



## Secure your child's future. At every step.

A savings plan to support your child's important milestones.

**Childsurance**<sup>®</sup>  
IDBI Federal Childsurance Savings Protection Insurance Plan

**IDBI FEDERAL**  
In association with Ageas  
**IDBI Federal Life Insurance Co Ltd**

## What are the key features of the plan?

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\*\*Guaranteed annual payouts  
to fund important milestones



Bonuses to  
boost your savings



Life cover for your family's  
financial security



Future premiums waived off in  
case of an unfortunate event



Plan continues till maturity  
even in the unlikely case of  
you not being around



Read on to know more.

\*\*for more information on Guaranteed annual payouts, please refer to the description given under Maturity Benefits section on the page no. 4 of this brochure.

Being a good parent means making sure your child is well equipped to take off on his own in the future. A good education is one of the most important foundations for a bright future. Education expenses have risen significantly in the last few years and are expected to continue rising. Add to that the cost of your child's marriage or giving him a head start in his career and what you get is a significant amount of money to secure your child's future. It is, therefore, important to start saving today, so that you can adequately support your child in his journey towards a bright future.



## Presenting

### **IDBI Federal Childsurance Savings Protection Insurance Plan\*\***

IDBI Federal Childsurance Savings Protection Insurance Plan\*\*, a savings plan designed to help you ensure that your child's future financial needs are fulfilled. This plan is designed to give you guaranteed annual payouts to aid the crucial milestones in your child's life. What's more, this plan also provides financial protection to your child's future by ensuring that the plan continues even in your absence.

\*\* Hereinafter referred to as Childsurance Savings



# How does the plan work?

Chilsurance Savings is ideal for parents, grand parents and legal guardians to plan for their children's future needs.

While choosing the right options for Chilsurance Savings, we recommend you follow these steps:

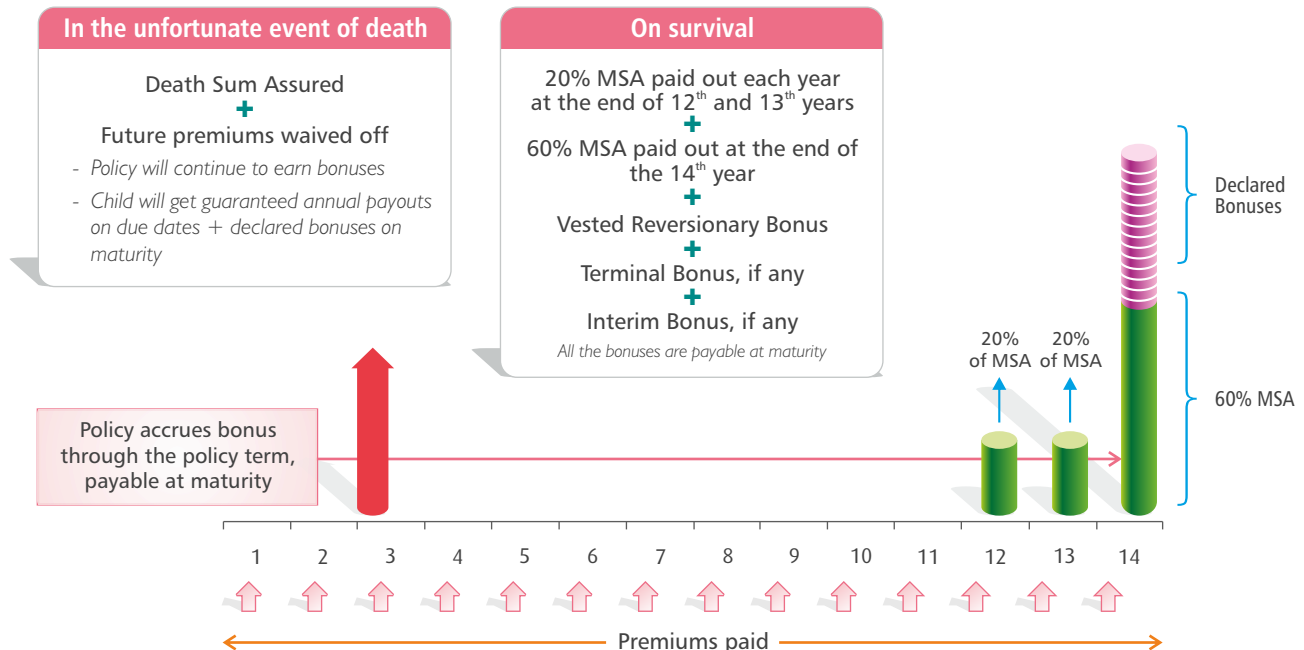
- ◆ Decide the amount of guaranteed annual payouts you would need. This will depend on your plans for your child's future.
- ◆ Depending on the amount of payouts you want, you should choose the Maturity Sum Assured (MSA). Guaranteed annual payouts are percentages of MSA.
- ◆ Next, choose when and for how long you would need the payouts - 3 payouts or 5 payouts. While choosing the number

