

## POLICY SURRENDER FOR CASH -VALUE

<b>1. DEATH CLAIM</b>			
Steps	Time	Documents	Payment Procedure
<ol style="list-style-type: none"> <li>1) The Insured sends in his/her request along with the required documents to the Company.</li> <li>2) The Company checks to see that the documents are in order.</li> <li>3) The Company approves the customer's request.</li> </ol>	<p>The Company shall pay the proceeds within 20 days from the day that it receives the request and all the required documents.</p>	<ol style="list-style-type: none"> <li>1) The Insurance Policy (in original).</li> <li>2) A written request for to surrender the policy.</li> <li>3) A copy of the customer's ID Card.</li> </ol>	<p>A crossed cheque (A/C Payee) will be made payable to the customer and sent to the given address.</p>

## POLICY LOAN PROCEDURE

<b>2. CLAIMS FOR ACCIDENTS</b>			
Steps	Time	Documents	Claims Payment
<ol style="list-style-type: none"> <li>1) The Insured sends in his/her request along with the required documents to the Company.</li> <li>2) The Company checks to see that the documents are in order.</li> <li>3) The Company approves the customer's request.</li> </ol>	<p>The Company shall pay the proceeds within 15 days from the day that it receives the request and all the required documents.</p>	<ol style="list-style-type: none"> <li>1) The Insurance Policy (in original).</li> <li>2) A completed form to use the policy rights, sign by the Insured.</li> <li>3) The Company's "Loan Agreement Form".</li> <li>4) A copy of the customer's ID Card.</li> </ol>	<p>A crossed cheque (A/C Payee) will be made payable to the Insured and sent to the given address.</p>

## POLICY PAY-BACK PROCEDURE

2. CLAIMS FOR ACCIDENTS			
Steps	Time	Documents	Claims Payment
<p>1) The Company will send out a written notice of the Pay-Back as per policy condition, along with an acceptance form to be filled by the Insured. This notice will be sent out 45 days before the pay-back date.</p> <p>2) The Insured completes the Acceptance Form so that the Company can proceed further.</p>	<p>The Company shall pay the proceeds within 15 days from the day that it receives the request and all the required documents.</p>	<p>1) An Acceptance Form.</p>	<p>A crossed cheque (A/C Payee) will be made payable to the Insured and sent to the given address.</p>

## MATURITY-CLAIMS PROCEDURE

2. CLAIMS FOR ACCIDENTS			
Steps	Time	Documents	Claims Payment
<p>1) The Company will send out a written notice of the Maturity Payment along with an Acceptance Form to be filled by the Insured. This notice will be sent out 30 days before the maturity date.</p> <p>2) The Insured completes the Acceptance Form so that the Company can proceed further.</p>	<p>The Company shall pay the proceeds within 15 days from the day that it receives the request and all the required documents.</p>	<p>1) The Insurance Policy (in original). 2) A copy of the Insured's ID Card.</p>	<p>A crossed cheque (A/C Payee) will be made payable to the Insured and sent to the given address.</p>