

IMPORATANT CLAUSES IMPOSED AT THE TIME OF UNDERWRITNING

FORM NO.	Clause No.	Short Description	When Applied	Instruction for completing the clause
1.	2.	3.	4.	5.
3121	1	Diminishing lien clause	When the risk is of decreasing type with the increase in age in reaspect of young (upto age 32 Yrs. nbd), underweight, extra mortality will be more in early years.	a) No. of years for which lien is operative. b) Amt. Per thousand S.A. of the initial lien. c) Amt. per thousand by which the lien diminishes every year
3124A	4A	Special pregnancy clause for female lives (One Yr. Lien clause for pregnant Ladies / miscarriage abortion).	Applicable where a policy is issued to pregnant ladies with the history of miscarriage or abnormal delivery. (Gynaecologist's Report in revised F.N.3341)	50% lien (lien of RS.500per thousand S.A.) applicable for one year in respect of claims arising out of pregnancy or child birth.
3124B	4B	Special clause for female lives (Co Cir Actl/1309 Dt.8/3/95 and CO Clr.ACTL/1588 dtd 17/10/96).	Applicable in case where female life falls under cat-III and age at entry is 18 yrs. and above & upto 30 yrs. of age Cl.4B will not imposed in case of unmarried female lives (c.o.cir no.1700 dt.9-10-99	For female cat. III restricting death benefits due to death by intentional selfinjury, suicide, insanity, accident other than in public place, murder within 3 yrs. of policy.
3130A	10A	Special clause under risk plans to minor lives and under plan 102,109.	Applicable in cases where policies under risk plans are issued to minor lives.	

3131	11	War and Aviation clauses	Applicable to Aviation personnel where aviation and war risk extra is not paid; except in respect of Air India, Indian Airlines and vayudut and International Airlines.	
3133	13	Special Aviation clause.	Applicable to all Ground personnel (other than those having purely non-technical duties) irrespective of whether extra premium is (i) not chargeable or (ii) chargeable and paid.	
3139	19	Convertible whole life (Definite conversion clause)	Applicable when proposal is accepted with definite conversion.	<ul style="list-style-type: none"> a) The date of maturity. b) Yly, HYly or monthly as applicable. c) The date arrived at by adding 5 yrs. to the date of commencement. d) The date of last payment. e) Installment premium after conversion.
3140	20	Prem. Waiver benefit clause applicable to CDA policies & Jeevan Balya, Jeevan Kishor & Jeevan Sukanya Plan	Self explanatory	Installment premium for waiver benefit.
3140A	20A	Prem. Waiver benefit under plan 113 & 159	As above	

3140B	20B	Annual prem. Policy, Single prem. Policy	Family Benefit (term Rider) under plan - 113 (Refer Co letter ACTL / dt.7/2/95) NB. Cir N.492 dtd. 8/3/95) (page No.2)	
3143 to 3148	23 to 28	M.W.P.clause	N.B. Admn. Manual part-1 page-8 & part-II page -21 (Amended up to 31/12/89) used when one and alternate trustee is appointed Addendum no.1, 3, & 5 are used when trustees are appointment jointly or survivor).	23 Where MWP Addendum 1 is completed. 24 Where MWP Addendum 2 is completed 25 Where MWP Addendum 3 is completed 26 Where MWP Addendum 4 is completed 27 Where MWP Addendum 5 is completed 28 Where MWP Addendum 6 is completed.
3151	31	Special clause for payment of prem. Under corpn. Employees Insurance scheme.	When the prem. Is deducted from salary.	Extra percentage of deduction allowed in tabular prem.
	32	-- --do----	When the mode is other than sss Mly.	---do---
3225	45	Single prem. under plan-113 &159 to be affixed.	Policy amended (cl.45 Already printed in policy)	
Stamp	46	Endorsement for reducing the amt. Of the Accident Benefit	Restrictive clause in respect of A.B. up to 25 lacs	The reduced amt. Of the benefit when AB is granted more than 25 lacs
Stamp	53	Endorsement for extra prem.	--	--