of payouts, you should consider the age of your child and also when you would need the payouts to start. This will help you freeze on the choice of the term of the policy, that is, the tenure of the policy.

If you choose a policy term of 10 to 14 years, you will receive 3 guaranteed annual payouts. For instance, if you choose a policy term of 14 years, you will receive guaranteed annual payouts at the end of the 12<sup>th</sup> and 13<sup>th</sup> years and at maturity.

The guaranteed annual payout at the end of the 12<sup>th</sup> and 13<sup>th</sup> years will be 20% of MSA each year and the payout on maturity will be 60% of MSA plus the declared bonuses.

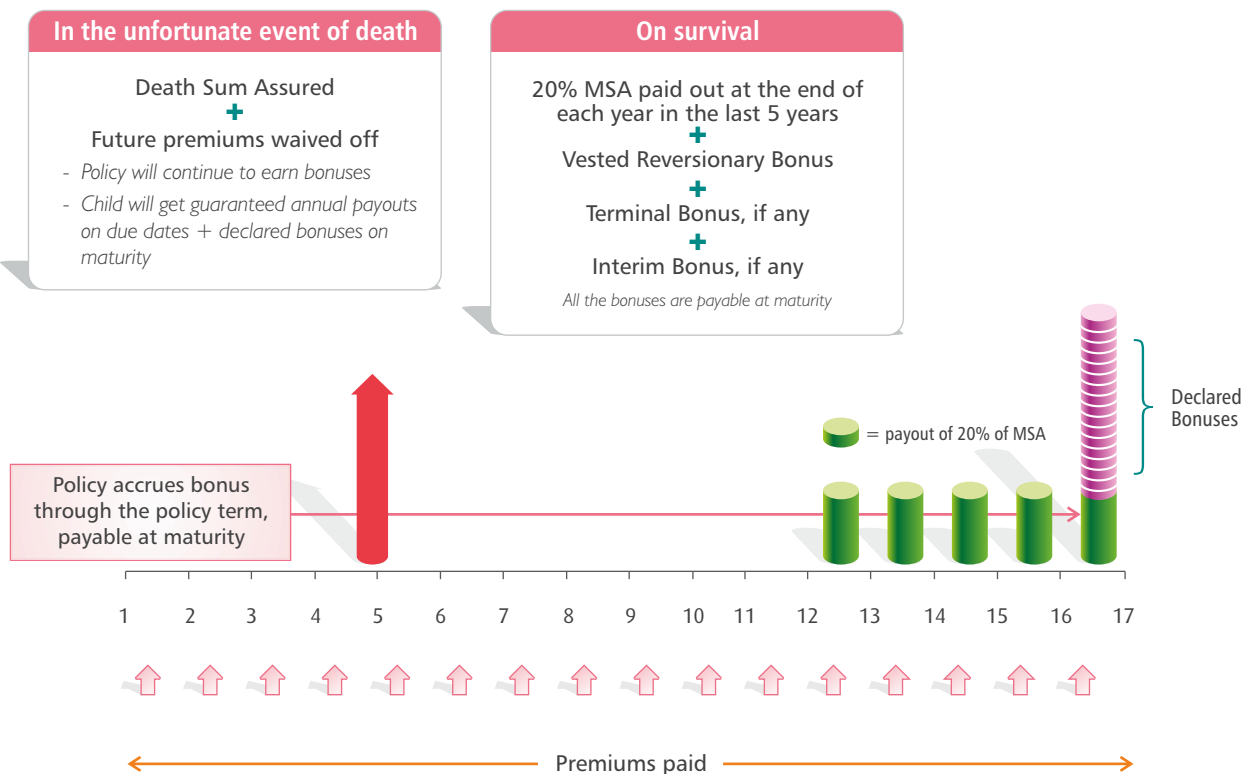
The illustration below explains how the product works for a regular premium policy with a policy term of 14 years.



