

Contract - Tata AIA Life Insurance Gold Income Plan

2. PART B

Tata AIA Life Insurance Gold Income Plan is a Limited Premium Paying Non-Linked, Non-Participating, Endowment Assurance Plan.

2.1. Basic definitions

“Accident” refers to a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs while the relevant Supplementary Contract is in-force and during the lifetime of the Insured.

"Accidental Death" means the death of the Life Assured which results directly, solely and independently of any other causes from Bodily Injury AND occurs within 90 days of the date of Accident.

“Annualised Premium” shall be the premium payable in a year chosen by the Policyholder, excluding the underwriting extra premiums and loadings for modal premiums, if any

“Basic Sum Assured” shall be equal to the Annualised Premium multiplied by Basic Sum Assured Multiple. Please refer Annexure 1 for Basic Sum Assured Multiple. Basic Sum Assured is shown in the Policy Information Page.

“Claimant” means the Policyholder or the Life Assured or the Nominee or the Assignee the Legal heir of the Policyholder as the case may be.

“Date of Commencement” is the date when coverage under this Policy commences and is mentioned on the Policy Information Page.

“Date of Commencement of Risk” is the date on which your rights, benefits and risk cover begin, as mentioned in the Policy Information Page.

“Date of payment of premium” is the date on which the premium payment is received by the company in accordance with the provisions of section 64 VB (2) of the Insurance Act, 1938.

“Freelook” means a period of 15 days (30 days if the policy is sourced through distance marketing modes) from the date of receipt of the Policy, to review the terms and conditions of the Policy, where if you disagree to any of those terms and conditions, you have the option to return the Policy stating the reasons for objection. Upon return, the Policy will terminate forthwith and all rights, benefits and interests under the Policy will cease immediately. You shall be entitled to a refund of the premium received by Us after deducted the proportionate risk premium for the period of cover, charges of stamp duty paid and the expenses incurred by Us on medical examinations, if any.

“Guaranteed Sum Assured on Maturity” refers to the absolute amount of benefit which is guaranteed to become payable on Maturity of the policy. Guaranteed Sum Assured on Maturity is equal to 100% of the Basic Sum Assured plus the commuted value of all future Guaranteed Income payments payable during the Income Term, discounted at 7.5% p.a.

Contract - Tata AIA Life Insurance Gold Income Plan

“Grace Period” The time granted by the Company from the due date of payment of premium, without any penalty/ late fee, during which time the policy is considered to be in-force as per the terms of the policy

“Lapsed Policy” means a Policy which has not acquired the surrender value and where the due premium has not been received till the expiry of the Grace Period.

“Life Assured” / “Life Insured” / Insured” means the person whose life is Assured under the Policy as shown on the Policy Information Page.

“IRDAI” means the Insurance Regulatory and Development Authority of India.

“Maturity Date” means the date specified in the Schedule on which the Maturity Benefit becomes payable

“Outstanding Amount” means any unpaid policy loans including accrued interest, unpaid premiums, deductibles and any other amounts owed to the Company.

“Policy” means this contract of insurance

“Policy Anniversary” refers to the same date each year as the Policy Date.

“Policyholder” includes a person to whom the whole of the interest of the policyholder in the policy is assigned once and for all, but does not include an assignee thereof whose interest in the policy is defeasible or is for the time being subject to any condition.

“Policy Date” as shown in the Policy Information Page is the date from which Policy Anniversaries, Policy Years, Policy Months and Premium Due Dates are determined.

“Premium” means the amount specified in the Policy Information Page, payable by you, by the due dates to secure the benefits under the policy, excluding service tax or other taxes, cess or levies, if any

“Premium Payment Term” is the number of years that premium is payable for and is mentioned on the Policy Information Page.

“Policy Term” is the maximum period in years for which the policy can remain in-force and is mentioned on the Policy Information Page.

“Revival Date” is the approval date of Revival of the Policy.

