



Bharti AXA Life
SecureConfident



life insurance

SecureConfident

Provide complete financial protection to your family, even when you are not there



All of us desire to maximise the happiness for our family. Happiness for our family at all times, irrespective of the circumstances, as the thought of unfortunate events befalling us may cause us anxiety about providing a secured happiness to our loved ones. Insurance can help you ease your worries. Now, Bharti AXA Life Insurance Company Limited presents SecureConfident, a simple long-term life insurance product at a very affordable cost, that aims to ensure that the dreams that you aspired for your family in your lifetime doesn't remain unfulfilled by the financial void which might get created due to unfortunate event of death.

“Now be confident of the happiness of your loved ones at all times, irrespective of the circumstances. Be life confident.”

Key reasons to buy

Your advantages with Bharti AXA Life SecureConfident:

- A product to be confident of providing your loved ones with financial protection against an unfortunate event of death;
 - Complete protection for your family against the financial loss or burden (such as repayment of mortgage for your house) with full Sum Assured payment in case of an unfortunate death

With SecureConfident, give your family comprehensive financial security against any unfortunate event.

- A product to be confident of comprehensive overall protection
 - Financial protection with the help of Critical Illness Benefit Rider against unfortunate contraction of specified critical illnesses like cancer, heart attack, stroke, total kidney failure, major organ transplant and bypass surgery
 - Financial protection with the help of Accidental Death and Disability Benefit Rider against total disability or death caused due to an accident

Add riders to the Policy at a very nominal additional cost to attain complete financial protection against Critical Illness and Death or Disability due to an accident.

Why should you buy this product?

Bharti AXA Life SecureConfident is suitable to you if your objective is to protect your family against any financial loss caused due to unfortunate death, disability due to an accident or critical illnesses which may deprive them of a secured future.

How does the product work for you?

Bharti AXA Life SecureConfident is a simple, long-term and affordable insurance plan. The product works as follows:

1. You choose the policy benefit period and the Sum Assured (subject to minimum of Rs 500,000). The available Policy Benefit Period are 5, 10, 15, 20 and 25 years.





2. You pay the premium (Base Policy premium) regularly as per the mode of premium payment chosen by you.
3. In case of the unfortunate event of death of the Life Insured during the Policy Benefit Period, the Company shall pay the Sum Assured to the Policyholder or the nominee, as the case may be, provided the policy is in effect.
4. On survival of the Life Insured beyond the Policy Benefit Period, the policy shall be terminated and no monies shall be payable to the Policyholder.

What are the key benefits of the product?

Life insurance benefit: The life insurance benefit is provided by the sum assured in the product. The minimum Sum assured for this plan is Rs 5,00,000.

In case of the unfortunate event of death of the life insured, the Policyholder or the nominee, as the case may be, will be entitled to receive the Sum Assured and the policy will cease to exist.

Comprehensive overall protection benefits: Along with the life insurance benefit, Bharti AXA Life SecureConfident offers you a range of rider options to choose from by paying a nominal additional amount to help you secure comprehensive financial protection against any unfortunate eventuality.

You can choose the following rider options:

Bharti AXA Life Critical Illness Benefit Rider

Bharti AXA Life Accidental Death and Disability Benefit Rider

In case you have opted for any of the riders, you will have to pay an additional nominal premium to avail of the benefits under these Riders.

Ask your advisor to show you the separate rider brochure and explain the details and applicable terms and conditions.

Tax Benefits: The premium paid under this policy would enjoy tax benefits under Section 80C of the Income Tax Act 1961.

The policy proceeds in the event of claim shall be tax free in accordance with Section 10(10D) of the Income Tax Act 1961.

Reinstatement of the policy: If the premiums are discontinued during the Policy Benefit Period, the policy shall lapse. In such a situation, you can revive the policy by paying the due premiums with the due interest within 2 years of the date of discontinuance of the premium. In case of a death during the reinstatement period, no Death Benefit will be payable.

Premiums at a glance:

Age last birthday/ Policy Benefit Period	5 years	10 years	15 years	20 years	25 years
25	2440	2450	2600	2620	2660
30	2490	2580	2790	2850	2940
35	2820	3040	3350	3490	3640
40	3680	3960	4450	4980	-
45	4860	5580	6320	-	-
50	7220	8300	-	-	-

A product for those who want to ensure long term protection for their family.