If you choose a policy term of 15 to 25 years, you will receive 5 guaranteed annual payouts. For instance, if you choose a policy term of 20 years, you will receive guaranteed annual payouts at the end of the 16<sup>th</sup>, 17<sup>th</sup>, 18<sup>th</sup> and 19<sup>th</sup> years and at maturity.

Each guaranteed annual payout will be 20% of the MSA. However, at maturity, along with the last guaranteed annual payout, you will also get the declared bonuses.

The illustration below explains how the product works for a regular premium policy with a policy term of 17 years.



To know more about the benefits of Childsurance Savings as mentioned above, please read further.



# What are the benefits of Childsure Savings?

## Maturity Benefit



The maturity benefit of your Childsure Savings policy payable is the aggregate of the maturity sum assured and the declared bonuses.

**Maturity Sum Assured:** It is the sum assured that is used to determine your premium and maturity benefit. It is paid out as guaranteed annual payouts at important milestones for your child. You can choose your maturity sum assured based on the amount of guaranteed annual payouts you wish to receive.

### i) Guaranteed annual payouts

Childsure Savings gives guaranteed annual payouts either in the last 3 or the last 5 years of your policy, depending on the policy term that you choose. The policy term is the number of years for which you have chosen to have insurance cover.

The table below shows a breakup of the guaranteed annual payouts:

Guaranteed Annual Payouts (% of Maturity Sum Assured)					
Balance Policy Term →	4 years (Term: 4 years)	3 years (Term: 3 years)	2 years (Term: 2 years)	1 year (Term: 1 year)	At Maturity
Policy Term 10 to 14 years ↓	Nil	Nil	20%	20%	60%
15 to 25 years	20%	20%	20%	20%	20%

The benefits mentioned above are paid out to you only if you have paid all the due premiums in full.

### ii) Bonuses

Your Childsure Savings policy will participate in the profits of our participating policyholders' life fund by way of reversionary bonuses and terminal bonus, if any. Bonuses are linked to the profits of the participating life fund and depend on the future experience and performance of the fund. The bonuses will be declared by the Board of IDBI Federal Life Insurance Company each year, and once added, they will form part of the guaranteed benefits of the policy. The company may declare an interim bonus in the event of a claim made before the subsequent bonus declaration.

Bonus is always applied on maturity sum assured.

## Death Benefit



In the unfortunate event of your death during the term of the policy, the death sum assured is paid immediately. Additionally, the future premiums are waived and your nominee would be paid the guaranteed annual payouts on their respective due dates. Your policy will continue to participate in the surplus of the participating policyholder's life fund and the vested reversionary bonuses along with the terminal bonus, if any, would be paid at the end of the term.

### Death sum assured:

The death sum assured is higher of

- ◆ 10 times annualised premium (for age less than 45) and 7 times annualised premium (for age 45 and above)
- ◆ Maturity sum assured

## Death benefit:

On death of the insured person the following death benefit will be paid

- ◆ Death sum assured, paid immediately on death, plus
- ◆ Future guaranteed annual payouts, to be paid on their due dates, plus
- ◆ Bonuses to be paid at end of term

We will also ensure that the minimum death benefit paid will be equal to 105% of all premiums paid till date of death (excluding extra mortality premiums, services tax and cess, if any).

## Flexibility to Choose a Plan to Suit Your Needs



Childsurance Savings is a flexible plan, and can be customised to suit your needs.

i) **Choose your policy term:** You can choose any policy term from a minimum of 10 years to a maximum of 25 years. You can choose a term in a way that you start receiving your payouts in time for your child's educational expenses like graduation or post graduation fees, etc.

ii) **Choose your premium payment term:** You can choose the number of years for which you wish to pay premium. You have 2 options:

- Limited payment - In this option, you pay premiums for a period which is 5 years less than the policy term. For example if you have chosen a policy term of 15 years, your premium payment term will be 10 years.

- Regular payment - The premium payment term is the same as the policy term. For example if you have chosen policy term of 15 years, your premium payment term will also be 15 years.

iii) **Choice of premium amount:** The minimum premium amount that you can pay is ₹10,000 for annual installments and ₹1,000 for monthly installments. This is excluding service tax and education cess. A loading factor of 0.09 is applicable for monthly installments.

