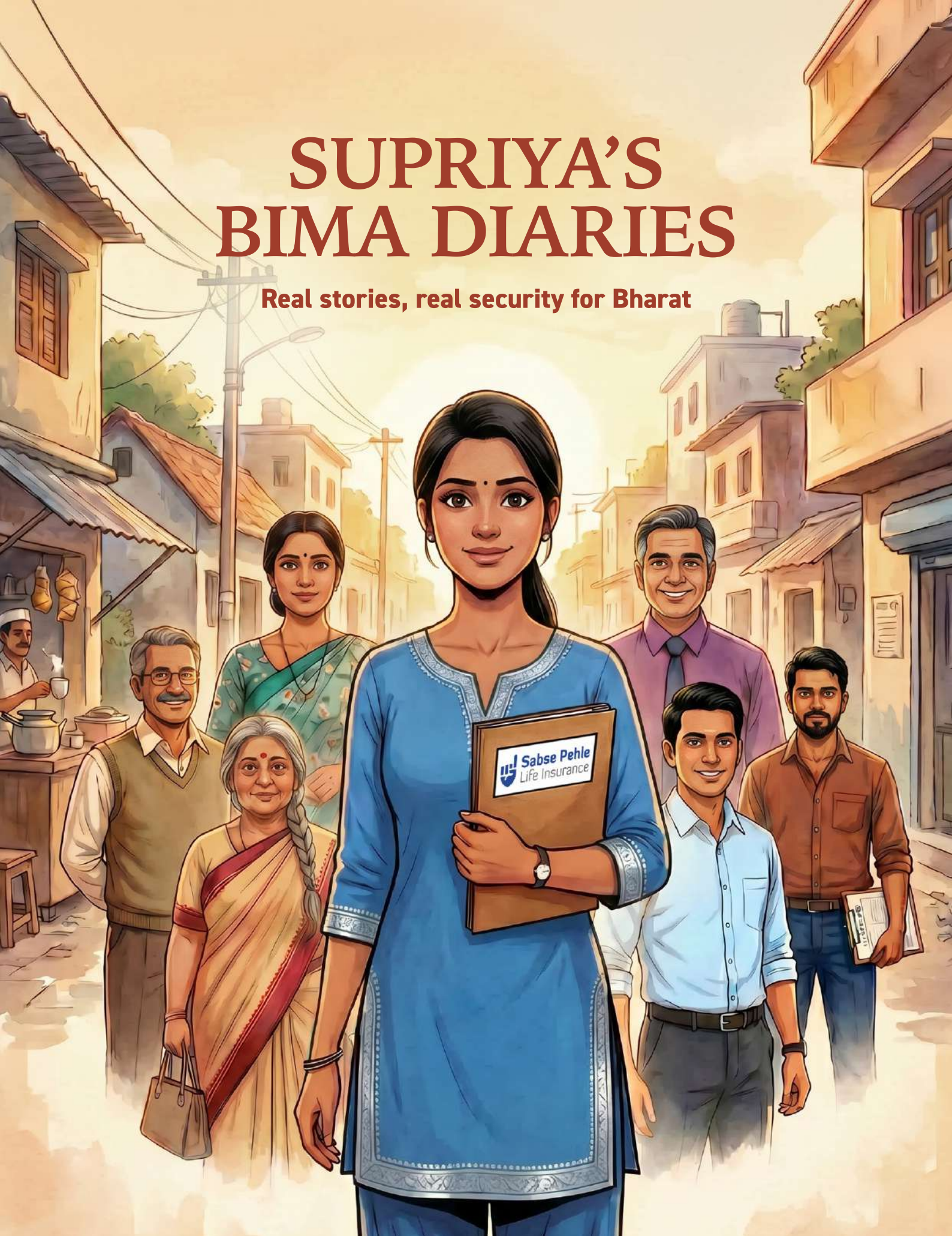
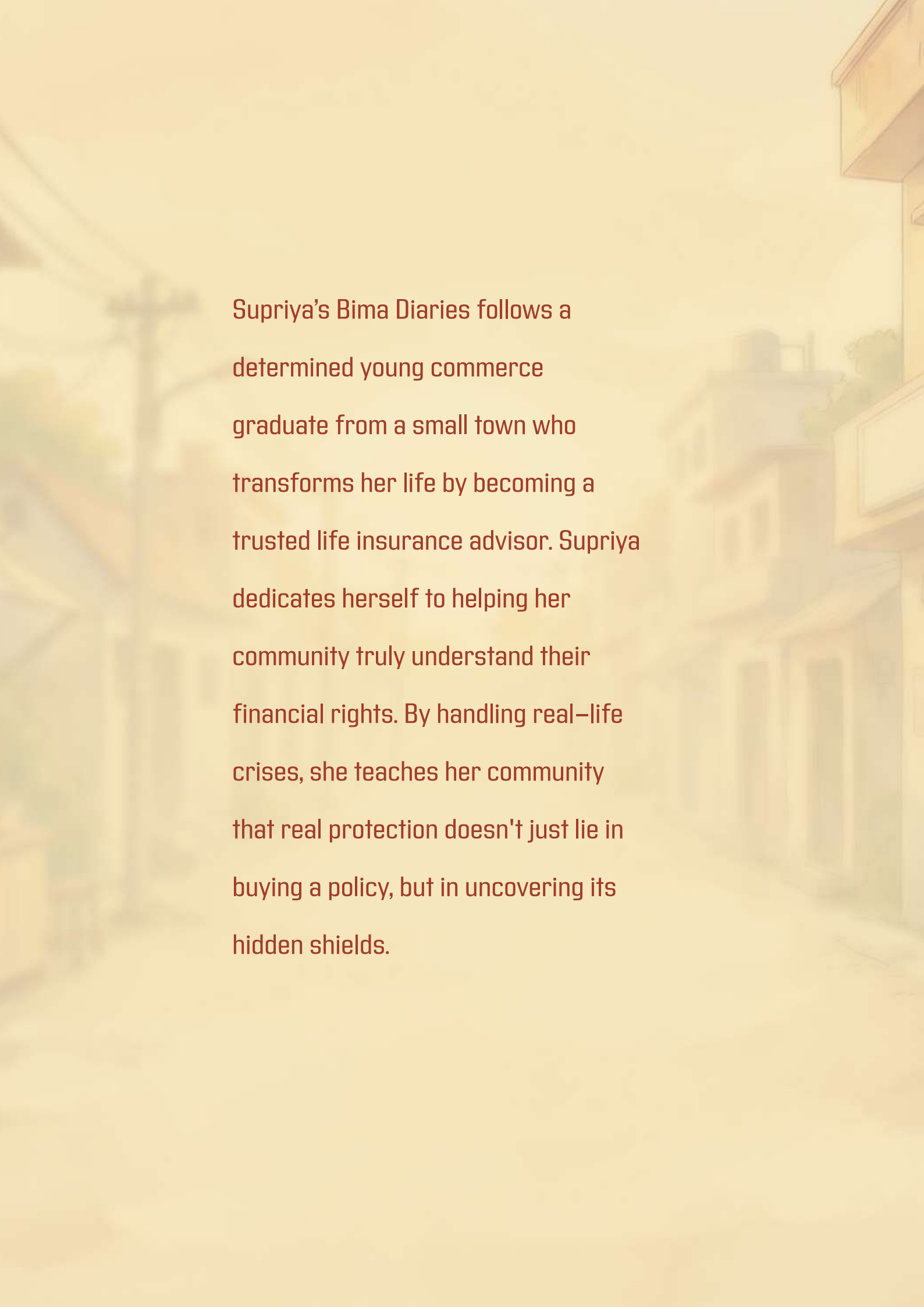


