

Step-by-Step Process for Buying a Life Insurance Policy Through a Branch

Customers who wish to purchase a life insurance policy offline can visit their nearest SuryaJyoti Life Insurance branch and follow the process below.

1. Visit the Nearest Branch

Visit any SuryaJyoti Life Insurance branch and meet with an authorized staff member or insurance agent for assistance.

2. Select a Suitable Insurance Plan

Discuss your insurance needs, financial goals, coverage amount, policy term, and premium payment options. Select a suitable insurance plan.

3. Calculate the Premium

The branch staff or insurance agent will explain the policy benefits, premium amount, payment frequency, maturity benefits, and applicable terms and conditions.

4. Fill Out the Proposal Form

Complete the insurance proposal form with accurate personal, family, occupation, income, nominee, and health-related information.

5. Submit Required Documents

Submit the necessary documents, which may include:

- Completed insurance proposal form (UND1)
- Personal health declaration (UND2)
- KYC form (UND5)
- Citizenship certificate or valid identification
- Recent passport-size photograph
- Age verification and income documents, if required
- Medical examination reports, if applicable
- Additional documents depending on the insurance plan

6. Complete Medical Examination (If required)

Depending on your age, health condition, insurance amount, and underwriting requirements, you may need to undergo a medical examination.

7. Proposal Verification and Approval

The company reviews the submitted proposal, documents, and underwriting requirements and proceed for approval by Underwriter & proceed for the payment. Once the proposal is approved the required premium is received.

8. Pay the Insurance Premium

Pay the required initial premium through an authorized payment channel as instructed by the branch through QR, Deposit Voucher etc. Obtain the official payment receipt.

9. Receive Your Insurance Policy

After the premium is received, the insurance policy is issued. The policy document will be provided through the applicable company process.

10. Review and Maintain Your Policy

Review your policy details, benefits, exclusions, and premium due dates. Pay renewal premiums on time to maintain your insurance coverage.

Important Note: Policy issuance is subject to the company's underwriting guidelines, document verification, premium payment, and applicable terms and conditions.

Service Time

Particulars	Details
Processing time	Same day, if all required documents are complete and underwriting requirements are satisfied
Premium	Based on sum assured and risk coverage
Responsible department	Underwriting / Customer Service / Branch Office
Policy delivery	Directly to the policyholder or through the agent/branch

For additional information, visit the [Official Citizen Charter](#) or contact your nearest SuryaJyoti Life branch.

Step-by-Step Process for Buying Life Insurance Through



Customers can conveniently apply for a new life insurance policy through the SuryaJyoti Life Customer 360 Portal by following these steps.

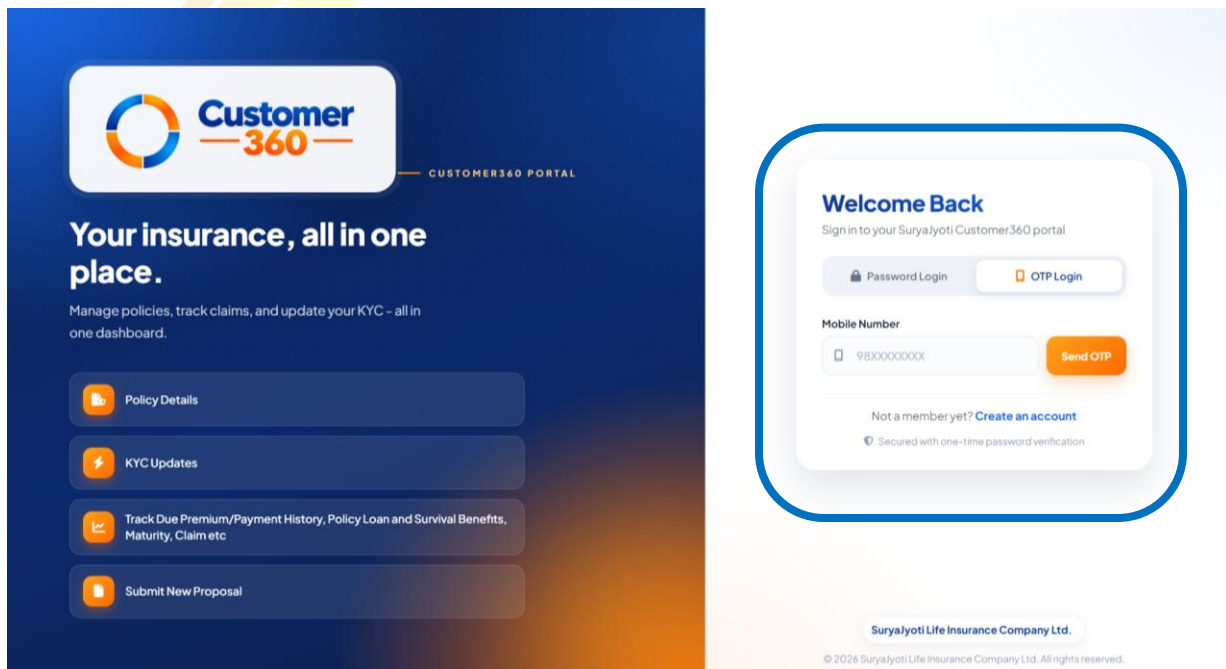
1. Visit the Official Website

Go to www.suryajyotilife.com and click on Customer 360.