## Sample Premium Rates

Maturity Sum Assured - ₹ 5,00,000		
Age (years)	Policy Term / Premium Payment Term (years)	Annual Premium (₹)
30	20 / 15	32,195
35	15 / 10	50,710

- Premiums are for a healthy male. Premiums are exclusive of service tax and education cess

## Example - Childsurance for education planning

Mr. Ajay Mishra is a 32-year old, healthy male with a 2-year old daughter. Mr. Mishra chooses to invest in Childsurance to secure the funds for his daughter's future educational needs. He buys a plan with a maturity sum assured of ₹5,00,000. He pays his premium annually. The date of commencement of risk is 3<sup>rd</sup> July 2012. Mr. Mishra chooses a policy term of 20 years and a premium payment term of 15 years.

Age of Insured Person (years)	Maturity Sum Insured (₹)	Annual Premium (₹)	Policy Term (years)	Premium Payment Term (years)
32	5,00,000	32,405	20	15

Premiums are exclusive of service tax and education cess.

## What are the benefits of Childsurance Savings? (Contd...)

The benefits Mr. Mishra would receive under the policy provided he survives to maturity are as follows:

Date of Guaranteed Annual Payout	Daughter's age (years)	Guaranteed annual payouts (₹) (A)	Total bonuses (not guaranteed) (B)		Total benefits (A) + (B)	
			@ 4% p.a.	@ 8% p.a.	@ 4% p.a.	@ 8% p.a.
On 2 <sup>nd</sup> Jul 2028	18	1,00,000	-	-	1,00,000	1,00,000
On 2 <sup>nd</sup> Jul 2029	19	1,00,000	-	-	1,00,000	1,00,000
On 2 <sup>nd</sup> Jul 2030	20	1,00,000	-	-	1,00,000	1,00,000
On 2 <sup>nd</sup> Jul 2031	21	1,00,000	-	-	1,00,000	1,00,000
On 2 <sup>nd</sup> Jul 2032	22	1,00,000	1,00,000	4,20,000	2,00,000	5,20,000
Cumulative payouts received for the entire term of the policy		5,00,000	1,00,000	4,20,000	6,00,000	9,20,000

In the above illustration some benefits are guaranteed and some benefits are variable with returns based on the future performance of IDBI Federal Life Insurance Company Limited. If the policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If the policy offers variable returns then the illustration on this page will show two different rates of assumed future investment returns. The illustration is based on projected gross investment rates of returns of 4% and 8% respectively. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy and is dependent on a number of factors including future investment performance.

## Tax Benefits #



You also get tax benefits for investing in Childsurance Savings.

- ◆ The premiums that you invest are eligible for deduction under Sec 80C of the Income Tax Act, 1961, up to the limit of ₹1,00,000 (this limit includes other eligible investments)
- ◆ The maturity benefit as well as death benefit that you receive is tax-free under Sec 10(10D) of the Income Tax Act, 1961

Please note that tax laws may change from time to time. We urge you to consult your tax advisor for more information.

## Other Benefits



### Advantage women

Childsurance Savings offers an additional premium discount for female insured persons. The basic premium payable for a woman will be equivalent to the premium for a corresponding 3 year younger man.

For example, if you are a healthy woman and your age is 30 years,

your premium payable will be equivalent to the premium of a 27 year old healthy man.

### Create exclusive funds for loved ones

A useful feature under Childsurance Savings is that you will be able to create exclusive funds for the benefit of your loved ones which no one else will be able to access.

These funds are legally protected from creditors and claimants on estate such as legal heirs, parties to disputes and creditors. Under Section 6 of the Married Women's Property Act, 1874 a married man can take an insurance policy on his own life and express it to be for the benefit of his wife or children. When such intent is expressed on the face of the policy, it shall be deemed to be a trust for the benefit of the named beneficiaries (your wife or children) and it shall not be subject to the control of the husband, or his creditors or form part of his estate. The Act also provides that nothing contained in the provision shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of assurance which may have been effected with intent to defraud creditors.

You can ask for an endorsement of your Childsurance policy for the benefit of your children under the Married Women's Property Act. You can also indicate the percentage share for each of your children in the policy. Once endorsed, the policy will be exclusively for the benefit of the named beneficiaries.





# What are the other features of Childsure Savings?

## Surrender Value



Life insurance is a long term financial instrument. By investing in Childsure Savings you are making a long-term commitment towards building your savings. Before surrendering a life insurance policy, you should bear in mind that life insurance policies do not offer such good value for money on surrender as they do on maturity. Particularly, during the early years of a policy, the surrender value may be low in comparison to the premiums paid. To get the maximum benefit from a life insurance policy, we would urge you not to discontinue your policy before maturity. However, in case of emergencies, you have the option to surrender your policy before the planned maturity date.