SUPRIYA'S BIMA DIARIES

Real stories, real security for Bharat



Sabse Pehle
Life Insurance

The background is a soft-focus, warm-toned illustration of a street scene. It features a utility pole on the left, a street with a sidewalk, and several buildings with windows and balconies on the right. The overall color palette is a mix of light yellows, oranges, and muted blues, creating a gentle, atmospheric setting.

Supriya's Bima Diaries follows a determined young commerce graduate from a small town who transforms her life by becoming a trusted life insurance advisor. Supriya dedicates herself to helping her community truly understand their financial rights. By handling real-life crises, she teaches her community that real protection doesn't just lie in buying a policy, but in uncovering its hidden shields.

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In a small town, dreams were big...
but finding the way was a real sweat.

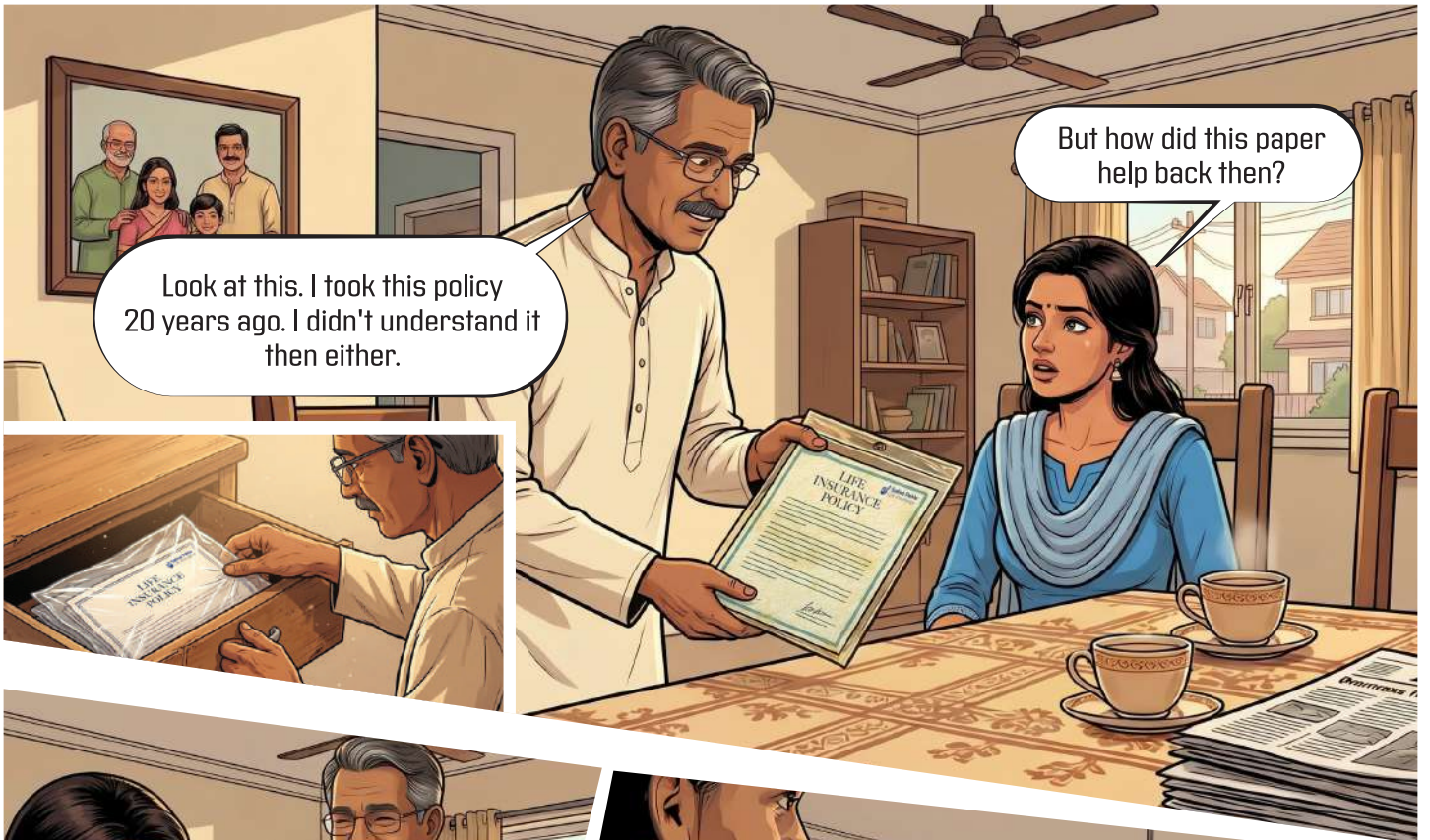


I have a Commerce degree...
but in this town, it's just clerk,
operator, shop work... is this
all there is for me?



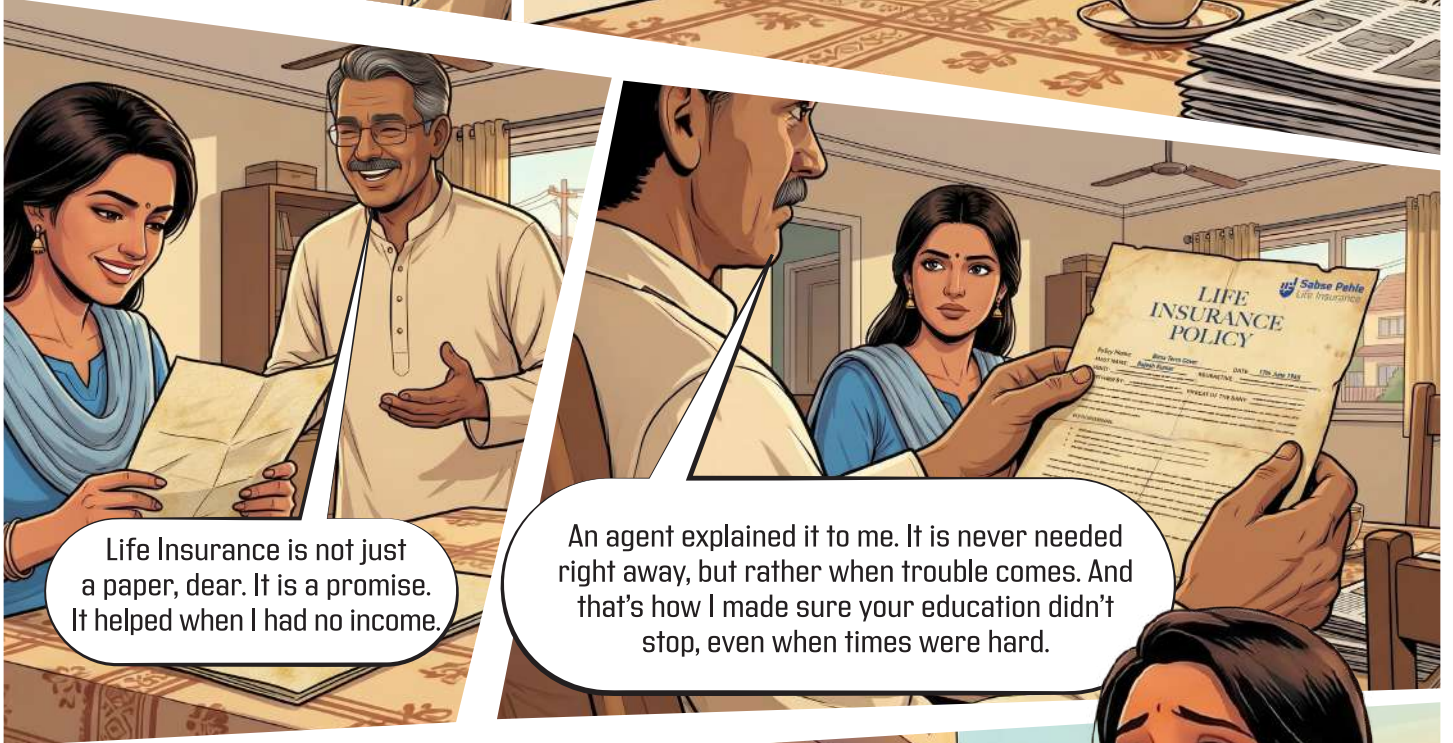
Supriya,
found anything
decent?

