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| **OUIC Individual Life Plan-Product at a Glance** |

 Happiness and security of your family is something you have always held close to your heart.

As the head of your family and children in particular, you have always fulfilled your responsibilities towards your loved ones and have provided the comforts and benefits which they need, not just for the present but even for their future. However, you are always afraid of life's uncertainty, insecurity of not being able to provide adequately for your loved ones the little luxuries that you indulge in with your family from the most pleasant memories of your life. A smart and good investment decision taken today ensures that you and your family do not feel the pinch of continuing their living even if you are not around or fell victim of disablement. This plan helps your family to meet all the eventualities of life even if the source of income provided by you gets snapped.

 Term Life Cover Product is an insurance plan that gives you financial protection, in the happening of the unforeseen exigencies of death or disability, as per terms and conditions of the plan.

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| **ELIGIBILITY** |
| Minimum Age at entry | More than 18 years |
| Maximum Age at entry | Less than 64 years |
| Maximum Age at Claim for PTD-Sickness | 60 years |
| Cover available up to age | 65 years |
| **COVERS AVAILABLE UNDER THE PPLAN** |
| Death due to any Cause (DAC) Permanent Total Disablement due to any cause (PTD)Permanent Partial Disablement due to any cause(PPD): Accident only Accidental Death BenefitTotal Temporary Disablement(Accident)Passive War Risk |

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**EXCLUSIONS:**

All Standard Exclusions will apply.