### Guaranteed surrender value

The policies with premium paying term of less than 10 years will acquire a guaranteed surrender value, if all premiums have been paid for at least 2 consecutive years.

The policies with premium paying term of 10 years or more, will acquire a guaranteed surrender value, if all premiums have been paid for at least 3 consecutive years.

Guaranteed surrender value has two components. The first component is a percentage of total premiums paid excluding extra mortality premiums, services tax and cess, if any. The second component is a percentage of vested bonuses.

1. Guaranteed surrender value factors as a percentage of total premiums paid are given below:

Policy Year	Policy Term															
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	62%	59%	57%	56%	55%	54%	54%	54%	53%	53%	53%	53%	52%	52%	52%	52%
9	73%	68%	64%	62%	60%	59%	58%	57%	56%	56%	55%	55%	55%	54%	54%	54%
10	85%	76%	71%	68%	65%	63%	62%	61%	60%	59%	58%	58%	57%	57%	56%	56%
11		85%	78%	73%	70%	68%	66%	64%	63%	62%	61%	60%	59%	59%	58%	58%
12			85%	79%	75%	72%	69%	68%	66%	65%	63%	63%	62%	61%	60%	60%
13				85%	80%	76%	73%	71%	69%	68%	66%	65%	64%	63%	62%	62%
14					85%	81%	77%	75%	72%	70%	69%	68%	66%	65%	64%	64%
15						85%	81%	78%	75%	73%	72%	70%	69%	68%	66%	66%
16							85%	82%	79%	76%	74%	73%	71%	70%	69%	68%
17								85%	82%	79%	77%	75%	73%	72%	71%	69%
18									85%	82%	80%	78%	76%	74%	73%	71%
19										85%	82%	80%	78%	76%	75%	73%
20											85%	83%	80%	78%	77%	75%
21												85%	83%	81%	79%	77%
22													85%	83%	81%	79%
23														85%	83%	81%
24															85%	83%
25																85%

## What are the other features of Childsure Savings? (Contd...)

2. Guaranteed surrender value factor (GSF) as a percentage of vested bonuses as given below:

Outstanding Policy Term	GSF	Outstanding Policy Term	GSF	Outstanding Policy Term	GSF
1	43%	9	14%	17	5%
2	38%	10	12%	18	4%
3	33%	11	11%	19	4%
4	29%	12	9%	20	3%
5	25%	13	8%	21	3%
6	22%	14	7%	22	2%
7	19%	15	6%	23	2%
8	16%	16	5%		

Outstanding policy term = Policy Term less number of complete policy years the policy has been in force.

### Special surrender value

Depending on the prevailing market conditions, the company may pay a surrender value higher than the guaranteed surrender value in the form of a special surrender value.

The surrender value paid out will be higher of the guaranteed surrender value and special surrender value less guaranteed annual payouts already paid.

The policy terminates on surrender and no further benefits are payable under the policy.

### Grace Period



We allow you a grace period from the date of the first unpaid premium. For annual payment mode, the grace period is 30 days and for monthly payment mode, it is 15 days. The life cover remains in force during the grace period with all benefits.

## Loans



You can avail of loan from IDBI Federal after the policy acquires surrender value. The conditions for the loan facility are:

- ◆ Loan amount granted will be 85% of surrender value available under the policy.
- ◆ Minimum loan amount is ₹5,000.
- ◆ Interest rate applicable for the outstanding loan would be determined from time to time. The interest rate will be 3% more than 10 year term Government security and for the ease of administration, the same will be reviewed every 6 months.
- ◆ In the event, where the amount of loan plus accumulated interest is equal to or greater than the surrender value, the policy shall be foreclosed by us, after intimation to the policy holder by way of notice from the company. The company shall be entitled to apply the surrender value allowable in respect of the policy towards the payment of loan and interest.
- ◆ However, in case of premium paying policies and fully paid-up policies, the company will not do any foreclosure.

## Non-payment of Premiums



For policies with a premium payment term of less than 10 years, if, during the first 2 years the premium due is not paid before the end of the grace period, the policy will lapse.

For policies with a premium payment term of 10 years or more, if, during the first 3 years the premium due is not paid before the end of the grace period, the policy will lapse.

