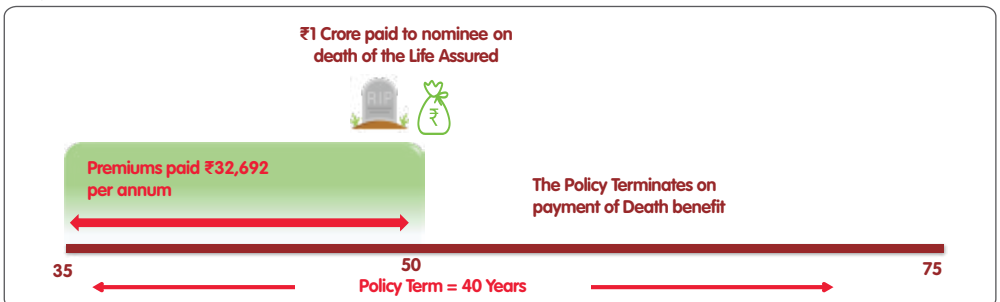
### Scenario 1

Mr. Ramesh, is a 35-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 Plus.

Sum Assured	₹ 1 crore	Policy Term & Premium Payment Term	40 years (This covers Ramesh till Age 75)
Enhanced Coverage Benefit Option	No	Premium Payment Frequency	Annual
Death Benefit Payment Option	100% Lump sum	Premiums Payable	₹ 32,692 per annum (excluding GST/any other tax as applicable)

Mr. Ramesh will be covered with a coverage of ₹1 crore.

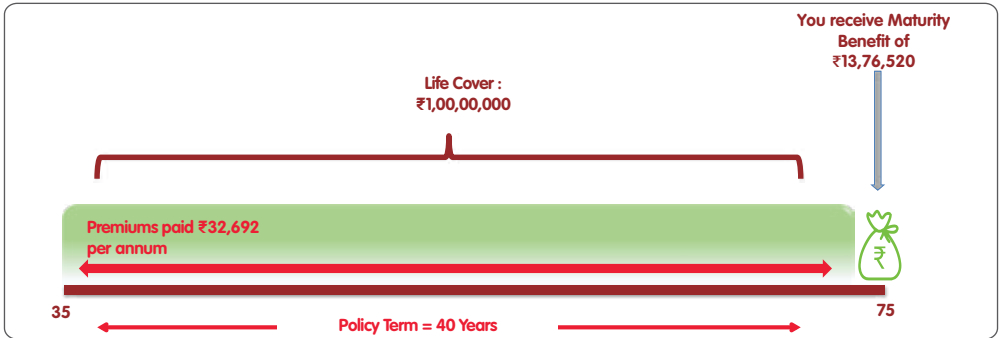
In case of an unfortunate event of death, the nominee will receive a death benefit of ₹1 crores as lumpsum benefit.



The Premiums mentioned above are for first year pertaining to a healthy Non-Smoker, Male life and exclusive of GST.

## Scenario 2

In case Life Assured survives till Age 75, He will receive a Maturity Benefit of ₹13,76,520 & the policy will terminate thereafter.



The Premiums mentioned above are for first year pertaining to a healthy Non-Smoker, Male life and exclusive of GST.

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 Plus, 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

Unit Nos. 401B, 402, 403 & 404, 4<sup>th</sup> Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai - 400051.



**Call us:** 1800 102 1010 between 8 am to 8 pm from Monday to Saturday (except public holidays)



### Email us

customerservice@indusindnipponlife.com



### Visit us

www.indusindnipponlife.com



### WhatsApp:

Chat with us on our WhatsApp no. (+91) 7208852700



### Fax No

+91 22 4303 5662

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