Papa, the jobs
I'm seeing
just don't
feel right.



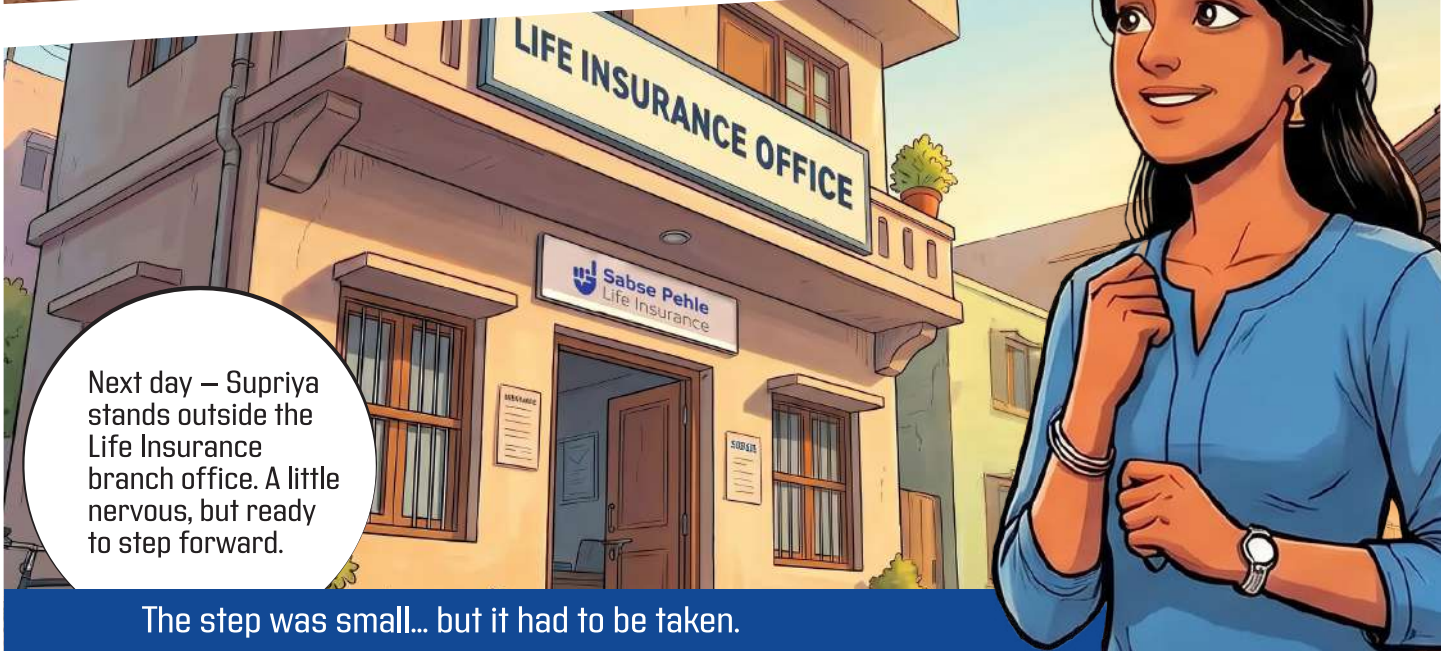
Look at this. I took this policy 20 years ago. I didn't understand it then either.

