

AGE PROOF

Eligibility for some plans depends upon submission of standard age proof, whereas in case of non- standard age proofs, not only extra premium [as applicable to "Class I" lives minimum Rs. 1.50 %0] may have to be paid but also, some plans are not granted and some restrictions on maximum S.A, as well as term will become operative.

ADMISSION OF AGE

Age is a very important factor. The eligibility criteria to enter into an insurance contract for a particular plan and term, the medical reports to be called for and the premiums are base on age so prior admission of age before conclusion of contract is a must.

A. STANDARD AGE PROOFS

As the following proofs are based on reliable records, they are accepted by the Corporation as standard age proofs and other proofs are regarded as non-standard proofs.

1. Certified extract from Municipal or other records at the time of birth.
2. Certificate of Baptism or Certified extract from family bible, if it contains age or date of birth.
3. Certified extract from school or college record if age or date of birth is stated therein.
4. Certificate extract from Service register in the case of Govt. Employees and Employees of Quasi Govt. and institutions including Public Limited Companies provided conclusive evidence of age was produced at the time of recruitment of the employees as per C.O. Cir Ref.: Act/CUS/1674/4 dated 7.1.1999. Certified extract from S.R. in support should be obtained from the employers on the company's letter pad and under company's seal. It is to be countersigned by the proposer. Where age is not verified at entry into service, the restrictions quoted in manual shall apply.
5. Passport issued by Govt. of India-
Passport is to be treated as Standard Age Proof under all plans, except in case of illiterate proponents: maximum maturity age will be 5 years less than permissible maximum maturity age under the plans,
6. Any other document (such as Domicile Certificate) where date of birth or age has been proved on the basis of one of the standard acceptable to the Corporation.
7. In case of Defence personnel, identity card issued by Defence Department.
8. Identity Card (provided date of birth is mentioned therein) issued by Govt., Quasi-Government, reputed commercial and industrial undertakings to their employees will be treated as standard age proof.
9. Marriage certificate issued by Roman Catholic Churches in the case of Roman Catholics.

Extract from passport, Service Extract, Municipal Birth Extract, Previous policies are not to be taken. In all these cases Xerox copies of the document duly attested should be submitted.

10. Vide C.O. Circular No. 1901/4 dated 18/09/2003 standard age proof is required under the following plans:-
Table 2, 43, 52, 58, 88, 89, 102, 103, 106, 107, 108, 109, 114, 121, 131, 133, 136, 137, 140, 143, 150, 153, 159, 160, 164 and 152 for Table 152 standard age proof is required if the Premiums are payable throughout life. (both the life proposed and the handicapped beneficiary under plan no.114) all CDA Plans and permissible Risk Plans on the lives of minors. When a child is aged 5 or more School Certificate is must.

Under the following plans restrictive proofs are accepted as detailed below:

Table No.	Nature of Age Proof
2, 106, 107, 108 121, 131, 150	Municipal Birth extract, School certificate, service Extract, Certificate of Baptism or Passport
41, 50, 101, 102, 109, & 159	MBC, SC, Certificate of Baptism

Note: Vide C.O. Circular Ref.: Actl/1916/4 dt. 24th November 2003, it has been decided to accept copy of school progress report with declaration from parents as age proof of minor instead of school certificate subject to certain condition.

Vide C.O. Circular Ref.: Actl/1925/4 dt. 31st December 2003, the existing underwriting rules regarding age proof have been reviewed and it has been decided to revise the rules as shown below:

1. Standard Age Proof

Horoscopes maintained by a Hindu Family in a Bahi or family horoscope book can be considered as standard age proof provided manager (NB) is satisfied with its reliability and originality.

The other existing standard age proofs will continue to be standard age proofs for the purpose of age admission.

2. Non – Standard Age Proof (NSAP)

It has been decided to classify non-standard age proofs into three categories as shown below;

NSAP- 1- will include

- Permanent Account number (PAN) card issued by Income – tax Department
- Driving Licence issued by RTO
- Election (Voter) identity Card
- Ration Card

Special conditions applicable to NSAP – I:

- Non-standard age proof extra will not be charged
- Plan involving term insurance elements and whole life (Table No. 2) will be allowed
- Term Rider and Critical Illness Rider will be allowed up to a cover of Rs. 2 lakh.
- There will be no restrictions on maximum age at entry and maturity/premium ceasing age.

- e) Maximum policy/ premium paying term will be restricted to 25 years only

NSAP –II – will include

- a) E.S.I.S.card
- b) Marriage Certificate in the case of Muslims
- c) Service Record where age is not verified at the time of entry into service or where only year of birth is mentioned.

Special conditions applicable to NSAP – II

- a) Age proof Extra equivalent to Class I extra, subject to a minimum of Rs.1.50%o will be charged.
- b) Plans involving term insurance element, whole life (Table No. 2) Term Rider and Critical Illness Rider will not be allowed. However, Bima Plus plan (Table No. 140) may be allowed.
- c) Under Table No. 152 (Jeevan Rekha) premium paying mode for life will not be allowed.
- d) Maximum age at entry will not exceed 50 yrs (nearest birthday) of age
- e) Maximum Policy/ premium paying term will be restricted to 25 yrs.
- f) Maximum maturity age / premium ceasing age will be restricted to 65 yrs.