“Revival of the policy” Means restoration of the policy, which was discontinued due to the non-payment of premium, by the insurer with all the benefits mentioned in the policy document, upon receipt of all the premiums due along with interest, charges, late fees if any, as per the terms and conditions of the policy, upon being satisfied as to the continued insurability of the insured on the basis of the information, documents and reports furnished by the policyholder, in accordance with the Board approved Underwriting Guidelines.

Contract - Tata AIA Life Insurance Gold Income Plan

“**Revival Period**” means the period of two consecutive years from the date of discontinuance of the policy, during which period the policyholder is entitled to revive the policy which are discontinued due to the non-payment of premium.

“**Rider**” means benefit, which are addition to the basic benefits under the policy, if any, availed by the Policyholder under the Rider Contract.

“**We**”, “**Us**”, “**Our**” or “**Company**” refers to Tata AIA Life Insurance Company Limited.

“**You**” or “**Your**” means the Policyholder of this Policy as shown in the Policy Information Page

Whenever the context requires, the masculine form shall apply to feminine and singular terms shall include the plural.

Contract - Tata AIA Life Insurance Gold Income Plan

3. PART C

3.1. Key Benefits

3.1.1. Maturity Benefit

On survival of the Life Insured till the Maturity of the policy, provided the policy is in force and all due premiums have been paid, the following benefit shall be payable at Maturity.

100% of the Basic Sum Assured as lump sum plus a Guaranteed Income of 12% of the Basic Sum Assured, starting from the end of the year following Maturity and increasing annually (compounding increase) thereafter by an Income Booster, as provided in the table below:

Income Boosters:

Income boosters is an additional percentage of benefit (as provided in the table below) which increases the guaranteed income every year. Income Booster percentage will depend on premium amount, premium paying term and income term chosen by the Policyholder at inception of the policy.

Premium Band	Income Term 10 years		Income Term 15 years	
	Limited Pay 5 years	Limited Pay 12 years	Limited Pay 5 years	Limited Pay 12 years
36,000 -49,999	NA	5.50%	NA	5.00%
50,000 -74,999	7.00%	6.00%	6.00%	5.25%
75,000 -99,999	8.00%	6.50%	6.50%	5.50%
1,00,000 - 2,49,999	9.00%	7.50%	7.00%	5.75%
2,50,000 and above	10.00%	8.00%	7.50%	6.00%

3.1.2. Death Benefit

In case of death of the Life Assured during the policy term, provided the policy is in force and all due premiums have been paid, the Sum Assured on Death shall be payable. The policy will terminate upon the death of the Life Assured and no other benefit under the policy shall be payable, except otherwise mentioned in this policy. The absolute amount assured to be paid on death is the Basic Sum Assured.

Where, "Sum Assured on Death" shall be the highest of the following:

- Eleven (11) times the Annualised Premium
- 105% of all the premiums paid (excluding the underwriting extra premiums and modal loading, if any) as on the date of death
- Guaranteed Sum Assured on Maturity
- Absolute amount assured to be paid on death

"Guaranteed Sum Assured on Maturity" shall be equal to 100% of the Basic Sum Assured plus the commuted value of all future Guaranteed Income payments payable during the Income Term, discounted at 7.5% p.a.

"Absolute amount assured to be paid on death" is the Basic Sum Assured.

Contract - Tata AIA Life Insurance Gold Income Plan

“Basic Sum Assured” shall be equal to the Annualised Premium multiplied by Basic Sum Assured Multiple. Please refer Annexure 1 for Basic Sum Assured Multiple.

“Annualised Premium” shall be the premium payable in a year chosen by the Policyholder, excluding the underwriting extra premiums and loadings for modal premiums, if any. All taxes, duties, surcharge, cesses or levies shall be collected separately over and above the policy premiums.

Post Maturity, on the death of Life Insured, the outstanding income payments as scheduled, shall be made to the nominee/legal heir(s) of the Life Insured.

For all lives including the minor lives, the risk will commence from the Date of Commencement of the policy. During the age of minority, the Proposer (parent/grandparent/legal guardian of the minor insured) would take the policy. The Proposer will also act as a Policyholder during the age of minority of the Insured. In the event of the Life Assured dying during the age of minority, the policy monies will be payable to the Policyholder/Proposer. If not matured, the policy shall vest on minor on attainment of 18 years of age.