No death benefit will be payable where the policy has lapsed.

For regular premium payment option, if the guaranteed annual payouts have commenced, each time the premium due is not paid before the end of the grace period, the unpaid premiums plus interest will be deducted from the next payout. The interest rate will be 3% more than 10 year term Government security and for the ease of administration, the same will be reviewed every 6 months.

## Reduced Benefits for Paid-up Policies



Paid-up values are available before the commencement of the guaranteed annual payouts.

The policy with premium payment term of

- ◆ less than 10 years will acquire a paid up value if all premiums have been paid for at least two consecutive years
- ◆ 10 years or more will acquire a paid up value if all premiums have been paid for at least three consecutive years

After the policy has acquired a paid-up value, if premiums are not paid within the grace period, the policy will be made a paid-up policy, with reduced benefits.

### Reduced death sum assured

$$\text{Death sum assured} \times \frac{\text{Number of full year's premiums paid}}{\text{Total number of full year's premiums payable during the entire policy term}}$$

### Reduced maturity sum assured

$$\text{Maturity sum assured} \times \frac{\text{Number of full year's premiums paid}}{\text{Total number of full year's premiums payable during the entire policy term}}$$

Once paid-up the policy shall not be entitled to receive further reversionary bonuses and terminal bonus. The vested reversionary bonuses till the policy paid-up date will continue to remain attached to the policy and will be paid at maturity. The guaranteed annual payouts will be a percentage of the reduced maturity sum assured and would continue as per the specific due dates.

## Reinstatement



If your Childsurance policy has lapsed or acquired paid-up value, you may reinstate the policy, at the discretion of IDBI Federal Life Insurance Co Ltd, within two years after the due date of the first unpaid premium. You can reinstate the policy:

- a) By providing an application for reinstatement.
- b) By paying the arrears of premium together with interest, at such rate as decided by the company from time to time. The interest rate will be 3% more than the 10 year yield of Government securities. For the ease of administration, the rates will be reviewed every 6 months only.
- c) By furnishing satisfactory evidence of health and other requirements of the life insured as per the company's board approved underwriting guidelines.

## Exclusions



The company will pay 80% of the premiums paid as the death benefit if the insured person, whether sane or insane, commits suicide within 12 months from the date of commencement of the policy or from the date of policy issue whichever is later.

In case of suicide within one year of reinstatement of the plan, the benefit payable will be equal to higher of 80% of premiums paid till death or surrender value as available on the date of death.



## How to buy Childsurance Savings?

Age at entry - Insured Person (Parent)	Minimum	18 years
	Maximum	Regular payment option: 40 years Limited payment option: 50 years
Age at entry - Nominee (Child )	Minimum	1 month
	Maximum	18 years
Maturity age (Insured Person)	Minimum	28 years
	Maximum	Regular payment option: 65 Years Limited payment option: 75 years
Policy term	Minimum	10 years
	Maximum	25 years
Premium payment term		Regular payment option: Equal to policy term Limited payment option: 5 years less than the policy term
Premium payment frequency		Yearly, and monthly by ECS, standing instructions or direct debit only
Premium (exclusive of service tax and education cess)	Minimum	Yearly: ₹10,000, Monthly: ₹1,000 Loading factor of 0.09 is applicable for monthly premium payment frequency
	Maximum	No limit (subject to underwriting)
Maturity sum assured	Minimum	Subject to above minimum premium
	Maximum	No limit, subject to underwriting

Childsurance Savings is not available for parents/guardians without any dependant children.



# Statutory Information

## Nomination



- ◆ As per Section 39 of the Insurance Act, 1938, you can nominate a person to receive the benefit under this policy. During your lifetime and while this policy is in force, you may at any time by written notice to us, designate any person or persons as a nominee to whom we shall pay benefits under this policy upon your unfortunate death.
- ◆ We will register a nomination in your policy schedule, or any change in nomination by endorsing your policy, registering it in our records and we will acknowledge the change in nomination to you in writing.
- ◆ The receipt of policy benefits by a nominee shall be a valid discharge of our liability. If on the date of death, there is no surviving nominee, then we will pay the benefits to your estate or legal representatives. Nominations do not apply to any policy to which the Married Women's Property Act, 1874, applies or if you assign the policy.
- ◆ Under this plan the nominee at time of policy inception can only be a child of minimum 1 month and maximum 17 years of age.