These are the annual premiums for a Sum Assured for Rs.10,00,000 for Bharti AXA Life SecureConfident. These are based on the assumptions of a healthy male life, and do not include service tax and cess.

**Safeguard your family's future.**

Provide your loved ones with financial protection against any unfortunate event.



Product parameters

Parameter	Eligibility
Minimum age at entry	18 years
Maximum age at entry	55 years
Maximum age at maturity	60 years
Minimum Sum Assured	Rs. 5,00,000
Maximum Sum Assured	Rs. 24,99,999
Minimum Premium	Rs. 1,500 for yearly, Rs. 780 for half-yearly, Rs. 405 for quarterly* and Rs.135 for monthly* Premium
Rider Premium	The sum of all the Rider Premiums, excluding the Critical Illness Benefit Rider Premium, should not exceed 30% of the Base Policy Premium. The Premium for Critical Illness Benefit Rider should not exceed Base Policy Premium.
Policy benefit period	5, 10, 15, 20 and 25 years
Premium paying term	Equal to the Policy benefit period

SECTION 41 OF INSURANCE ACT,1938

“No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives 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 prospectus or tables of the Insurer.”

SECTION 45 OF INSURANCE ACT,1938

“No Policy of life insurance shall 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 statement made in the proposal 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.

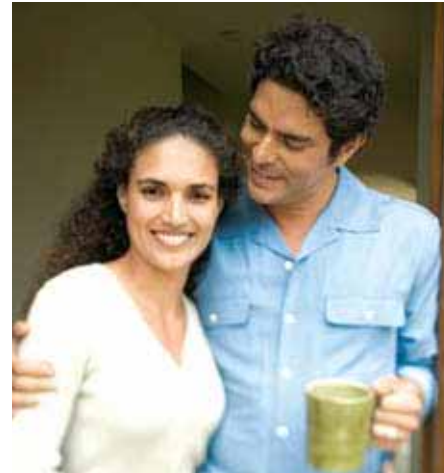
Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life insured was incorrectly stated in the proposal.”

Terms and conditions

- This product brochure is indicative of terms, conditions, warranties and exceptions contained in the Insurance Policy
- Please refer to the policy bond for further details. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy bond, the terms and conditions contained in the policy bond shall prevail
- Suicide: If the Life Insured, whether medically sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within
 - A) one year of the Issue Date; or
 - B) one year of the date of the latest reinstatement of the Policy

In the above cases, the Policy shall be void and the Company shall refund the premium paid towards the Policy as on the date of intimation of death

- Free-look Option: If you disagree with any of the terms and conditions of the Policy, then you have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond (“the free look period”). The Policy will accordingly be cancelled and an amount equal to the premium received, less stamp duty less underwriting expenses incurred by The Company will be refunded to you. All your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option
- Bharti AXA Life SecureConfident is the name of the traditional insurance product. The name of the product does not in any way indicate the quality of the product, its future prospects
- This is a non-participating Policy, i.e. the Policy does not provide for participation in the distribution of surplus or profits that may be declared by the Company
- For exclusions pertaining to the Riders, please refer to the Rider brochure
- Tax benefits are as per Income Tax Act 1961 and are subject to amendments from time-to-time. Service tax and Education Cess will be levied as per prevailing tax laws



You would like to live your life and prepare for the future with complete confidence. We design solutions, which will protect you and your family and help you realise your dreams.

At Bharti AXA Life Insurance, this is what we mean by Financial Protection.

Get in touch with us;

For any further queries regarding the product, or any other feedback, please contact your Financial Advisor OR The Customer Service Representative of The Company during business hours (9.00 a.m. to 9.00 p.m.) at toll free no. 1800 102 4444

SMS "SERVICE" to 56677 • Email: service@bharti-axalife.com • Mail to: Customer Service

Insurance is the subject matter of the solicitation.



Bharti AXA Life Insurance Company Limited
An ISO 9001:2000 Certified Company

Registered Office: Unit No. 601 & 602, 6th floor, Raheja Titanium, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.
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UIN for Critical Illness Benefit Rider: 130C001V01 • UIN for Accidental Death and Disability Benefit Rider: 130C002V01