3.1.3. Premium details

3.1.3.1. Plan change / Conversion option

Plan change / Conversion is not allowed under this Policy

3.1.3.2. Payment

- a. You can pay premium at any of Our offices or through our website www.tataaia.com or by any other means, as informed by Us. Any premium paid by You will be deemed to have been received by Us only after the same has been realized and credited to Our bank account.
- b. Collection of advance premium shall be allowed within the same Financial Year for the premium due in that Financial Year. However, where the premium due in one financial year is being collected in advance in earlier financial year, the Company may collect the same for a maximum period of three months in advance of the due date of the premium.
- c. The Premium so collected in advance shall only be adjusted on the due date of the premium.

3.1.3.3. Change of frequency of premium payment

You may change the frequency of premium payments by written request. Subject to our minimum premium requirements, premiums may be paid on Annual, Half- yearly, Quarterly or Monthly mode at the premium rates applicable on the Issue Date.

3.1.3.4. Default

After payment of the first premium, failure to pay a subsequent premium on or before its due date will constitute a default in premium payment.

Contract - Tata AIA Life Insurance Gold Income Plan

3.1.3.5. Grace period

The premium is due and payable by the due date as mentioned in the Policy Information Page. If the premium is not paid by the due date, you may pay the same during the Grace Period without any interest. A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes, from the due date will be allowed for payment of each subsequent premium. The Policy will remain in-force during this period. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Provisions. However, if any claim occurs during the Grace Period, any due premium (without Interest) of the policy for the policy year, in which the event has occurred, will be deducted from the Death Claim pay out. If the full premium for the first 2 policy years, in case of Limited Pay 5 years, and 3 policy years, in case of Limited Pay 12 years, remains unpaid at the end of respective Grace Period, the Policy shall lapse from the due date of the first unpaid premium.

3.1.3.6. Deduction of premium at claim

If a claim is payable under this Policy, any balance of the premiums due for the full policy year in which death occurs shall be deducted from the proceeds payable under the Policy.

3.1.4. Payment of benefits

The benefit under the Policy shall be payable to the Claimant who will be either the Policyholder, Life Assured, Nominee(s), Assignee(s), Legal Heir(s) or a legal representative as declared by a Court of competent jurisdiction.

Once the benefits under this Policy are paid to a Claimant, the same shall constitute a valid discharge of Our liability under this Policy.

Contract - Tata AIA Life Insurance Gold Income Plan

4. PART D

4.1. Free look period

If the policyholder is not satisfied with the terms & conditions/ features of the policy, the policyholder has the right to cancel the Policy by providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate Risk Premium for the period of cover, b) Stamp duty and medical examination costs (including Service Tax and applicable Surcharge/ Cess) which have been incurred for issuing the Policy. Such notice must be signed by the policyholder and received directly by the Company within 15 days after the Policyholder receives the Policy Document. The said period of 15 days shall stand extended to 30 days, if the policy is sourced through Sales other than in person.

The Proportionate Risk Premium will be determined as under:

Sum Assured on death *multiplied by* (Mortality rate) *multiplied by* (number of days for the period on cover *divided by* 365)

4.2. Revival

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be revived, in accordance with prevailing Underwriting Guidelines duly approved by the Board within two years after the due date of the first unpaid premium and before Maturity subject to: (i) Your written application for revival; (ii) production of Insured's current health certificate and other evidence of insurability satisfactory to Us; (iii) payment of all overdue premiums with interest.

Interest on premiums will be at a simple annual rate which we shall determine.

Any evidence of insurability requested at the time of revival will be based on the prevailing Underwriting Guidelines duly approved by the Board.

The applicable interest rate for revival is determined using the SBI domestic term deposit rate for tenure '1 year to 455 days', plus 2%. Any alteration in the formula will be subject to prior approval of IRDAI.