2. Log In to Customer 360

For already registered user:

Log in using your registered email ID and password, or select the OTP Login option to access your account. For first time login please click forget password to set the password and login.



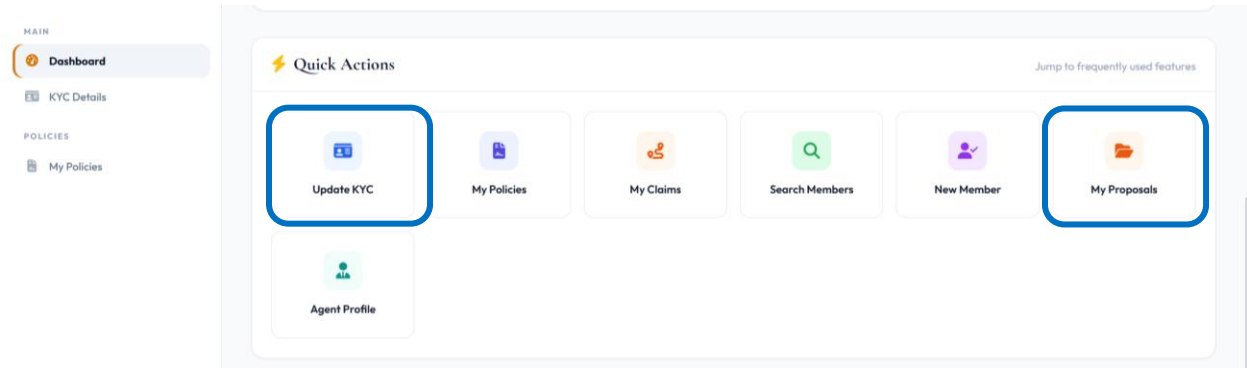
For new user:

If you are a new user and not have a Member then you need to create a member account with your Email Address, Mobile Number, Personal information, Documents and set a password of your own.

After complete registration, proceed for login.

3. Update Your KYC Details

Go to KYC details or Update KYC from Quick actions option, review and update your Know Your Customer (KYC) information to ensure your personal details are accurate and up to date.



4. Go to Quick Actions

After logging in, navigate to the Quick Actions section on the Customer 360 dashboard.

5. Select New Proposal

Click on My Proposals and select New Proposal to start your insurance application.

6. Enter Insurance Plan Details

Select your preferred insurance plan, applicable riders, sum assured, policy term, and other required policy information.

7. Provide Nominee Details

Enter the nominee's name, relationship, and other required information.

8. Complete Medical Details and Declaration

Provide accurate health and medical information, complete the required declarations, and review the entered details.

9. Submit Your Proposal

Verify all the information and click Submit to send your insurance proposal for review.

10. Underwriting Review and Approval

The SuryaJyoti Life underwriting team will review your proposal, KYC, medical declarations, and other required information. Additional documents or medical examinations may be requested if necessary.

11. Proceed with Premium Payment

Once the proposal is approved, proceed with the initial premium payment as instructed by the company.

12. Receive Premium Receipt and Insurance Policy

After successful payment and completion of the issuance process, your official premium receipt and insurance policy will be issued and delivered accordingly.

Important Note: Policy approval and issuance are subject to the company's underwriting guidelines, KYC verification, required documentation, and successful premium payment.

Get Started: [Visit SuryaJyoti Life website](#) → **Customer 360** → **Quick Actions** → **My Proposals** → **New Proposal.**



