

**LIFE INSURANCE CORPORATION OF INDIA**

Division

**Ref: NB**

**Branch Office.....**

Date:

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Dear Policyholder,

Re: Your Policy No. ....

We have pleasure to forward herewith the above policy document which please find in order.

As per IRDA (Protection of Policyholders' interests) Regulations, 2002 we would request you to go through the terms and conditions of the policy and in case you disagree to any of the terms and conditions, you may return the policy within a period of 15 days stating the reasons of your objections. On receipt of the policy we shall cancel the same and the amount of premium deposited by you shall be refunded to you after deducting the risk premium and charges for medical examination and stamp duty.

We would also like to draw your kind attention to the information (including special provisions, if any) mentioned in the Schedule of the policy and the Conditions & Privileges given including the options stated therein. The details of the options and the method of availing the benefits under those options are also mentioned.

It is important that the conditions mentioned in the policy are noted carefully as it will be helpful to you, in case you decide to exercise the option at a future date. It is also essential to note that the option has to be exercised in the right manner and during the stipulated time limit.

Thanking you,

Yours faithfully,

p. Sr/Branch Manger.