Contract - Tata AIA Life Insurance Gold Income Plan

4.3. Loan

Provided that the policy acquires Surrender Value, You may apply for a policy loan for such an amount up to 80% of Surrender Value. The Policy must be assigned to us.

The surrender value payable is higher of the Guaranteed Surrender Value or Special Surrender Value and shall be available as per Clause 4.5.1.1 and 4.5.1.2 under Part D.

4.4. Loan interest

The Policyholder shall be liable to pay interest on the policy loan as below:

- a. Daily interest shall accrue on Policy loan at a rate which We shall determine.
- b. Interest shall be payable on each policy anniversary after the loan date and until the loan is repaid.
- c. Any unpaid interest shall be added to the principal loan and bear interest at the same rate. At anytime while this Policy is in-force, you may repay the principal and accrued interest, or any part of the loan.
- d. When the loan with accrued interest exceeds the Surrender Value, the policy will become void.

The clause 4.4(d) mentioned above shall not be applicable, in case of the Premium Paying Policies or Paid-up policies.

Interest rate applicable for policy loan will be equal to the prevailing SBI (State Bank of India) domestic term deposit interest rate for tenure '1 year to 455 days' + 2%. This formula will be reviewed annually and only altered subject to prior approval of IRDAI. The current rate of interest on loan is 9.15% compounding annually.

4.5. Non forfeiture provisions

At any time during the policy term, if the premiums are not paid within the Grace Period, the policy will lapse. Such policy may be revived, within two (2) years from the due date of the first unpaid premium.

The policy will be converted into a Reduced Paid-up policy by default, provided premiums for at least full two (2) years is paid for Limited Pay 5 years policies and at least full three (3) years is paid for Limited Pay 12 years policies and subsequent premiums remain unpaid.

4.5.1. Surrender Benefit:

The policy may be surrendered at any point during the Policy Term but it shall acquire a surrender value only if

- at least 2 full years' premiums have been paid in case of Limited Pay 5 years,
- at least 3 full years' premiums have been paid in case of Limited Pay 12 years

The surrender value payable is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) as detailed below.

4.5.1.1. Guaranteed Surrender Value (GSV)

Guaranteed Surrender Value = Guaranteed Surrender Value Factor *multiplied by* all the premiums paid (excluding the underwriting extra premiums and modal loading)

Contract - Tata AIA Life Insurance Gold Income Plan

Guaranteed Surrender Value factor will be as applicable at the time of Surrender and are as per table annexed as **Annexure 2** with this Contract.

The Guaranteed Surrender Value Factors vary according to the Policy Term and policy year of surrender.

4.5.1.2. Special Surrender Value (SSV)

Special Surrender Value = Special Surrender Value Factor *multiplied by* RPU Factor *multiplied by* Guaranteed Sum Assured on Maturity

The Special Surrender Value Factors vary according to the policy term and policy year of surrender.

Company may review this Special Surrender Value factor from time to time based on the experience and any change in SSV factors will be subject to prior approval of IRDAI.

Special Surrender value factor will be as applicable at the time of Surrender and are as per table annexed as Annexure – 1 with this Contract.

4.5.2. Reduced Paid-up:

If the premiums remain unpaid at the end of the Grace Period and the policy has acquired a Surrender Value, the same shall be converted into a Reduced Paid-Up policy by default. The policy shall then continue with reduced benefits as detailed below.

For the purpose of the benefit descriptions below, the Reduced Paid-up (RPU) Factor and Reduced Paid-up Sum Assured shall be defined as:

“RPU Factor” = (Number of Premiums paid) *divided by* (Number of Premiums Payable during the entire premium payment Term)

“RPU Sum Assured” = Basic Sum Assured *multiplied by* RPU Factor

Death Benefit

On the death of the life insured during the Policy Term, the nominee will receive: Sum Assured on Death *multiplied by* RPU Factor.

The Death Benefit will be subject to a minimum of 105% of all premiums paid (excluding the underwriting extra premiums and modal loading, if any), as on the date of death.

