



Title: Life Products

Reference No.: 2020-21

Date: 06/04/2021

Terms and Conditions of Life Products for F.Y. 2020-21

S.No.	Financial Year	Name of Insurer	Name of the Product	UIN number of the product	Date of Approval by IRDAI	New product / Modification	Date of Launch / Date of effecting Modification	Remarks (if any)	Policy Documents
1	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Accidental Death Benefit Rider Plus	109A024V01	23-Apr-20	New rider	21-Jul-20	NA	DOWNLOAD
2	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Waiver of Premium Rider	109A039V01	07-May-20	New rider	21-Jul-20	NA	DOWNLOAD
3	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Wealth Pro	130L100V01	27-Jul-20	New Product	05-Aug-20		DOWNLOAD
4	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Group Term Micro Insurance Plan	130N099V01	24-Jun-20	New Product	11-Aug-20	Joint Life	DOWNLOAD
5	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Group Term Micro Insurance Plan	130N099V01	24-Jun-20	New Product	11-Aug-20	Single Life	DOWNLOAD
6	2020-21	Exide Life Insurance Co. Ltd.	Exide Life New Immediate Annuity	114N113V01	29-Jul-20	New product	20-Aug-20		DOWNLOAD
7	2020-21	LIC of India	LIC-s Jeevan Akshay-VII	512N337V01	25-06-2020	New Product	25-08-2020		DOWNLOAD
8	2020-21	SBI Life Insurance Company Limited	SBI Life – Swarna Jeevan	111N049V05	29-Jul-20	Modification	11-Aug-20		DOWNLOAD
9	2020-21	Star Union Dai-ichi Life Insurance	SUD Life COVID-19 Benefit Rider-Traditional	142B023V01	01-Jul-20	New product	08-Jul-20	-	DOWNLOAD
10	2020-21	Star Union Dai-ichi Life Insurance	SUD Life AADARSH	142N054V02	-	Modification	08-Jul-20	-	DOWNLOAD
11	2020-21	Star Union Dai-ichi Life Insurance	SUD Life Century Plus	142N074V02	-	Modification	09-Jul-20	-	DOWNLOAD
12	2020-21	Star Union Dai-ichi Life Insurance	Star Union Dai-ichi's Guaranteed Money Back Plan	142N036V04	-	Modification	09-Jul-20	-	DOWNLOAD
13	2020-21	Star Union Dai-ichi Life Insurance	SUD Life New Sampoorana Loan Suraksha	142N078V01	08-Sep-20	New product	16-Sep-20		DOWNLOAD
14	2020-21	Tata AIA Life Insurance Co. Ltd.	Tata AIA Life Insurance Group Sampoorana Raksha	110N154V01	11-May-20	New Product	Launched on 05-August-2020		DOWNLOAD
15	2020-21	Tata AIA Life Insurance Co. Ltd.	Tata AIA Life Insurance Sampoorana Raksha	110N129V05	NA (Earlier version filed under modification norms)	Modification	Launched on 05-August-2020		DOWNLOAD
16	2020-21	HDFC Life Insurance Company Limited	HDFC Life New Immediate Annuity Plan	101N084V19	09-Jan-20	Modification	09-Jan-20	Individual	DOWNLOAD
17	2020-21	HDFC Life Insurance Company Limited	HDFC Life New Immediate Annuity Plan	101N084V19	09-Jan-20	Modification	09-Jan-20	Group	DOWNLOAD
18	2020-21	HDFC Life Insurance Company Limited	HDFC Life Group Poorna Suraksha	101N137V01	16-06-2020	New Product	09-Sep-20		DOWNLOAD
19	2020-21	Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	Canara HSBC Oriental Bank of Commerce Life Insurance Invest 4G	136L064V03	29-Sep-20	Modification	12-Oct-20	NIL	DOWNLOAD
20	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Life Shield Plan	109N109V04	NA	Modification	16-Oct-20	NA	DOWNLOAD
21	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life Smart Wealth Goal	116L164V01	06-Oct-20	New product	09-Oct-20	Wealth	DOWNLOAD
22	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life Smart Wealth Goal	116L164V01	06-Oct-20	New product	09-Oct-20	Child Wealth	DOWNLOAD
23	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life Smart Wealth Goal	116L164V01	06-Oct-20	New product	09-Oct-20	Joint Life Wealth	DOWNLOAD
24	2020-21	Shriram Life Insurance Company Limited	Shriram Life Assured Income Plan	128N053V03	01-Oct-20	Modification	01-Oct-20	Online	DOWNLOAD
25	2020-21	Shriram Life Insurance Company Limited	Shriram Life Assured Income Plan	128N053V03	01-Oct-20	Modification	01-Oct-20	Offline	DOWNLOAD
26	2020-21	LIC of India	LIC-s Jeevan Arogya	512N266V03	1st October, 2020	Modification	1st October, 2020		DOWNLOAD
27	2020-21	LIC of India	LIC-s Cancer Cover	512N314V02	1st October, 2020	Modification	1st October, 2020		DOWNLOAD
28	2020-21	LIC of India	LIC-s New Critical Illness Benefit Rider	512A212V02	1st October, 2020	Modification	1st October, 2020		DOWNLOAD
29	2020-21	Max Life Insurance	Max Life COVID19 One Year Term Rider	104B048V01	20-Aug-20	New product	07-Sep-20	Approval	DOWNLOAD
30	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Grow Wealth	130L088V03	14-Sep-20	Modification	19-Oct-20	N/A	DOWNLOAD
31	2020-21	IDBI Federal Life Insurance	IDBI Federal Life Insurance MyLife Protection Plan	135N075V01	22-Jul-20	New product	22-Jul-20		DOWNLOAD
32	2020-21	Shriram Life Insurance Company Limited	Corona Rakshak Policy, Shriram Life Insurance Company	128N073V01	22-Oct-20	New product	22-Oct-20		DOWNLOAD
33	2020-21	IDBI Federal Life Insurance	IDBI Federal Life Insurance Young Star Plus Plan	135N076V01	06-Nov-20	New product	14-Nov-20		DOWNLOAD
34	2020-21	Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	Canara HSBC Oriental Bank of Commerce Life Insurance Group Credit Secure Plan	136N065V03	6-Nov-20	Modification	16-Nov-20	NIL	DOWNLOAD
35	2020-21	Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan	136N073V01	5-Nov-20	New Product	13-Nov-20	NIL	DOWNLOAD
36	2020-21	SBI Life Insurance Company Limited	SBI Life - Annuity Plus	111N083V10	Not Applicable	Modification	24-Nov-20	NIL	DOWNLOAD
37	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Guaranteed Income Pro	130N101V01	23-Nov-20	New Product	25-Nov-20	Variant V3	DOWNLOAD
38	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Guaranteed Income Pro	130N101V01	23-Nov-20	New Product	25-Nov-20	POS Variant V2	DOWNLOAD