SuryaJyoti
जीवनको लागि

Step-by-Step Process for Buying Life Insurance SuryaJyoti Services

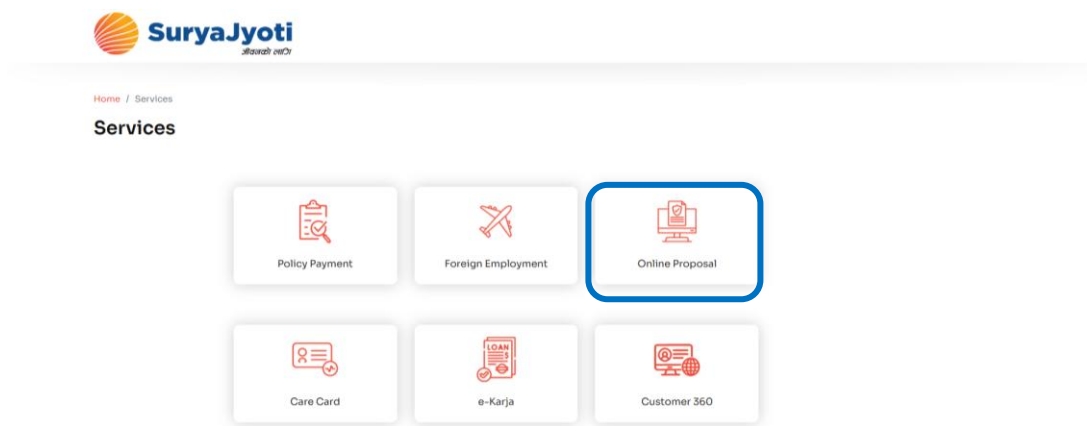
Customers can apply for a life insurance policy online through the SuryaJyoti Life Online Application Portal without visiting a branch for the initial application.

1. Visit the Official Website

Go to www.suryajyotilife.com and click on [Services](#).

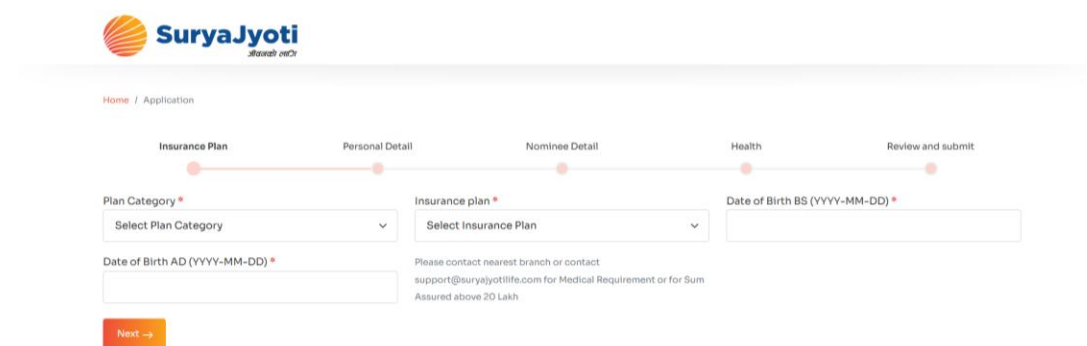
2. Select Online Proposal

Select Online Proposal or directly visit the [Online Insurance Application](#) page.



3. Choose an Insurance Plan

Select your preferred insurance plan and enter the required policy details, including sum assured, policy term, and premium payment frequency.

The screenshot shows the 'Insurance Plan' step of the online application process. At the top is the SuryaJyoti logo and the text 'जीवनको लागि'. Below the logo is a breadcrumb trail 'Home / Application'. A progress bar shows five steps: 'Insurance Plan' (active), 'Personal Detail', 'Nominee Detail', 'Health', and 'Review and submit'. The 'Insurance Plan' section contains three main input areas: 1. 'Plan Category *' with a dropdown menu showing 'Select Plan Category'. 2. 'Insurance plan *' with a dropdown menu showing 'Select Insurance Plan'. 3. 'Date of Birth BS (YYYY-MM-DD) *' with a text input field. Below these is a 'Date of Birth AD (YYYY-MM-DD) *' text input field. A note states: 'Please contact nearest branch or contact support@suryajyotilife.com for Medical Requirement or for Sum Assured above 20 Lakh.' At the bottom left is an orange 'Next ->' button.

4. Enter Personal Information

Fill in your personal details, including name, date of birth, contact information, address, occupation, and other required information.

5. Provide Nominee Details

Enter the nominee's name, relationship, contact information, and other required details.

6. Upload Required Documents

Upload the necessary documents, such as identification, photograph, and other supporting documents as requested in the application.

7. Complete Health Declaration

Provide accurate information about your health condition, medical history, and other health-related declarations.

8. Review and Submit Application

Verify all entered details and uploaded documents, then submit your online insurance proposal.

9. Proposal Review and Approval

SuryaJyoti Life reviews the submitted proposal and documents. The company may request additional information or medical examination if required. Once the proposal is approved, the applicant can proceed with premium payment.

10. Pay the Insurance Premium

Complete the initial premium payment through the payment method instructed or provided by the company.

11. Receive Premium Receipt and Policy Document

After successful payment and completion of the issuance process, the official premium receipt and insurance policy will be issued and delivered to the policyholder accordingly.

Important Note: Insurance policy approval and issuance are subject to document verification, underwriting requirements, premium payment, and the company's applicable terms and conditions.

Get Started: [Visit SuryaJyoti Life Services](#) → **Online Proposal**