



IndusInd Nippon Life

# IndusInd Nippon Life Cancer Shield Plan

A Non-Linked, Non-Participating, Fixed Benefit, Pure Risk Health Insurance Plan

UIN: 121N153V01

- Comprehensive Cancer Insurance plan that covers both Early & Major Stages of Cancer
- Supplement your existing health insurance policy with a cancer insurance of up to 40 Lakhs!
- Fixed Benefit payouts on diagnosis of Cancer irrespective of actual treatment expenses
- Cancer Insurance for minors aged 5 and above<sup>3</sup>
- Two claims allowed for Early Stage Cancer or Carcinoma-in-situ (CIS)<sup>4</sup>
- Unique feature of additional cover against relapse of Early Stage Cancer or CIS<sup>5</sup>
- Future premiums waived<sup>6</sup> for three years on valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- Full Sum Insured paid out on diagnosis of Major Stage Cancer, irrespective of any claims made under Early Stage Cancer or CIS or Relapse of Cancer
- Monthly income payouts on diagnosis of Major Stage Cancer to support you and your family during recovery period<sup>5</sup>
- Stay ahead of rising medical costs with Increased Sum Insured Benefit<sup>7</sup>
- Hassle Free issuance with Short Medical Questionnaire
- Tax benefits as per applicable income tax laws<sup>8</sup>

<sup>3</sup>Cancer Insurance for Minor lives is available only under Little Star option

<sup>4</sup>Maximum of two Early Stage Cancer/ Carcinoma-in-situ claims from two different organs are allowed under this plan during the entire policy term subject to a cooling off period of 1 year

<sup>5</sup>Applicable under Silver and Gold Options. For Little Star option, this benefit is available from policy anniversary after Life Insured has attained 18 years of age

<sup>6</sup>Future Premiums shall be waived off for next three years or up to the remaining policy term, whichever is earlier, in case of valid Early Stage Cancer or CIS or Relapse of Cancer claim, effective from the next premium due date immediately following the date of diagnosis

<sup>7</sup>Applicable only under Gold Option

<sup>8</sup> Tax Benefits under Section 80D of the Income Tax Act, 1961 as per the prevailing tax laws and amendments from time to time

# Plan Options



There are 3 plan options available under this product. The plan option selected at policy inception (as per the above age limits) cannot be changed later during the policy term.

1. Silver Option
2. Gold Option
3. Little Star Option

The benefits offered under these plan options are as follows:

Plan Benefits	Silver Option	Gold Option
Lump sum payout on diagnosis of Early Stage Cancer or Carcinoma-in-situ (CIS)	✓	✓
Lump sum payout on diagnosis of Major Stage Cancer	✓	✓
Relapse of Cancer Benefit	✓	✓
Waiver of future premiums for three years <sup>9</sup> on diagnosis of Early Stage Cancer or CIS or Relapse of Cancer	✓	✓
Income Benefit for five years on diagnosis of Major Stage Cancer	✓	✓
Increased Sum Insured Benefit	✗	✓

Under the Little Star option, benefits will depend on the Attained Age of the Life Insured during the policy term:

1. From Policy Inception till policy anniversary after attaining 18 years of age:
  - On diagnosis of Major Stage Cancer of the Life Insured, a fixed lumpsum benefit of Rs. 10 Lakhs is paid and the policy shall terminate on payment of this benefit
2. From policy anniversary after attaining 18 years of age till the remaining Policy Term:
  - Provided no prior claims have been paid under the policy, all benefits as applicable under Silver Option shall be applicable with a fixed Sum Insured of Rs. 10 Lakhs

<sup>9</sup>Future Premiums shall be waived off for next three years or up to the remaining policy term, whichever is earlier, in case of valid Early Stage Cancer or CIS or Relapse of Cancer claim, effective from the next premium due date immediately following the date of diagnosis

# Eligibility Table



Eligibility Criteria	Variants	Minimum	Maximum
Age at Entry (years)	Little Star Option	5	17
	Silver/Gold Option	18	65
Age at Maturity (years)	Little Star Option	10	32
	Silver/Gold Option	23	75
Policy Term (years)		5 & 10 years	
Premium Payment Term		Single Pay	
		Limited Pay (2,3,5 years)	
		Regular Pay (5 year)	
Basic Sum Insured	Little Star Option	10,00,000	
	Silver/Gold Option	10,00,000	40,00,000
Premium Payment Frequency		Yearly, half-yearly, quarterly and monthly	

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Note: All the references to age are based on age last birthday. Basic Sum Insured options available under this plan are in multiples of Rs.1 Lakh

Note: All the references to age are based on age last birthday.

