## **Benefits and Coverages**

## Can I cancel my policy and if yes will I get my premium back?

Yes, the insured can cancel the policy at any time. In such a case, the company shall allow a refund of premium at company's short period rate(given below provided no claim has occurred during the policy period up to cancellation.

Period of cover up to	Rate of premium to be charged
1 month	$\frac{1}{4}$ of the annual rate
3 months	½ of the annual rate
6 months	3/4 of the annual rate
More than 6 months	Full annual rate

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