





**HDFC LIFE PRADHAN MANTRI  
JEEVAN JYOTI BIMA YOJANA PLAN  
CONSENT-CUM-DECLARATION FORM**



**ACKNOWLEDGEMENT CUM CERTIFICATE OF INSURANCE**

We hereby acknowledge receipt of "Consent-cum-Declaration Form" from Shri / Smt. \_\_\_\_\_ holding Saving Bank Account No \_\_\_\_\_ Aadhar No \_\_\_\_\_ consenting and authorizing auto-debit from the specified Savings Account to join the Pradhan Mantri Jeevan Jyoti Bima Yojana with HDFC Standard Life Insurance Company Limited for cover under Master Policy No \_\_\_\_\_, subject to correctness of information provided regarding eligibility and receipt of consideration amount. On realization of Rs \_\_\_\_\_ premium plus Taxes and Other Levies (as applicable from time to time), you will be covered for Rs 2 Lakh of Sum Assured under HDFC Life Pradhan Mantri Jeevan Jyoti Bima Yojana Plan .

For new members enrolling into the scheme the risk will not be covered during the first 45 days from the date of enrollment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

Name and Relationship (if any) of nominee \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Address \_\_\_\_\_  
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Name of Guardian (if nominee is minor) \_\_\_\_\_  
 Address of Guardian \_\_\_\_\_  
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Seal and Signature of Authorised Bank Official

- (A) Cancellation in the Free-Look Period
- In case you are not agreeable to any of the provisions stated in the Policy, you have the option to return the certificate of insurance (Col) to us stating the reasons thereof, within 15 days from the date of receipt of the Col. On receipt of your letter along with the Col, we shall arrange to refund the premium received less applicable statutory deductions.
- (B) Nomination:
- (1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
  - (2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
  - (3) Nomination can be made at any time before the maturity of the policy.
  - (4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
  - (5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
  - (6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee  
 Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
  - (7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
  - (8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
  - (9) The provision of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provision of Section 39 will not apply.