## Assignment



- ◆ As per Section 38 of the Insurance Act, 1938, you may assign the policy by written notice of assignment signed by you and at least one witness.
- ◆ We shall not be liable to observe any assignment of the policy unless we receive at our head office notice of the assignment in writing signed by both you and the assignee.

- ◆ Following receipt of such notice, we will pay all benefits to the assignee. At your request we will give you written acknowledgement of the receipt of the assignment. If you assign your policy, this will automatically cancel any nomination you have made.

## Prohibition of Rebate



Insurance Act, 1938 prohibits an agent or any other person from passing any portion of his commission to the customer whether as incentive or rebate of premium. Section 41 of the Act states:

- ◆ No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- ◆ Any person making default in complying with the provisions of this section shall be punishable with a fine, which may extend to five hundred rupees.

## Non Disclosure Clause



Sec. 45 of Insurance Act states:

"No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of

## Statutory Information (Contd...)

commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling 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 nearly because the terms of the policy are adjusted on subsequent proof that the age of the insured person was incorrectly stated in the proposal."

## Free-look Period



As per ir dai regulation 6(2) of Protection of Policyholders' Interest Regulations, 2002, in case you are not satisfied with the terms and conditions of your IDBI Federal Childsurance Savings Protection Insurance Plan, we offer you the option of cancelling your policy within the free look period of 15 days from the date of receipt of your policy document. In that case, you can send us your original policy document along with a request letter stating the reasons for your cancellation. We will refund you the premium amount after deducting proportionate risk premium for the period of insurance cover, medical examination costs and stamp duty charges incurred by us for your policy.

For the policies solicited through distance marketing mode, free-look period of 30 days from the date of receipt of your policy document, is applicable. Distance marketing includes sale of insurance products through the following modes:

- a. Voice mode, which includes telephone-calling;
- b. Short Messaging Service (SMS);
- c. Electronic mode which includes e-mail, internet and interactive television (DTH);
- d. Physical mode which includes direct postal mail, newspaper & magazine inserts; and,
- e. Solicitation through any means of communication other than in person.

This sales literature gives only the salient features of the IDBI Federal Childsurance Savings Protection Insurance Plan. It uses easy to understand language to explain the features. Your Plan is governed only by the full legal terms, conditions and exclusions as contained in the Policy Document.

\*Conditions apply. IDBI Federal Childsurance Savings Protection Insurance Plan is a non-linked non-participating endowment plan (UIN: 135N032V01). Tax Benefits\* are as per the Income Tax Act, 1961 and are subject to changes in the tax laws from time to time. IDBI Federal Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this advertisement. Please consult your own tax consultant to know the tax benefits available to you. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. The product is underwritten by IDBI Federal Life Insurance Company Limited (IRDAI Regn. No 135; Corporate Identity Number (CIN) - U66010MH2007PLC167164) having its registered office at: IDBI Federal Life Insurance Company Limited, 1st Floor, Trade View, Oasis Complex, Kamala City, P.B. Marg, Lower Parel (West), Mumbai 400013. Website: [www.idbifederal.com](http://www.idbifederal.com). Toll Free: 1800 209 0502. Trade Logo displayed above belongs to IDBI Bank Limited, The Federal Bank Limited and Ageas International Insurance N. V. and used by IDBI Federal Life Insurance Company Limited under license from respective partners. Ref. No: 13293/CSPIP/ENG/Print-PB/Jul16



# How to Contact Us

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You can reach us in the following convenient ways:



## Branches

Visit or call any branch of IDBI Bank, Federal Bank, or IDBI Federal Life Insurance Co Ltd.  
For the list of branches, please visit [www.idbifederal.com](http://www.idbifederal.com)



## SMS

SMS 'CHILD' to 5757515.  
We will call you back



## Phone

Call our nation-wide toll-free number **1800 209 0502** at any time from Monday to Saturday between 8 am to 8 pm



## Write

Write to Customer Service Desk,  
IDBI Federal Life Insurance Co Ltd.,  
Trade View, Kamala City, P. B. Marg,  
Lower Parel (W), Mumbai 400 013



## Website

Visit our website [www.idbifederal.com](http://www.idbifederal.com)



## Email

Email us at [support@idbifederal.com](mailto:support@idbifederal.com)

### **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI clarifies to public that**

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

**Childsurance**<sup>®</sup>  
IDBI Federal Childsurance Savings Protection Insurance Plan

 **IDBI FEDERAL**  
In association with Ageas  
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