Maturity Benefit:

Once the policy becomes Reduced paid-up, the Maturity Benefit as detailed under Section 3.1.1 above shall be payable as due, expressed as a same percentage of the Reduced paid-up Sum Assured. i. e. 100%

Contract - Tata AIA Life Insurance Gold Income Plan

of the Reduced paid-up Sum Assured as lump sum plus a Guaranteed Income of 12% of the Reduced paid-up Sum Assured, starting from the end of the year following Maturity and increasing annually (compounding increase) thereafter by the Income Booster in accordance with Income booster table given above.

However, from the due date of first unpaid premium, but not later than 2 years from the due date of first unpaid premium; the policy can be revived by payment of full arrears of premiums together with interest.

Provided the Policy has not been Surrendered, the Policy shall continue to be in Reduced Paid-up status unless revived within two years from the due date of first unpaid premium, by paying all due premiums together with interest as mentioned in Clause 4.2 ("Revival") of this Policy.

Contract - Tata AIA Life Insurance Gold Income Plan

5. PART E

Not Applicable for this Product

Contract - Tata AIA Life Insurance Gold Income Plan

6. PART F

6.1. The Policy Contract

This Policy Contract is issued on the basis of the details provided by you in the Proposal Form and the Declaration signed by you, on receipt of the required premium amount and any attached endorsement given at the time of issuing this Policy. The Policy, proposal for it, the Policy Information Page and any attached endorsements constitute the entire contract. The terms and conditions of this Policy cannot be changed or waived except by endorsement duly signed by our authorized officer. Your Policy consists of the basic insurance plan and any endorsements which may be attached to it.

6.2. Fraud, Misrepresentation and Forfeiture

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

The simplified version of the provisions of Section 45 is enclosed in Annexure 5 for reference.

6.3. Suicide

In case of death due to suicide within 12 months from the date of inception of the policy, the nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the premiums paid, provided the policy is in force or from the date of revival of the policy, the nominee or the beneficiary of the policyholder shall be entitled to an amount which is higher of 80% of premiums paid till date of death or surrender value as available on the date of death.

6.4. Misstatement of age and gender

Subject to Section 45 of the Insurance Act, 1938 as amended from time to time.

This Policy is issued at the age and gender shown on the Policy Information Page which is the Insured's declared age at last birthday and declared gender in the proposal. If the age and/or gender is misstated and on the basis of actual age and/or gender the policy would have been issued but with a higher premium, the benefit payable under this Policy shall be paid after deduction of such difference of premium along with interest thereon. In such cases, the policy shall be subject to re-underwriting and the Sum Assured shall be subject to Your eligibility as per Our Board Approved Underwriting Guidelines and if the policy would have been issued, the premium to be deducted shall be calculated proportionately on such Sum Assured payable. Similarly, if the Insured's age/gender is misstated and on the basis of actual age and/or gender the policy would have been issued but with a lower premium, the Company will refund any excess premiums paid without interest. If at the correct age/gender it is found that the Life Assured was not eligible to be covered under this Policy pursuant to our Underwriting rules, the Policy shall be void-ab-initio and the Company will refund the all the Premiums paid without interest after deducting all applicable charges like medical, Stamp duty, Proportionate Risk Premium along with Service Tax and Surcharge/ Cess, etc., incurred by the Company under the Policy.

Contract - Tata AIA Life Insurance Gold Income Plan

6.5. Nomination

Nomination allowed as per provisions of Section 39 of the Insurance Act 1938 as amended from time to time.

The simplified version of the provisions of Section 39 is enclosed in Annexure 4 for reference.

6.6. Assignment

Assignment allowed as per - Section 38 of the Insurance Act 1938 as amended from time to time.

The simplified version of the provisions of Section 38 is enclosed in Annexure 3 for reference.

6.7. Currency and place of payment

All amounts payable either to or by Us will be paid in the Indian currency. Such amounts will be paid by a negotiable bank draft or cheque drawn on a bank or NEFT (National Electronic Funds Transfer) or electronic clearing systems. All amounts due from Us will be payable from Our office.

