

Trust Islami Life Insurance Limited
Key Fact Statements

Sl#	Particulars	Description	Remarks
1	Policy Exclusions	<ol style="list-style-type: none"> 1. Suicide Clause 2. false statement 3. High-Risk Activities 4. War or Acts of Terrorism 5. Criminal Activity 6. Hazardous Occupations 	
2	Customer Obligations	<ol style="list-style-type: none"> 1. Payment of Premiums 2. Accurate and Truthful Information 3. Notification of Changes 4. Compliance with Policy 5. Policy Term 6. Maintaining Insurability 7. Timely Notification of Claims 	
3	Payment Modalities	<ol style="list-style-type: none"> 1. Yearly 2. Half Yearly 3. Quarterly 4. Monthly 5. Non-Forfeiture of Deposited Premium 	
4	Claim Process	<ol style="list-style-type: none"> 1. Notification 2. Intimation 3. Claim Form Submission 4. Documentation Review 5. Beneficiary Verification 6. Benefit Calculation 7. Approval and Payment 	
5	Conditions for Terminator Benefits	<ol style="list-style-type: none"> 1. Validity of Policy 2. Days of Grace 3. Time Barred Policy 4. Proof of Age 5. Surrender Period 6. Policy Value 7. Reduction in Benefits 8. Tax Implications 9. Option to Convert 10. Loan Repayment 11. Policy Lapse 	