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- **Tax:**

Tax benefits are subject to changes in Tax laws.

- **Prohibition of Rebates**

Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

1. 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.

2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

- **AML Guidelines:**

You hereby confirm that all premiums have been/will be paid from bonafide sources and no premium have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002.

You understand that the Company has the right to call for documents to establish sources of funds.

The insurance company has right to cancel the insurance contract in case you are found guilty by any competent court of law under any statutes, directly or indirectly governing the prevention of money laundering in India.

- **Section 64 VB Insurance Act 1938:**

Commencement of risk cover under the policy is subject to receipt of premium by SmartRupyy.com.

- **Undertaking**

You hereby undertake as a prospective policyholder that you have read and understood the entire text, features, disclosures, terms and conditions of the policy / policies as desired to be purchased by you, while applying for insurance on-line and you hereby agree that you have understood the terms and conditions contained herein.