Risk commencement date will be the same as policy commencement date for all lives including minor lives.

This option is available for Life Insured with age 18 years or above. Under this option, the basic sum insured selected by you shall remain the same during the policy term.

## 1. Benefits payable on diagnosis of Early Stage Cancer or CIS

### a. Lumpsum Benefit

- On diagnosis of Early Stage Cancer or CIS during the policy term, a lumpsum benefit of 25% of Basic Sum Insured shall be payable
- A maximum of two claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of Rs.10 Lakhs per claim
- There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

### Relapse of Cancer Benefit

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of the Basic Sum Insured shall be payable
- This benefit shall be paid only once during the policy term and shall be subject to a maximum limit of Rs. 10 Lakhs
- The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier claim of Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

## b. Waiver of Premium Benefit (WOP)

- Future Premiums shall be waived off for next three years or up to the remaining Premium Payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next premium due date immediately following the date of diagnosis
- You shall have to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## 2. Benefits payable on diagnosis of Major Stage Cancer

### a. Lumpsum Benefit

- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of 100% of Basic Sum Insured shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy

### b. Income Benefit

- Income benefit of 1% of Basic Sum Insured per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant.
- The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

This option is available for Life Insured with age 18 years or above.

## **Increased Sum Insured Benefit**

- Under this option the Lumpsum & Relapse of Cancer Benefits are paid on Increased Sum Insured. Income Benefit is paid on Basic Sum Insured
- The Increased Sum Insured is determined by increasing Basic Sum Insured at a simple rate of 10% p.a. at each policy anniversary for ten years or till the first diagnosis of cancer to the life insured, whichever is earlier
- Once a claim is admitted under the Policy, the Increased Sum Insured Benefit will cease and the Increased Sum Insured at the date of diagnosis will remain constant for the remaining policy term

### **1. Benefits payable on diagnosis of Early Stage Cancer or CIS**

#### **a. Lumpsum Benefit**

- On diagnosis of Early Stage Cancer or CIS during the policy term, a lumpsum benefit of 25% of Increased Sum Insured shall be payable
- A maximum of two claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of Rs.10 Lakhs per claim
- There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

#### **Relapse of Cancer Benefit**

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of the Increased Sum Insured shall be payable

- This benefit shall be paid only once during the policy term and shall be subject to a maximum limit of Rs. 10 Lakhs
- The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

### **b. Waiver of Premium Benefit (WOP)**

- Future Premiums shall be waived off for next three years or up to the remaining Premium Payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
  - This benefit shall be effective from the next premium due date immediately following the date of diagnosis
  - You shall have to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## **2. Benefits payable on diagnosis of Major Stage Cancer**

### **a. Lumpsum Benefit**

- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of 100% of Increased Sum Insured shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy

## b. Income Benefit

- Income benefit of 1% of Basic Sum Insured per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant
- The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

This option is available for Life Insured with 5 to 17 years of age for a fixed Basic Sum Insured of Rs. 10 Lakhs. Under this option, the basic sum insured shall remain the same during the policy term.

**The benefits applicable under this option depend upon the Attained Age of the Life Insured during the Policy Term.**

**A. From Policy Inception till policy anniversary after attaining 18 years of age:**

**1. Benefits payable on diagnosis of Early Stage Cancer or CIS**

No Benefit is payable on diagnosis of Early Stage Cancer or CIS

**2. Benefits payable on diagnosis of Major Stage Cancer**

On diagnosis of Major Stage Cancer, a fixed lumpsum benefit of Rs. 10 Lakhs shall be payable.