6.8. Loss of policy document

If the Policy Document is lost or destroyed, then at the request of the policyholder, the Company, will issue a duplicate Policy Document duly endorsed to show that it is issued following the loss or destruction of the original Policy Document. Duplicate policy will be issued after furnishing of Indemnity Bond and payment of charges for preparing duplicate policy and stamp fee by Policyholder.

Upon the issue of the duplicate policy Document, the original Policy Document immediately and automatically ceases to have any validity. The Company will charge a fee of Rs. 250 along with the Service Tax and Surcharge/ Cess, for the issuance of a duplicate Policy Document. The Policyholder has to also submit an Indemnity Bond executed on appropriate Stamp paper along with a Policy Lost Declaration.

These charges are subject to revision by the Company from time to time.

6.9. Freedom from restrictions

Unless otherwise specified, this Policy is free from any restrictions upon the Life Assured as to travel, residence or occupation.

6.10. Taxes

Service Tax including Surcharge and Cess is payable on Life Insurance premium as per the applicable laws. All taxes, duties, surcharge, cesses or levies, (including but not limited to Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. The benefits and liabilities under the Policy are subject to prevailing tax laws.

6.11. Change in Basic Sum Assured

Increase / Decrease in Basic Sum Assured is not allowed in this Policy.

Contract - Tata AIA Life Insurance Gold Income Plan

6.12. Claims

All cases of death must be notified to us in writing within 90 days of occurrence of death. However, we may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the claimant.

Please note that all death claims will be payable to the nominee/legal heir of the Insured policy holder.

Filing Proof of Claim – Unless otherwise specified, duly filled in requisite forms along with proof of loss shall be furnished to us, at the claimant's expenses, within 90 days from the date the Insured event happens. A list of documents required in general, is attached to the Policy. However, submission of such documents, forms or other proof shall not be construed as an admission of liabilities by the Company and we reserve right to request additional proof and/or documents in support.

6.13. Claims requirements

6.13.1. Death claims requirements

For processing the claim request under this policy, we will require the following documents :

Type of Claim	Requirement
Death (all causes of death other than the Accidental Death)	a) Claim Forms <ul style="list-style-type: none">▪ Application Form for Death Claim (Claimant's Statement) along with NEFT form▪ Part II: Physician's Statement - to be filled by last attending physician
	b) Death Certificate
	c) Medical Records (Admission Notes, Discharge/Death Summary, Indoor Case Papers, Test Reports etc)
	d) Original Policy document
	e) Claimant's Photo ID with age proof & relationship with the Life Assured along with Address proof of the claimant and Cancelled cheque with name and account number printed or cancelled cheque with copy of Bank Passbook / Bank Statement If no nomination - Proof of legal title to the claim proceeds (e.g. legal succession paper)
If Death due to Accident (to be submitted in addition to the above)	f) Postmortem report (Autopsy report) & Chemical Viscera report - if performed
	g) All Police Papers – Panchnama, Inquest, First Information Report (FIR) and Final Investigation Report
	h) Newspaper cutting / Photographs of the accident - if available

Contract - Tata AIA Life Insurance Gold Income Plan

NOTE:

- In case the claim warrants any additional requirement, the Company reserves the right to call for the same.
- Notification of claim & submission of the claim requirements does not mean admission of the claim liability by the Company.

6.13.2. Maturity claims requirements

- Discharge Voucher duly filled
- Original Policy Document (Indemnity required in case the original PIP is not available)
- Photo Identity proof and Address proof
- Copy of bank passbook/cancelled cheque along with duly filled NEFT form of the beneficiary

In case of exceptional circumstances/Force majeure events, the Company will consider making claim payment subject to its own internal investigation and submission of satisfactory proof that the required documents could not be produced during the time of claim by the Claimant.

6.14. Claims Intimation Process

Mentioned below is a list of various mediums through which Claimant can contact us.