But how did this paper help back then?



Life Insurance is not just a paper, dear. It is a promise. It helped when I had no income.

An agent explained it to me. It is never needed right away, but rather when trouble comes. And that's how I made sure your education didn't stop, even when times were hard.



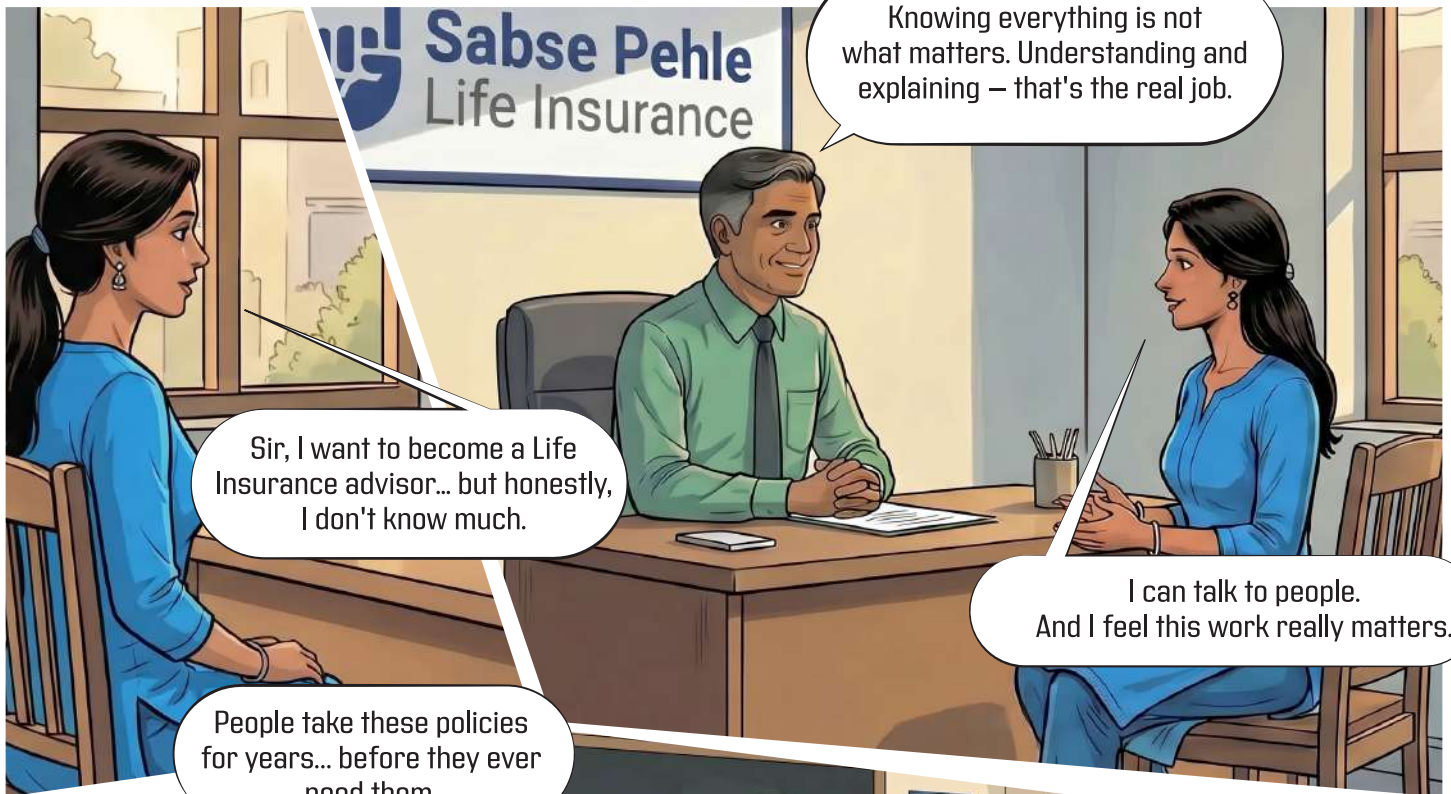
Next day – Supriya stands outside the Life Insurance branch office. A little nervous, but ready to step forward.

The step was small... but it had to be taken.

Know The Basics: Sum Assured, Premium & Riders



Come in, sit!
What brings you here?