39	2020 - 21	Shriram Life Insurance Company Limited	Shriram Life Smart Protection Plan SP	128N090V01	29-Oct-20	New product	26-Nov-20	NIL	DOWNLOAD
40	2020 - 21	Shriram Life Insurance Company Limited	Shriram Life POS Assured Savings Plan	128N089V01	01-Oct-20	New product	16-Dec-20	NIL	DOWNLOAD
41	2020-21	Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	Canara HSBC Oriental Bank of Commerce Life Insurance Pension4life Plan	136N071V05	18-Jan-21	Modification	18-Jan-21	NIL	DOWNLOAD
42	2020-21	SBI Life Insurance Company Limited	SBI Life - Poorna Suraksha	111N110V03	27-10-2020	Modification	14-12-2020	NIL	DOWNLOAD
43	2020-21	SBI Life Insurance Company Limited	SBI Life - Sampoom Cancer Suraksha	111N109V03	27-10-2020	Modification	14-12-2020	NIL	DOWNLOAD
44	2020-21	Exide Life Insurance Co. Ltd.	Exide Life Saral Jeevan Bima	114N117V01	12-Jan-21	New product	29-Jan-21	NIL	DOWNLOAD
45	2020-21	Star Union Dai-ichi Life Insurance	SUD Life Saral Jeevan Bima	142N079V01	20 January 2021	New product	11 February 2021	-	DOWNLOAD
46	2020-21	PNB MetLife Insurance Company Limited	PNB MetLife Saral Jeevan Bima	117N128V01	New standard term Insurance Plan	New product	09-02-2021	NA	DOWNLOAD
47	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life eTouch Online Term	116N140V04	NA	Modification	16-Feb-21	NA	DOWNLOAD
48	2020-21	Star Union Dai-ichi Life Insurance	SUD Life Group Employee Benefit Plan	142N080V01	29 January 2021	New product	19 February 2021	-	DOWNLOAD
49	2020-21	Bharti AXA Life Insurance	Bharti AXA Life Accidental Total and Permanent Disability Rider	130B010V01	18-Nov-20	New Product	17-Feb-21	N/A	DOWNLOAD
50	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life Guaranteed Pension Goal	116N167V01	19-Feb-21	New Product	25-Feb-21	NA	DOWNLOAD
51	2020-21	HDFC Life Insurance Company Limited	HDFC Life Sanchay	101N097V10	19-02-2021	Modification	19-02-2021		DOWNLOAD
52	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Assured Income Plus	109N127V03	NA	Modification	01-Mar-21	NA	DOWNLOAD
53	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Saral Jeevan Bima	109N128V01	10-Feb-21	New Product	09-Mar-21	NA	DOWNLOAD
54	2020-21	LIC of India	LIC-S Bima Jyoti	512N339V01	01.02.2021	New Product	22.02.2021		DOWNLOAD
55	2019-20	Star Union Dai-ichi Life Insurance	Star Union Dai-ichi~s Guaranteed Money Back Plan	142N036V03	31-May-13	Modification	01-Feb-20	-	DOWNLOAD
56	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Assured income Plan	142N045V03	11-Mar-15	Modification	16-Dec-19	-	DOWNLOAD
57	2019-20	Star Union Dai-ichi Life Insurance	SUD Life AAYUSHMAAN	142N050V01	29-Sep-15	Modification	16-Dec-19	-	DOWNLOAD
58	2019-20	Star Union Dai-ichi Life Insurance	SUD Life AASHIRWAAD	142N053V01	25-May-16	Modification	16-Dec-19	-	DOWNLOAD
59	2019-20	Star Union Dai-ichi Life Insurance	SUD Life AADARSH	142N054V01	04-Jul-16	Modification	16-Dec-19	-	DOWNLOAD