- a. Email - Customercare@tataaia.com
- b. Call our helpline number 1-860-266-9966 (local charges apply)
- c. Walk into any of the Company branch office
- d. Write directly to us on following address:

Tata AIA Life Insurance Company Limited
B - Wing, 9th Floor, I-Think Techno Campus,
Behind TCS, Pokhran Road No.2,
Close to Eastern Express Highway,
Thane (West) – 400 607, Maharashtra.

6.15. Force majeure

If the performance by the Company of any of its obligations herein shall be in any way prevented or hindered in consequence of any act of God or State, Strike, Lock out, Legislation or restriction of any Government or other authority or any other circumstances beyond the anticipation or control of the Company, the performance of this contract with prior approval of IRDAI shall be wholly or partially suspended during the continuance of the Force Majeure event and the company will resume the contract terms and conditions when such event cease to exist.

Contract - Tata AIA Life Insurance Gold Income Plan

7. PART G

CONSUMER INFORMATION

POLICYHOLDER'S SERVICING

With regards to any query or issue related to the Policy, the Policyholder can contact the Company through the following service avenues:

- Contact your Tata AIA Life Agent / Distributor
- Call our helpline number 1-860-266-9966 (local charges apply)
- E-mail us at customercare@tataaia.com
- Visit the nearest the Tata AIA Life branch or CAMS Service Center
- Log on to Online Customer Portal by visiting www.tataaia.com

GRIEVANCE REDRESSAL PROCEDURE

1) Resolution of Grievances

Customers can register their grievances through Multiple Service Avenues:

- Call our helpline number 1-860-266-9966 (local charges apply)
- Email us at life.complaints@tataaia.com
- Login to online policy account on www.tataaia.com
- SMS SERVICE to 58888 to receive a call back from our Customer Service Representative
- Visit any of the nearest Tata AIA Life branches or CAMS Service Centers
- Contact your Tata AIA Life Agent / Distributor
- Write to us on the following address:

Grievance Redressal Department
Tata AIA Life Insurance Company Limited
B- Wing, 9th Floor, I-Think Techno Campus,
Behind TCS, Pokhran Road No.2,
Close to Eastern Express Highway,
Thane (West) – 400 607, Maharashtra.

- We shall acknowledge a customer's grievance within 3 business days by providing the customer with the name of the Grievance Redressal Executive who is responsible to handle the grievance.
- We shall provide the customer with an equitable resolution within 2 weeks of receipt of the grievance.
- In case customers wishes to contact us during the course of the assessment, they can contact us at any of the above mentioned touch points.
- All Tata AIA Life branches have a Grievance Redressal Officer who can be contacted for any support during the grievance redressal process.

2) Escalation Mechanism

In case customers are not satisfied with the decision of the above offices, or has not received any response within the stipulated timelines, they may contact the following officials for resolution:

- 1st level of Escalation: Sr.Manager- Customer Service
- 2nd level of Escalation: Head - Customer Service
- 3rd level of Escalation: Grievance Redressal Officer (GRO)

Contract - Tata AIA Life Insurance Gold Income Plan

For escalations, customers can email to head.customerservice@tataaia.com or write to –

Tata AIA Life Insurance Company Limited,
B-Wing, 9th Floor, I-Think Techno Campus,
Behind TCS, Pokhran Road No.2,
Close to Eastern Express Highway,
Thane (West) – 400 607, Maharashtra

We request our customers to follow the escalation mechanism in case of non-receipt of response or unsatisfactory response from the concerned persons mentioned above.

If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

9th floor, United India Towers, Basheerbagh

Hyderabad – 500 029, Andhra Pradesh.

Fax No: 91- 40 – 6678 9768

3) Insurance Ombudsman:

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance, if it pertains to the following:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

Please refer to our website www.tataaia.com for further details in this regard.

The list of Ombudsman address is attached as Annexure A

The complaint should be made in writing duly signed by the complainant or by his / her legal heirs with full details of the complaint and the contact information of complainant. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- Within a period of one year from the date of rejection by the insurer
- If it is not simultaneously under any litigation

Contract - Tata AIA Life Insurance Gold Income Plan

Annexure A

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES (As on 1.1.2015)		
Office of the Ombudsman	Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh

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CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in	Delhi.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyards, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor,	West Bengal, Sikkim, Andaman & Nicobar Islands

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	4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in	
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur,	Bihar, Jharkhand.