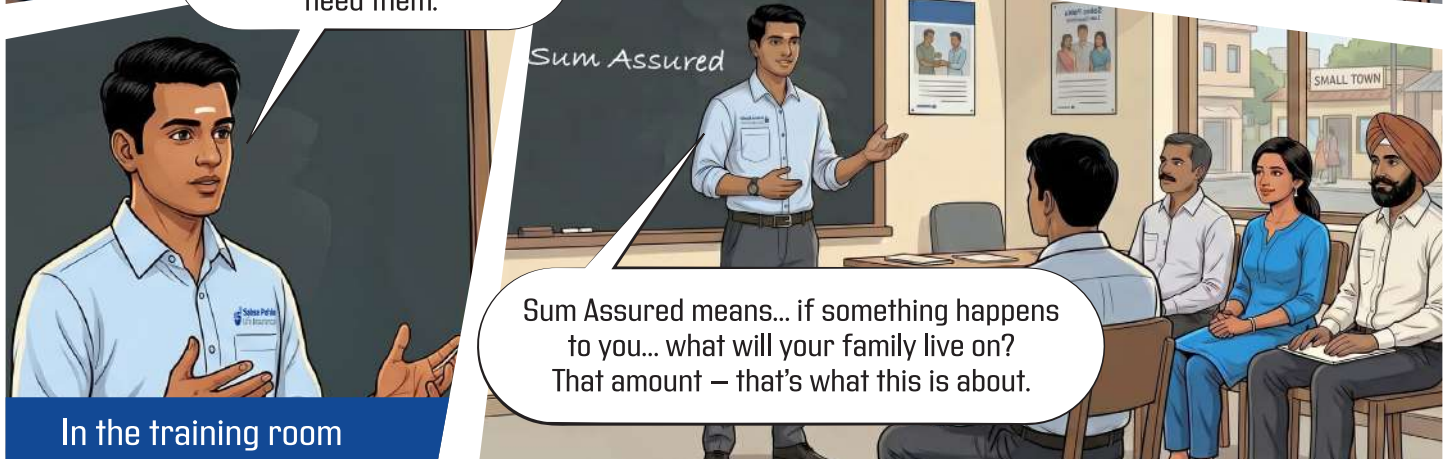


Knowing everything is not what matters. Understanding and explaining – that's the real job.

Sir, I want to become a Life Insurance advisor... but honestly, I don't know much.

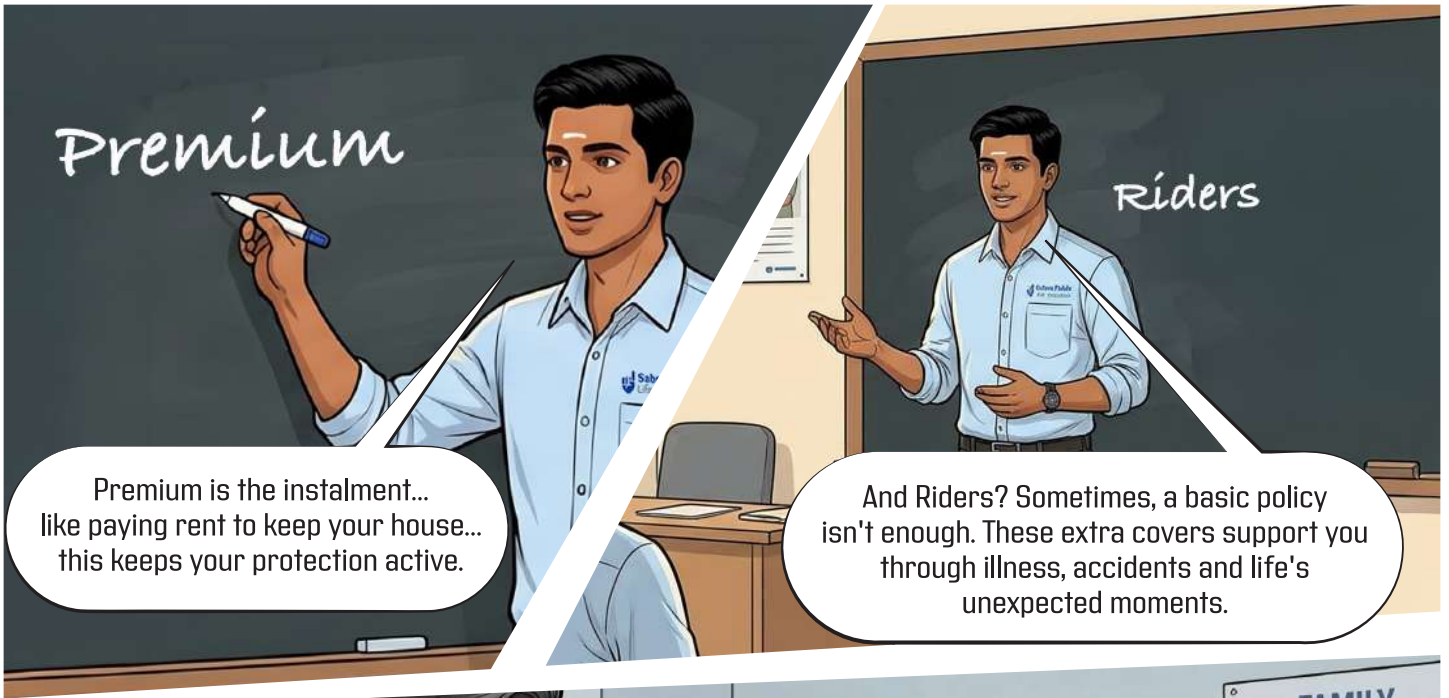
I can talk to people. And I feel this work really matters.