60	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Elite Assure Plus	142N059V02	28-Nov-17	Modification	16-Dec-19	-	DOWNLOAD
61	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Abhay	142N072V01	25-May-18	Modification	16-Dec-19	-	DOWNLOAD
62	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Century Plus	142N074V01	26-Nov-18	Modification	16-Dec-19	-	DOWNLOAD
63	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Accidental Death and Total & Permanent Disability Benefit Rider - Traditional	142B005V01	18-Feb-15	Modification	16-Dec-19	-	DOWNLOAD
64	2019-20	Star Union Dai-ichi Life Insurance	SUD Life Family Income Benefit Rider - Traditional	142B007V01	21-Apr-15	Modification	16-Dec-19	-	DOWNLOAD
65	2020-21	Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.	Canara HSBC Oriental Bank of Commerce Life Insurance Saral Jeevan Bima	136N075V01	1-Feb-21	New Product	22-Feb-21	NIL	DOWNLOAD
66	2020-21	Ageas Federal Life Insurance	Ageas Federal Life Insurance Saral Jeevan Bima	135N079V01	10-Feb-21	New product	01-Mar-20		DOWNLOAD
67	2020-21	Max Life Insurance Company Limited	Max Life Saral Jeevan Bima	<u>104N117V01</u>	17-Feb-21	New product	10-Mar-21		DOWNLOAD
68	2020-21	Future Generali Life Insurance Company Limited	Future Generali Saral Jeevan Bima	<u>133N087V01</u>	27-Jan-21	New product	17-Feb-21		DOWNLOAD
69	2020-21	Future Generali Life Insurance Company Limited	Future Generali Saral Jeevan Bima	<u>133N087V01</u>	27-Jan-21	New product	17-Feb-21		DOWNLOAD
70	2020-21	Aviva Life Insurance Co. India Ltd.	Aviva Life Shield Premium	122N136V01	1-Feb-21	5-Feb-21	NA		DOWNLOAD
71	2020-21	Aditya Birla Sun Life Insurance Co. Ltd.	ABSLI Saral Jeevan Bima	109N128V01	10-Feb-21	New Product	09-Mar-21	NA	DOWNLOAD
72	2020-21	SBI Life Insurance Company Limited	SBI Life - Saral Jeevan Bima	111N128V01	11-01-2021	New product	03-02-2021		DOWNLOAD
73	2020-21	Edelweiss Tokio Life Insurance Company Ltd.	Edelweiss Tokio Life - Forever Pension	147N068V01	22-12-2020	New Product	09-03-2021	-	DOWNLOAD
74	2019-20	SBI Life Insurance Company Limited	SBI Life - Annuity Plus	111N083V05	12-04-2019	Modification	03-05-2019		DOWNLOAD
75	2019-20	SBI Life Insurance Company Limited	SBI Life - Annuity Plus	111N083V06	Not Applicable	Modification	01-08-2019	Submitted under Use and File procedure for certain modifications under existing products and riders	DOWNLOAD
76	2019-20	SBI Life Insurance Company Limited	SBI Life - Annuity Plus	111N083V07	26-11-2019	Modification	23-12-2019		DOWNLOAD
77	2019-20	SBI Life Insurance Company Limited	SBI Life - eShield	111N089V04	Not Applicable	Modification	15-01-2020		DOWNLOAD
78	2019-20	SBI Life Insurance Company Limited	SBI Life - Accidental Death Benefit Rider	111B015V03	Not Applicable	Modification	15-01-2020		DOWNLOAD
79	2019-20	SBI Life Insurance Company Limited	SBI Life - Accidental Total and Permanent Disability Benefit Rider	111B016V03	Not Applicable	Modification	15-01-2020		DOWNLOAD