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

**B. From policy anniversary after attaining 18 years of age (provided no prior claim has been paid) till the remaining policy term:**

**1. Benefits payable on diagnosis of Early Stage Cancer or CIS**

**a. Lumpsum Benefit**

- On diagnosis of Early Stage Cancer or CIS during the remaining policy term, a lumpsum benefit of 25% of Basic Sum Insured shall be payable
- A maximum of two claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan
- There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

## Relapse of Cancer Benefit

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of Basic Sum Insured shall be payable
- This benefit shall be paid only once during the policy term
- The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

## b. Waiver of Premium Benefit (WOP)

- Future Premiums shall be waived off for next three years or up to the remaining Premium Payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next premium due date immediately following the date of diagnosis
- You shall have to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## 2. Benefits payable on diagnosis of Major Stage Cancer

### a. Lumpsum Benefit

- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of Rs. 10 Lakhs shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy

## b. Income Benefit

- Income benefit of Rs. 10,000 per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant
- The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

## Death Benefit

There is no death benefit available under this plan.

## Maturity Benefit

There is no maturity benefit available under this plan.

## Grace Period for payment of premiums

There is a grace period of 30 days from the due date of payment of premium for premium payment frequencies other than monthly. In case of monthly premium payment, the grace period is 15 days. The Policy shall remain In-force during the Grace Period. In case of a valid claim arising during the Grace Period, but before the payment of due premium, the Company shall honor the claim. In such cases, the due and unpaid premium for the Policy Year will be deducted from any benefit payable.

## Waiting Period

Waiting period is the time period within which no policy claims are admissible. Waiting Period of 180 days will be applicable from the date of commencement of Risk and from the date of revival for every subsequent revival during the policy term. No benefit shall be payable if signs or symptoms, or diagnosis of Early Stage Cancer or CIS, or Relapse of Cancer or Major Stage Cancer to the Life Insured occurs during this Waiting Period.

## Survival Period

There is no survival period applicable in respect of any of the benefit payments under this plan.

## Moratorium Period

After completion of Five continuous years under the policy no look back to be applied. This period of Five years is called as Moratorium Period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of Five continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits.

After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract

## Premium Discontinuance

You are advised to pay the premiums on or before the premium due date to continue enjoying the benefits under this policy. However, incase if you are unable to do so, you can pay the premiums within the grace period post the premium due date. If you do not pay the premiums either on the premium due date or within the grace period, your policy will lapse and all benefits under the policy will cease.

## Revival

You can revive your lapsed policy within five years from the due date of the first unpaid premium but before policy maturity, by paying the arrears of premiums along with the applicable revival interest subject to Board Approved Underwriting Policy.

The prevailing rate of interest will change from time to time. The prevailing interest rate shall be equal to 10-year G-sec benchmark interest rate as on last working day of previous financial year, rounded up to the nearest multiple of 25 basis points, subject to a minimum revival interest rate of 6.50% p.a. The Revival interest rate for FY 25-26 is 6.75 % p.a. compounded yearly, subject to a minimum Revival interest rate of 6.50% p.a. The Company reserves the right to revise the applicable interest rate less frequently than annual.

The revival of the policy will be subject to Board Approved Underwriting Policy of the company. The revival interest rate will be declared on 1st April and will be applicable for the financial year. If a lapsed Policy is not revived by end of the revival period, the Policy shall be terminated. If a policy is revived the premiums for revival shall be based on the premium rate applicable when the premiums were due.

Waiting Period of 180 days will be applicable from the date of revival for every revival during the policy term. No benefit shall be payable if signs or symptoms, or diagnosis of Early Stage Cancer or CIS or Relapse of Cancer or Major Stage Cancer to the Life Insured occurs during this Waiting Period.

## Surrender

We encourage you to continue your policy as planned; however, you have the option to surrender the same. The policy can be surrendered on your written request to us from the subsequent premium due date. Benefit shall be payable as defined in below section Exit value

## Exit Value

If the Policyholder voluntarily opts to discontinue and terminate the Cancer plan, the exit value, if any, shall be paid immediately and the plan coverage shall be terminated.

Exit benefit shall be payable subject to the terms and conditions

No benefit is payable in the event of surrender by the policyholder opted for Regular premium paying frequency.

