

## डाक जीवन बीमा निदेशालय

डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार  
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

### DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &  
Information Technology, Government of India  
Chanakyapuri Post Office Complex, New Delhi-110021

पत्रांक  
No

दिनांक  
Dated

29-13/2019-LI

08.07.2019

To,

All HOCs  
Addl. Dte. General APS, Sena Dak Bhawan  
Director RAKNPA  
Director PTCs  
Director PLI Kolkata

Sub: **Clarifications to Circles on PLI/RPLI**

This is regarding clarifications on various procedural/operational issues relating to PLI/RPLI discussed in workshop held on 20<sup>th</sup>-22<sup>nd</sup> May'2019 in CEPT Mysuru and also references received from Circles/field units.

2. To ease procurement of policy, after sales and claim settlement etc. following instructions are being issued:-

#### **Documents for new proposals**

- A. It has been observed that various additional documents/certificates (which are otherwise not required) are being obtained from prospective Customers/ proponents along with proposal form by marketing personnel/field units. The checklist of documents is enclosed as Annexure to this letter. List of documents required for establishing identity, age, residential proof etc are already laid down in online & McCamish portal.

#### **Mobile Number of proponents: -**

- B. Presently, mobile number is not registered/updated in a large number of PLI/RPLI policies. In order to facilitate sending SMS to customers for various policy events, mobile number is required. Therefore, mobile number in respect of PLI/RPLI proposal should invariably be taken and updated while procuring the policy. PLI/RPLI sales force, CPC personnel and also proposal accepting authorities needs to be sensitized on this issue. Correct mobile number of proponent must be obtained and given in proposal form in each case. Case is being taken up with FSI to

make this field Mandatory in NBF and provide a front end updation facility for mobile numbers and email addresses.

### **Name of spouse in RPLI NBF**

- C. Name of spouse for taking PLI/RPLI policy (except Yugal Suraksha policy) is not required. In case of RPLI NBF, 'name of spouse' is a mandatory field. Under eligibility condition, there is no such requirement. Marital status of a proposer is not a material requirement for taking a policy (except Yugal Suraksha).

As such in the proposed revised RPLI Proposal form this column is being deleted. Name of spouse in RPLI would no longer be a mandatory field. FSI is being asked to make necessary changes in the system and make it a non-mandatory field.

### **Enhancement of fee for duplicate Premium receipt book**

- D. A premium receipt book is supplied to an insurant who opts for payment of premium in cash as a regular measure. The premium Receipt Book is supplied free of cost. If, however, the original Premium Receipt Book is lost by the insured, he/she is supplied with another Premium Receipt Book on payment of a charge of only Rs.5/- at present. Now, keeping in view the cost involved in printing/procuring premium receipt book, fee for issue of duplicate PRB is revised is raised to Rs.20/- with immediate effect. When, however, a Premium receipt book is used up, a new book is supplied to the insured free of any charge after recording therein a certificate as to the month up to which to premium has been paid as per the old book. The old premium receipt book be returned to the insured along with the fresh premium receipt book.

3. This issue with the approval of CGM, PLI.

  
**Dy. Divisional Manager-I**

## **Check list of documents of new PLI/RPLI Policies**

### **ANNEXURE-I**

#### **For PLI Policy (below 20 lakhs of sum assured)**

- i. Proposal form
- ii. Age proof (self attested copy of any of the following documents)
  - a. Birth Certificate
  - b. School Certificate/Mark sheet
  - c. PAN Card/ PRAN Card
  - d. Passport
  - e. Driving Licence
- iii. Address Proof (self attested copy of any of the following documents)
  - a. Aadhar Card/Voter Id
  - b. Passport
  - c. Driving Licence
  - d. Ration Card
  - e. Allotment letter of Govt. Accommodation
  - f. Electricity Bill/Water Bill
  - g. Certificate issued by Competent Authority
- iv. ID proof to check eligibility of PLI proponent (self-attested copy of any of the following documents)
  - a. Photo Identity card issued by employer
  - b. Service Certificate
  - c. Professional degree/diploma (for professionals)
- v. Marriage Proof (for Yugal Suraksha Policy-self attested copy of any of the following documents)
  - a. Marriage Certificate
  - b. Affidavit
  - c. Certificate issued by employer or any other document proving marital relationship
- vi. Income proof (self attested copy of any of the following documents)
  - a. Salary slip
  - b. Bank Statement
  - c. ITR

#### **For PLI Policy (above 20 lakhs of sum assured)**

- i. Proposal form
- ii. Age proof (self attested copy of any of the following documents)
  - a. Birth Certificate
  - b. Certificate/Mark sheet
  - c. PAN Card/ PRAN Card
  - d. Passport
  - e. Driving Licence

- iii. Address Proof (self attested copy of any of the following documents)
  - a. Aadhar Card
  - b. Passport
  - c. Driving Licence
  - d. Ration Card
  - e. Allotment letter of Govt. Accommodation
  - f. Electricity Bill/Water Bill
  - g. Certificate issued by Competent Authority
- iv. ID proof (self attested copy of any of the following documents)
  - a. Identity card issued by employer
  - b. Service Certificate
  - c. Professional degree/diploma (for professionals)
- v. Marriage proof (for Yugal Suraksha policy- self attested copy of any of the following documents)
  - a. Marriage certificate
  - b. Affidavit
  - d. Certificate issued by employer or any other document proving marital relationship
- vi. Income proof (self attested copy of any of the following documents)
  - a. Salary slip
  - b. Bank Statement
  - c. ITR
- vii. Medical Reports (Required Medical Examination reports)

**For RPLI Policy**

- i. Proposal form
- ii. Age proof (self attested/thumb impressed copy of any of the following documents)
  - I. Standard Age proof**
    - a. Birth Certificate
    - b. School Certificate/Mark sheet
    - c. PAN Card/ PRAN Card
    - d. Passport
    - e. Driving Licence
  - II. Non-Standard Age Proof**
    - a. Aadhar Card
    - b. Voter-id
    - c. Elder's declaration
    - d. Medical Examiner's approximate age certificate
    - e. Declaration by insurant counter signed by panchyat Member
- iii. Address/Identity Proof (self attested/thumb impressed copy of any of the following documents)
  - a. Aadhar Card/Voter-id
  - b. Passport
  - c. Driving Licence
  - d. Ration Card
  - e. Electricity Bill/Water Bill