

Rules Regarding Standard & Non-Standard Age Proof

Standard Age

1. Identity Cards (if date of birth is mentioned therein) issued by
 - a. Government
 - b. Quasi - Government
 - c. Reputed Commercial and Industrial Undertakings
 - d. Defence Personnel
2. School or College Certificate or authenticated extract from the School or College
3. Certified extract from Service
4. Certified extract from the Municipal or other records made at the time of Birth
5. Certificate of Baptism or certified extract from the family Bible, if it contains age or Date of Birth
6. Marriage Certificate in case of Roman Catholics, Certificate issued by Catholic Church
7. Passport
8. Domicile Certificate
9. University Certificate or Matriculation /Higher Secondary Examination, SSLC Certificate issued by a board set up by the State /Central Government.

Non - Standard Age Proof

Non-Standard Age Proof has been classified in three categories

NSAP - I - will include

1. Permanent Account Number (PAN) Card issued by Income-tax Department
2. Driving Licence issued by RTO

Special conditions applicable to NSAP - I :

1. Non-standard age proof extra will not be charged
2. Plans involving term insurance elements and whole life (Table No. 2) will be allowed
3. Term Rider and Critical Illness Rider will be allowed up to a cover of Rs. 2 lakh.
4. There will be no restrictions on maximum age at entry and maturity / premium ceasing age.
5. Maximum policy / premium paying term will be restricted to 25 years only

NSAP - II - will include

1. E.S.I.S. Card
2. Marriage Certificate in the case of Muslims
3. 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 :

1. Age proof Extra equivalent to Class I extra, subject to a minimum of Rs. 1.50 %0 will be charged
2. Plans involving term insurance element, whole life (Table No. 2), Term Rider and Critical Illness
3. Maximum age at entry will not exceed 50 years (nearest birthday) of age
4. Maximum Policy / premium paying term will be restricted to 25 years
5. Maximum maturity age / premium ceasing age will be restricted to 65 years

NSAP - III - will include

1. Horoscope other than that maintained by a Hindu Family in a Bahi or family horoscope book
2. Elder's Declaration (Form No. 3261)
3. Self Declaration (Form No. 5220 Stamped)
4. Self Declaration (Form No. 5096 - Unstamped)
5. Certificate issued by village panchayat
6. Any other proof not classified as standard as above
7. Ration Cards issued originally clearly mentioning the date of issue
8. Election (Voter) Identity Card

Special conditions applicable to NSAP - III :

- 1) Age proof Extra equivalent to Class I extra, subject to a minimum of Rs. 1.50%0 will be charged
- 2) Plans involving term assurance element, whole life (Table No. 2), Term Rider and Critical Illness Rider - will not be allowed.
- 3) Maximum age at entry will not exceed 50 years (nearest birthday) of age.
- 4) Maximum Policy / premium paying term will be restricted to 25 years.
- 5) Maximum maturity age / premium ceasing age will be restricted to 65 years.
- 6) Maximum insurance cover will be restricted to Rs. One lakh.
- 7) The date of birth may be taken as follows when self-declarations are submitted
 - a) If the date of birth is stated in the declaration, then the same may be taken as it is.
 - b) 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.
 - c) 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.

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