80	2019-20	SBI Life Insurance Company Limited	SBI Life - CapAssure Gold	111N091V03	Not Applicable	Modification	01-02-2020		DOWNLOAD
81	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Bachat	111N108V02	To be filed under Use and File	Modification	03-06-2019		File to be uploaded
82	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Champ	111N098V03	Not Applicable	Modification	15-01-2020		DOWNLOAD
83	2019-20	SBI Life Insurance Company Limited	SBI Life - Shubh Nivesh	111N055V04	Not Applicable	Modification	20-01-2020		DOWNLOAD
84	2019-20	SBI Life Insurance Company Limited	SBI Life - Saral Shield	111N066V03	Not Applicable	Modification	20-01-2020		DOWNLOAD
85	2019-20	SBI Life Insurance Company Limited	SBI Life - Saral Swadhan +	111N092V02	Not Applicable	Modification	01-02-2020		DOWNLOAD
86	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Bachat	111N108V03	Not Applicable	Modification	01-02-2020		DOWNLOAD
87	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Money Back Gold	111N096V03	25-11-2019	Modification	06-01-2020		DOWNLOAD
88	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart InsureWealth Plus	111L125V02	Not Applicable	Modification	29-01-2020		DOWNLOAD
89	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Elite	111L072V03	Not Applicable	Modification	01-02-2020		DOWNLOAD
90	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Income Protect	111N085V04	Not Applicable	Modification	29-02-2020		DOWNLOAD
91	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Humsafar	111N103V03	Not Applicable	Modification	29-02-2020		DOWNLOAD
92	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Platina Assure	111N126V01	03-05-2019	New Product	03-06-2019		DOWNLOAD
93	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Platina Assure	111N126V02	Not Applicable	Modification	01-08-2019	Submitted under Use and File procedure for certain modifications under existing products and riders	DOWNLOAD
94	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Scholar	111L073V03	Not Applicable	Modification	15-01-2020		DOWNLOAD
95	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Power Insurance	111L090V02	Not Applicable	Modification	29-01-2020		DOWNLOAD
96	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Privilege	111L107V02	Not Applicable	Modification	01-02-2020		DOWNLOAD
97	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Money Planner	111N101V03	Not Applicable	Modification	29-02-2020		DOWNLOAD
98	2019-20	SBI Life Insurance Company Limited	SBI Life - Swarna Jeevan	111N049V04	Not Applicable	Modification	01-08-2019	Submitted under Use and File procedure for certain modifications under existing products and riders	DOWNLOAD
99	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Swadhan Plus	111N104V02	Not Applicable	Modification	15-01-2020		DOWNLOAD
100	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Shield	111N067V06	Not Applicable	Modification	15-01-2020		DOWNLOAD
101	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Wealth Assure	111L077V03	Not Applicable	Modification	29-01-2020		DOWNLOAD
102	2019-20	SBI Life Insurance Company Limited	SBI Life - Smart Wealth Builder	111L095V02	Not Applicable	Modification	01-02-2020		DOWNLOAD
103	2020-21	SBI Life Insurance Company Limited	SBI Life - New Smart Samriddhi	111N129V01	13-01-2021	New product	11-03-2021		DOWNLOAD
104	2020 - 21	Shriram Life Insurance Company Limited	Shriram Life Smart Protection Plan	128N069V03	22-Feb-21	Modification	22-Feb-21		DOWNLOAD
105	2020 - 21	Shriram Life Insurance Company Limited	Shriram Life Smart Protection Plan	128N069V03	22-Feb-21	Modification	22-Feb-21		DOWNLOAD
106	2020 - 21	Shriram Life Insurance Company Limited	Shriram Life Saran Jeevan Bima	128N091V01	12-Feb-21	New product	05-Mar-21		DOWNLOAD
107	2020-21	Edelweiss Tokio Life Insurance Company Ltd.	Edelweiss Tokio Life - Saral Jeevan Bima	147N069V01	30-12-2020	New Product	05-01-2021	-	DOWNLOAD
108	2020-21	Bajaj Allianz Life Insurance Company Limited	Bajaj Allianz Life Saral Jeevan Bima	116N165V01	1-Feb-21	New product	5-Feb-21	NA	DOWNLOAD