People take these policies for years... before they ever need them.



Sum Assured means... if something happens to you... what will your family live on? That amount – that's what this is about.

In the training room



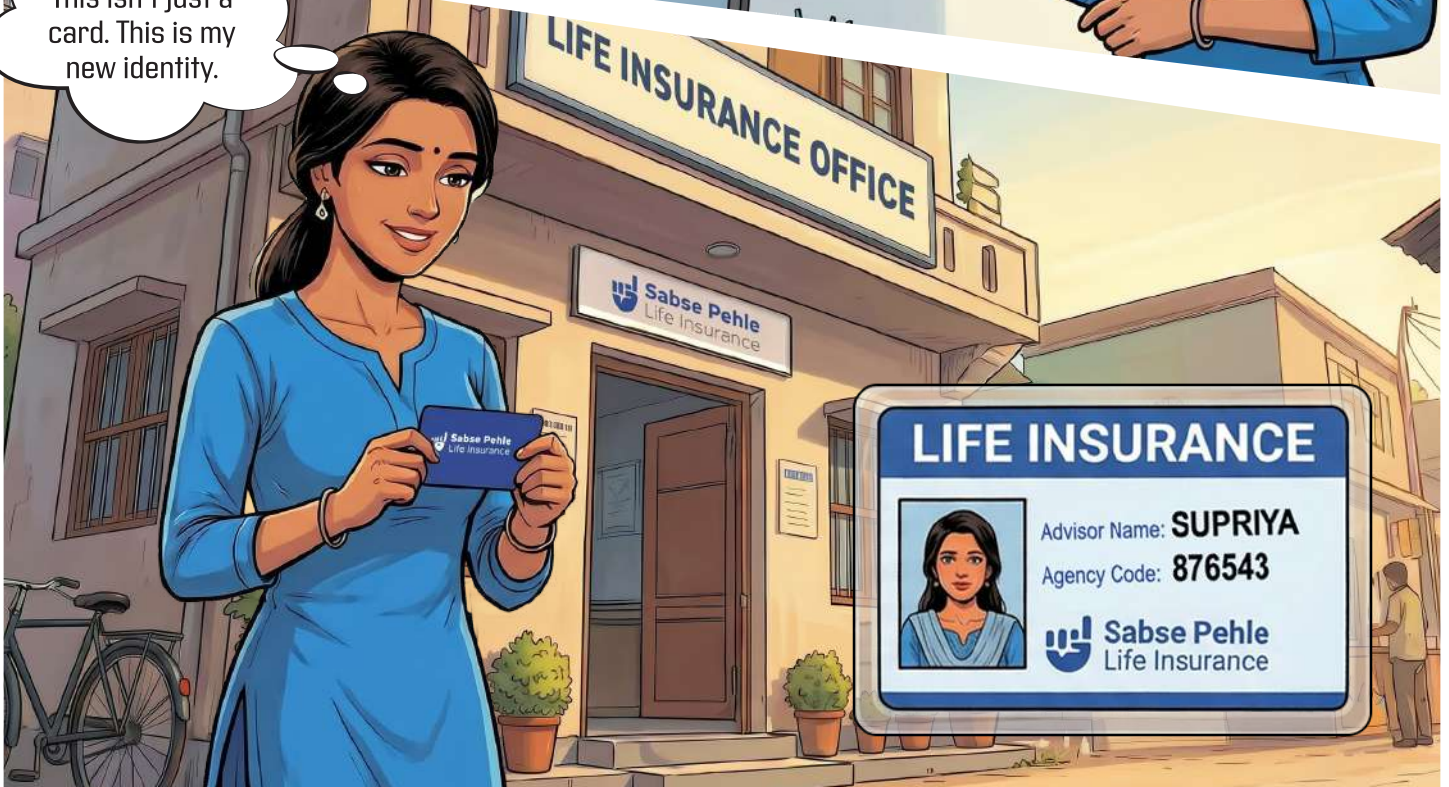
Premium is the instalment... like paying rent to keep your house... this keeps your protection active.

And Riders? Sometimes, a basic policy isn't enough. These extra covers support you through illness, accidents and life's unexpected moments.




You're no longer just someone who learns. Now you're someone who explains.

This isn't just a card. This is my new identity.

