

DECREASE IN TERM

Policyholder has an option to decrease the term of his/her policy during the currency of policy provided

- (i) The policy is inforce and no premium is outstanding.
- (ii) The policy has still to run for 5 years or more.

Requirements:

- **Application form** (i)
- **Copy of Valid CNIC** (ii)
- All the due premium and policy loan must be paid (iii)

Note:

- Decrease in the term of the policy may enhance the premium being charged originally. (i)
- RS. 25/- will be charged as alteration fees. (ii)
- The application form needs to be submitted to the concerned Zonal Office. (lii)