NSAP – III – will include

- a) Horoscope other than the maintained by a Hindu Family in a Bahi or family horoscope book
- b) Elder's Declaration (Form No. 3261)
- c) Self Declaration (Form No.5220 Stamped)
- d) Self Declaration (Form No. 5096 Unstamped)
- e) Certificate issued by village panchayat
- f) Any other proof not classified as standard as above

Special conditions applicable to NSAP – III :

- a) Age proof Extra equivalent to Class I extra, subject to a minimum of Rs. 1.50 %o will be charged
- b) Plans involving term assurance element, whole life (Table No.2). Term Rider and Critical Illness Rider- will not be allowed. However, Bima Plus Plan (Table No.140) may be allowed.
- c) Under Table no. 152 (Jeevan Rekha) premium paying mode for life will not be allowed.
- d) Maximum age at entry will not exceed 50 yrs. (nearest birthday) of age
- e) Maximum Policy/premium paying term will be restricted to 25 yrs.
- f) Maximum maturity age / premium ceasing age will be restricted to 65 yrs.
- g) Maximum insurance cover will be restricted to Rs. One lakh
- h) The date of birth may be taken as follows when self- declarations are submitted
 - If the date of birth is stated in the declaration, then the same may be taken as it is.
 - If the month alone of birth is stated in the declaration, then 15th of the month stated may be taken as the date of birth.

- If the year alone of birth is stated in the declaration, then First July of the year stated may be taken as the date of birth.

The above instructions come into force with immediate effect.

Special note:

- 1) If in the fresh proposal, previous policy has been referred to age admission purpose the group that age has been admitted there under, the office may proceed with consideration of fresh proposal without any extra premium or restrictive conditions on account of age proof, taking it for granted that standard age proof was furnished under such previous policy provided such previous policy was issued prior to 12.3.1976
(C.O. Cir.No. Actl/1137/4 dt. 12.3.76)
However, it should be confirmed that age under previous policy is definitely admitted.
- 2) Horoscope : CUS/Actl/1686 dt. 17.7.99
 - a. Non- standard Age proof
 - b. Extra premium is to be charged for all ages at entry subject to minimum of Rs. 1.50‰.
Horoscope will not be acceptable to high risk plans.
- 3) Passport : (ZUS – 93/9-10-93)
 - a. Treat passport as a standard age proof.
 - b. For high risk plan : Qualification of the proposer should be there in the passport or further age proof will be called for, else high risk plans are not allowed.
 - c. Modification vide Cir. No. CUS/Actl/1686 dt. 27.7.99
It is decided to treat Passport as standard age proof under all plans except in case of illiterate proponents, passport may be accepted as age proof but maximum maturity age under different plans will be 5 yrs. lower than the maximum permissible age under the relevant plan.
- 4) It sometimes happens that the underwriting section calls for the previous policy docket for consideration of a fresh proposal. In case there is an indication in the previous policy docket obtained at the time of consideration of the fresh proposal, about the nature of age proof submitted, the cases maybe dealt with on the basis. If age has been admitted therein based on admission of age in a previous policy, but no remark is made in the papers as to the nature of age proof submitted earlier in an earlier policy docket to ascertain the nature of age proof submitted. For administrative convenience, it may be presumed that the age proof submitted earlier was a standard age proof. If however, the underwriter has any doubts, it goes without saying that he may call for such earlier policy dockets.
- 5) Vide C.O. Circular Ref.: Actl/1901/4 dated 18.9.2003, it has been Clarified that the maximum allowable insurance cover to person including wife/children (where premiums are paid by husband/parents) will be average annual income for last 3 yrs.

Multiplied by the age related multiple. However, his /her own cover will be restricted as per limits given in summary of rules relating in Acceptance of Non- Std age proof.

- 6) Vide C.O. Cir. Ref.: Actl/1916/4 dt. 24/11/2003 it has been Clarified that if age has already been admitted in previous policy on the basis of age extract, Xerox copy of the age proof duly attested by the person signing the proposal paper (propose/ life assured) and the agent/Dev. Officer is not to be insisted upon at the time of subsequent proposal.
- 7) Other than self declaration or elder's declaration maximum allowable insurance cover under non-std age proof will be average annual income for last 3 yrs. Multiplied by the age related multiple subject to necessary non-standard age proof extra.
- 8) Vie C.O. Cir. Ref.: Actl/1908/4 dated 18/10/2003 it has been clarified that the age of the life assured under his proposal can also be admitted on the basis of photocopy of any standard age proof duly attested by a gazetted officer and the proposer/life assured and countersigned by the agent development officer.
- 9) Vide C.O. Cir. Ref.: Actl./1916/4 dt. 24/11/2003 it has been clarified that school progress report with declaration from parents, wherever it is not possible to obtain the school certificate during the vacation period can be accepted as age proof instead of school certificate in respect of minors aged 5 yrs or more.