For other than Regular pay exit value is as follows provided no claims has been registered for the policy before date of exit:

Type	When is it payable	Exit Value
Regular Pay	Not applicable	No exit value payable
Single Pay	Exit Value shall be payable on completion of first policy year. (for single pay policy)	Single Pay: 75% multiplied by Total Premium Paid multiplied by (1 - Premium Paying Term / Policy Term) multiplied by (Outstanding policy term / Policy Term)
Limited Pay	Exit Value shall be payable on completion of first policy year if at least 1 full year's premiums have been paid (for limited/regular pay policy)	Other than Single Premium: 50% multiplied by Total Premium Paid multiplied by (1 - Premium Paying Term / Policy Term) multiplied by (Outstanding policy term / Policy Term)

## Nomination & Assignment

Nomination under this plan will be as per Section 39 of the Insurance Act, 1938, as amended from time to time.

Assignment under this plan will be as per Section 38 of the Insurance Act, 1938, as amended from time to time.

## Cooling off Period

Cooling off period means the minimum time-bound exclusion period between two claims of Early Stage Cancer or CIS.

- A cooling off period of 1 year applies between the date of diagnosis of first Early stage cancer or CIS and the date of diagnosis of second Early stage cancer or CIS (for different organs), to be eligible to receive second claim
- There is no cooling off period applicable between a claim for Early Stage or CIS and Major Stage Cancer
- For Relapse of Cancer Benefit, a complete remission period of five years, of treatment for earlier Early Stage Cancer or CIS, is applicable. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body

## Free look period

You are provided with free look period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the terms and conditions stipulated in the policy document. In the event you disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to the company for cancellation, stating the reasons for the same. You are requested to take appropriate acknowledgement of your request letter and return of policy. Irrespective of the reasons mentioned, the company shall refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the less expenses incurred by the company on your medical examination, if any, and stamp duty charges. The policy shall terminate on free look cancellation.

Please note that if the policy is opted through Insurance Repository ('IR'), the computation of the said free look period will be from the date of the email informing Policy credit in IR.

Any request received for free look cancellation of the policy shall be processed and premium refunded within 7 days of receipt of the request.

**No benefit under this Policy will be payable in respect of any Cancer resulting directly or indirectly from or in respect of any of the following:**

1. Pre-Existing Condition: Defined as a Cancer condition (primary or metastatic); precancerous condition or related condition(s) for which the insured had signs or symptoms, and/or was diagnosed, and/or received Medical Advice/treatment within 36 months prior to the date on which the Policy was issued or reinstated whichever is later. Please note that Pre-Existing Condition not related to Cancer will not be excluded
2. Any condition arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen
3. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner
4. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack
5. Congenital external diseases, defects or Anomalies of the Insured
6. Any Critical Illness based on certification/Diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any Diagnosis or treatment that is not scientifically recognized or Unproven/Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications

## **Section 41 of the Insurance Act, 1938, as amended from time to time**



Prohibition of rebate should be in accordance with provisions of Section 41 of the Insurance Act, 1938 as amended from time to time.

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.

# Section 45 of the Insurance Act, 1938, as amended from time to time



IndusInd Nippon Life

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.

This document gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This document should be read in conjunction with the benefit illustration and policy terms & conditions. In the event of conflict, if any, between the terms and conditions contained in the brochure 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 Cancer Protection Plus, please contact our insurance advisors. Trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and used by IndusInd Nippon Life Insurance Company Limited under license. Tax benefits may be available as per prevailing tax laws and are subject to changes based on the amendments from time to time, consulting a tax expert is advisable.

IndusInd Nippon Life Insurance Company Limited (IRDAI registration no 121). CIN: U66010MH2001PLC167089

Registered and Corporate Office: IndusInd Nippon Life Insurance Company Limited, Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai- 400051

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For more information or any grievance,

1. Call Us between 8am to 8pm, Monday to Saturday on Our Toll-Free Call Centre Number 1800 102 1010
2. Visit Us at [www.indusindnippolife.com](http://www.indusindnippolife.com) or
3. Email Us at: [customerservice@indusindnippolife.com](mailto:customerservice@indusindnippolife.com)
4. Chat with us on Whatsapp number (+91) 7208852700

UIN for IndusInd Nippon Life Cancer Protection Plus: 121N119V02

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# Thank You.

IndusInd Nippon Life Insurance Company Limited. (Formerly Reliance Nippon Life Insurance Company Limited).

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