Stamp	54	Endorsement excluding Disability Benefit	When PDB is not granted	
Stamp	55	Endorsement for more than one nominee	Self explanatory	
Stamp	56	Endorsement for inserting the name of the appointee on behalf of minor nominee.	Self explanatory	
3198 (New)	61 (New)	Restrictive clause for aviation personnel in respect of disability benefit when accident benefit is not asked for	Applicable to all aviation personnel for whom an aviation extra is chargeable and is paid or even if the policy is taken out excluding the risk aviation and war	
3198 (1) (New)	61 (1) New	Restrictive clause for aviation personnel in respect of disability benefit when Accident benefit is allowed.	Applicable to all aviation personnel for whom aviation extra is chargeable and is paid or even if the policy is taken out excluding the risk of aviation and war. (New policy form).	
3198 (a)	61 (a)	Restrictive clause in respect of disability benefit on the live of ground staff for whom aviation extra is not chargeable.	Applicable to technical ground staff for whom aviation extra is not chargeable.	
3198 (a) New	61 (a) New	Restrictive clause in respect of disability benefit on the lives of technical ground staff for whom aviation extra is not chargeable and when accident is not asked for.	-----do ---- (New policy form)	
3214	65	Special aviation	Applicable in the	Ext. Rs. 16 %0

		clause (Amateur pilots) pilots under training	case persons holding private pilot's licence or persons undergoing training for private pilots licence.	for T.14 and extra Rs.20 %0 for Money back plans.
3215	66	Special Aviation clause (civilian gliders pilots)	Applicable in case of persons who are engaged in civil gliding ordinary club member.	
3216	67	Restrictive clause (paratroopers)	Applicable in case of persons who have undergone training as paratroopers, but whose current duties do not involve parachute jumping.	
3218	69	Clause for payment of extra prem. For first few years.	Applicable in case of policies where an extra prem. Is payable on account of health or occupation for the first few years only, from commencement.	a) Extra per thousand per annum. b) No. of yrs, for which extra prem. Is payable c) The reduced prem. Payable and the effective date.
3228	74	Diver's clause	Applicable in the case of all divers.	
3229	75	War excluding clause	Applicable where submarine personnel do not desire war risk to be covered.	
3230	76	CDA plans	Applicable when the case is accepted subject to satisfactory medical evidence at vesting age.	
	85	Restrictive clause for DAB /PDB / EPDB	'Not with standing anything within mentioned to the contrary, it is hereby declared and agreed	

			<p>that Double Accident Benefit including Extended permanent Disability Benefit and Disability Benefit shall not be applicable if the death or disability of the life assured shall take place as a result of accident while the life assured is engaged in the hazardous occupation.'</p> <p>C.O.Circular Ref.Actl/1870/4/ dt.24/3/2003</p>	
	86	Restrictive clause for non payment of occupational extra	<p>'Notwithstanding within mentioned to the contrary, it is hereby declared and agreed that if the death of life assured shall occur as a result of or from any cause arising out of the life assured engaging in the hazardous occupation, the amount payable under the policy shall be limited to either-</p> <p>i. A sum equal to the total amount of prem. (exclusive of extra amount premiums) paid under the policy without interest, less any sums paid by the corporation in respect of bonuses in cash</p>	

			portions of sum assured, or ii. The surrender value of the policy, Which ever shall be the greater but shall not exceed in any case the amount which would other wise have been payable at death'.	
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Special Suicide Clause

When the proponents have a personal history of mental retardation such as schizophrenia, catatonia, depression etc. (CO.Cir. ACTL/1424/4 dtd.20/8/88).

Note :

1. Where a lady is having a history of Miscarriage or abortion or she has undergone a caesarian operation for child birth, risk of death due to pregnancy shall be excluded by charging single extra prem. According to the plans.

Under Jeevan Saathi (T.89) and Jeevan Sarita plan (T.117) single extra of RS.2%0 to be charged compulsorily for only one caesarian operation, if two caesarian plan not granted.

2. Under Plans -122 (Jeevan Suraksha), single extra of Rs.2%0 must be charged in place of CL.6

Clause / Endorsement	Wording
52.....	Special conditions as per clause number/s..... at the back hereof.....
53.....	The Installment prem. Stated in this policy is inclusive of an extra prem.
54.....	'Disability Benefit ' privilege is not applicable to this policy
55.....	Names of the nominees under section 39 to of the Insc. Act.1938.
56.....	Name of the person appointed to receive policy moneys during the Minority of the nominee or nominees in accordance with section 39 of the insurance Act.1939.