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	Patna 800 006. Email: bimalokpal.patna@gbic.co.in	
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDAI website <http://www.policyholder.gov.in/> - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com

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Annexure 1

Basic Sum Assured Multiple

Basic Sum Assured shall be computed as per the Basic Sum Assured multiple table provided below:

Age	Income Term 10		Income Term 15	
	5 Pay 12	12 Pay 15	5 Pay 12	12 Pay 15
Minimum age to 18	332%	855%	265%	688%
19 to 29	331%	851%	264%	685%
30 to 34	331%	848%	264%	683%
35 to 39	329%	841%	263%	678%
40 to 44	324%	827%	259%	668%
45	320%	817%	256%	659%
46	317%	812%	253%	656%
47	315%	806%	252%	652%
48	312%	800%	250%	647%
49	309%	795%	247%	643%
50	306%	789%	245%	638%
51	303%	783%	242%	634%
52	299%	776%	240%	629%
53	295%	770%	236%	625%
54	291%	762%	234%	619%
55	287%	755%	230%	613%
56	282%		226%	
57	277%		222%	
58	270%		217%	
59	264%		212%	
60	256%		206%	
61	251%		201%	
62	245%		197%	
63	236%		191%	
64	227%		183%	
65	216%		174%	

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Annexure 2

Surrender Value Factors:

Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) factors are as under:

Year	GSV Factors		SSV Factors	
	Limited Pay 5 Years Policy Term 12 Years	Limited Pay 12 Years Policy Term 15 Years	Limited Pay 5 Years Policy Term 12 Years	Limited Pay 12 Years Policy Term 15 Years
1	0%	0%	0%	0%
2	30%	0%	44%	0%
3	30%	30%	48%	38%
4	50%	50%	52%	41%
5	50%	50%	56%	44%
6	50%	50%	61%	48%
7	50%	50%	66%	52%
8	58%	55%	72%	56%
9	66%	60%	78%	61%
10	74%	65%	84%	66%
11	82%	70%	92%	72%
12	90%	75%	100%	78%
13	0%	80%	0%	84%
14	0%	85%	0%	92%
15	0%	90%	0%	100%

Company has the right to review the basis for calculating the SSV factors from time to time based on the experience and will be subject to prior approval of IRDAI.

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Annexure 3

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is
 - a. not bonafide or
 - b. not in the interest of the policyholder or
 - c. not in public interest or
 - d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.

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11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except

- a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
- b. where the transfer or assignment is made upon condition that

i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the Life Assured OR

ii. the Life Assured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and

b. may institute any proceedings in relation to the policy

c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

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Annexure 4

B. Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. 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.
02. 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.
03. Nomination can be made at any time before the maturity of the policy.
04. 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.
05. 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.
06. 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.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. 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.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.

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11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.

12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).

13. Where the policyholder whose life is Life Assured nominates his

a. parents or

b. spouse or

c. children or

d. spouse and children

e. or any of them

the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015.

16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

17. The provisions 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 provisions of Section 39 will not apply.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]

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Annexure 5

C. Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015. are as follows:

01. No Policy of Life Insurance shall be called in question **on any ground whatsoever** after expiry of 3 yrs from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy

whichever is later.

02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy

whichever is later.

For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

03. Fraud means any of the following acts committed by Life Assured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- a. The suggestion, as a fact of that which is not true and which the Life Assured does not believe to be true;
- b. The active concealment of a fact by the Life Assured having knowledge or belief of the fact;

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c. Any other act fitted to deceive; and

d. Any such act or omission as the law specifically declares to be fraudulent.

04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or his agent keeping silence to speak or silence is in itself equivalent to speak.

05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured/ beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the Life Assured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the Life Assured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.

08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015. and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Laws (Amendment) Act, 2015 for complete and accurate details.]