



Star Union Dai-ichi Life Insurance Co. Ltd.



"**Star Union Dai-ichi Life Insurance Co. Ltd.**" is a Joint Venture Company floated by **Bank of India** and **Union Bank of India**, two leading Public Sector Banks in India and the **Dai-ichi Mutual Life Insurance Company**, a leading Japanese Company in the Life Insurance market, for undertaking Life Insurance Business in India.

The Company, has been incorporated / registered with the Registrar of Companies, Maharashtra on 25th September, 2007. The Company has been issued the license for undertaking life insurance business in India by Insurance Regulatory and Development Authority (**IRDA**) on 26.12.2008. The Company has best insurance, IT, finance and investment resources to ensure that it soon earns a prominent position in insurance sector.

The Company has a capital stake of 51% by BOI, 26% by Dai-ichi Life and 23% by Union Bank. The Company has authorized capital of Rs. 250.00 Crores.

Star Union Dai-ichi Life, with the strength of the domestic partners in the Indian Financial Sector coupled with the Dai-ichi Life's strong domain expertise is expected, to be a strong player in the Indian Life Insurance market in a short time. The Company offers various products to serve all strata of the society.

Star Union Dai-ichi Life Insurance Co. Ltd. aims at providing and making awareness of insurance to the rural and weaker social sectors of India.

Various products offered by **Star Union Dai-ichi Life Insurance Co. Ltd.**

Traditional Products - Currently available products to purchase

- **Jeevan Safar:** A combination of endowment and whole life plan, which also gives benefits of death and survival to the policyholder.
- **Defined Benefit Endowment Plan** – It offers an opportunity to build up future income streams to meet the multiple purposes, either planned or contingencies.
- **Instant Endowment Plan** - This plan has been kept simple, particularly keeping in mind today's fast pace life.
- **Pure Term Assurance Plan** - This is a Term Insurance Plan, with sum assured ranging from Rs 500000 to Rs 24, 99,000. Individuals in age group of 18 to 60 years can avail this policy with the term ranging from 5 to 25 years.
- **Premier Protection Plan** - This plan is particularly designed for companies for KMI/ Partnership and H.N.I's, who desire higher security for their future.

Traditional Products - Old products not available for fresh purchase :)

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Prabhat Tara: Is a Unit Linked Children Plan. This plan is a risk cover policy, where in an unforeseen event of the parent's death the child's future is secured.

- **Dhan Suraksha** : A death benefit and maturity benefit is added to this unit linked endowment plan.
- **Dhan Suraksha Premium:** Is a unit linked endowment plan which also provides death and maturity benefit.

Unit Linked Insurance Plans - Currently available products to purchase

- **Dhan Suraksha 3- ULIP Endowment Plan** - This is a Unit Linked Endowment insurance plan which provides Death benefit when death occurs within the term of the policy, maturity benefit if the policy holder survives the term of the policy.
- **Dhan Suraksha Premium 3** - This policy comes with 2 riders which provide cover against accidental death or permanent disability and cover against critical diseases

Annuity Products - Currently available products to purchase

- **Immediate Annuity:** Is a plan where a number of payments known as annuities are paid in return of a lump sum called purchase price.

Annuity Products - Old products not available for fresh purchase

- **Dhruv Tara** : A deferred unit linked annuity plan where in the policyholder at present makes payment towards the policy and receives a pension after the deferred period.

Group plans - Currently available products to purchase

Term Assurance Products:

- **Bachat Kavach** : A group term deposit linked insurance plan.

Credit Cover -

- **Ashiana Suraksha** : A group decreasing Term Insurance Plan.
- **Shiksha Suraksha** - Shiksha Suraksha is a group life insurance term plan which caters to the needs of education loan borrowers.

Riders - Currently available products to purchase

- **Group Critical Illness** - The group critical illness rider is a type of add on benefit which can be used to customize your policy as per your choice.
- **Group Accident Death and Dismemberment Benefit Rider** - You can get the maximum



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accidental and dismemberment cover of up to Rs. 50 lakhs by opting for the accidental benefit rider over and above the base policy and become eligible for additional coverage benefits.

Registered Office : Star House 3rd Floor,
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