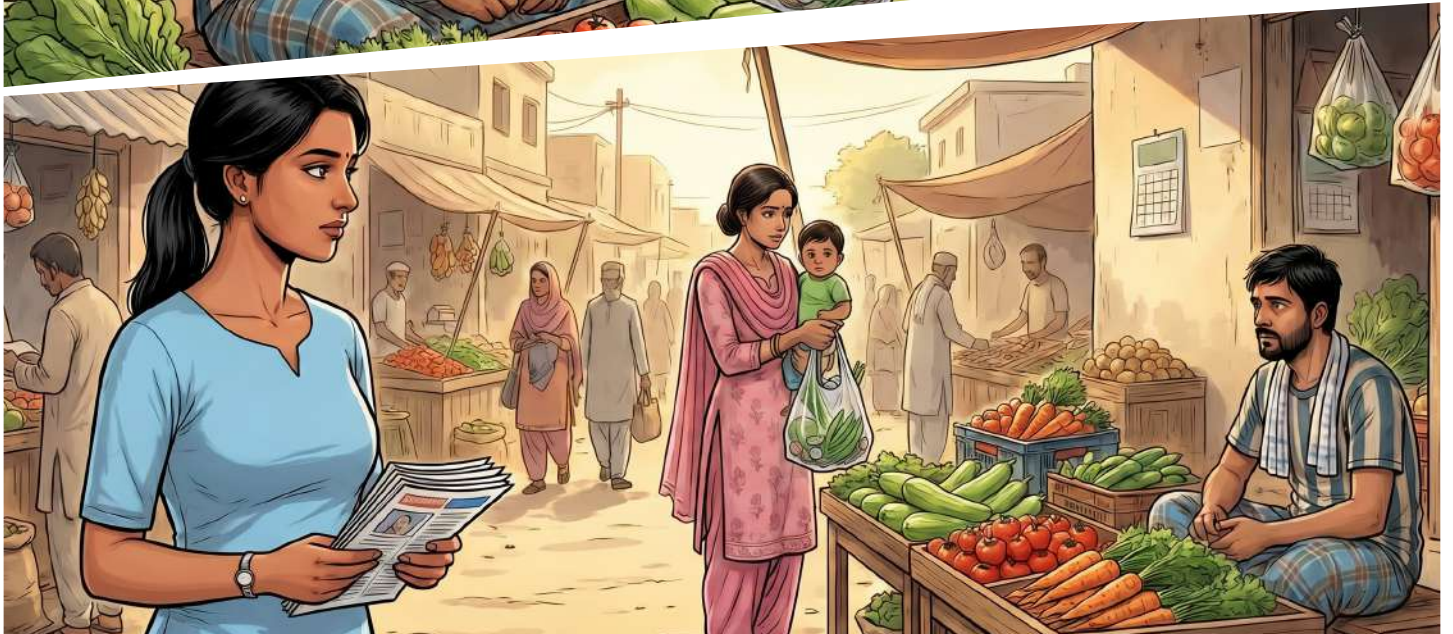


LIFE INSURANCE

Advisor Name: **SUPRIYA**
Agency Code: **876543**

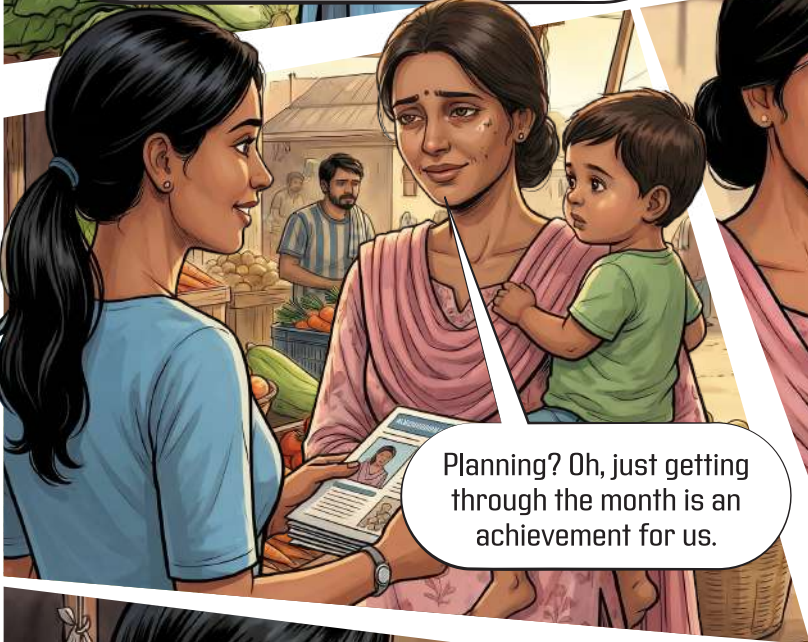
 **Sabse Pehle**
Life Insurance

She remembered Mr. Sharma's words – don't sell, understand and explain.





Hello... I'm Supriya. Sorry to stop you – just wanted to give this pamphlet. If you ever want to talk about financial planning, do call.



Planning? Oh, just getting through the month is an achievement for us.



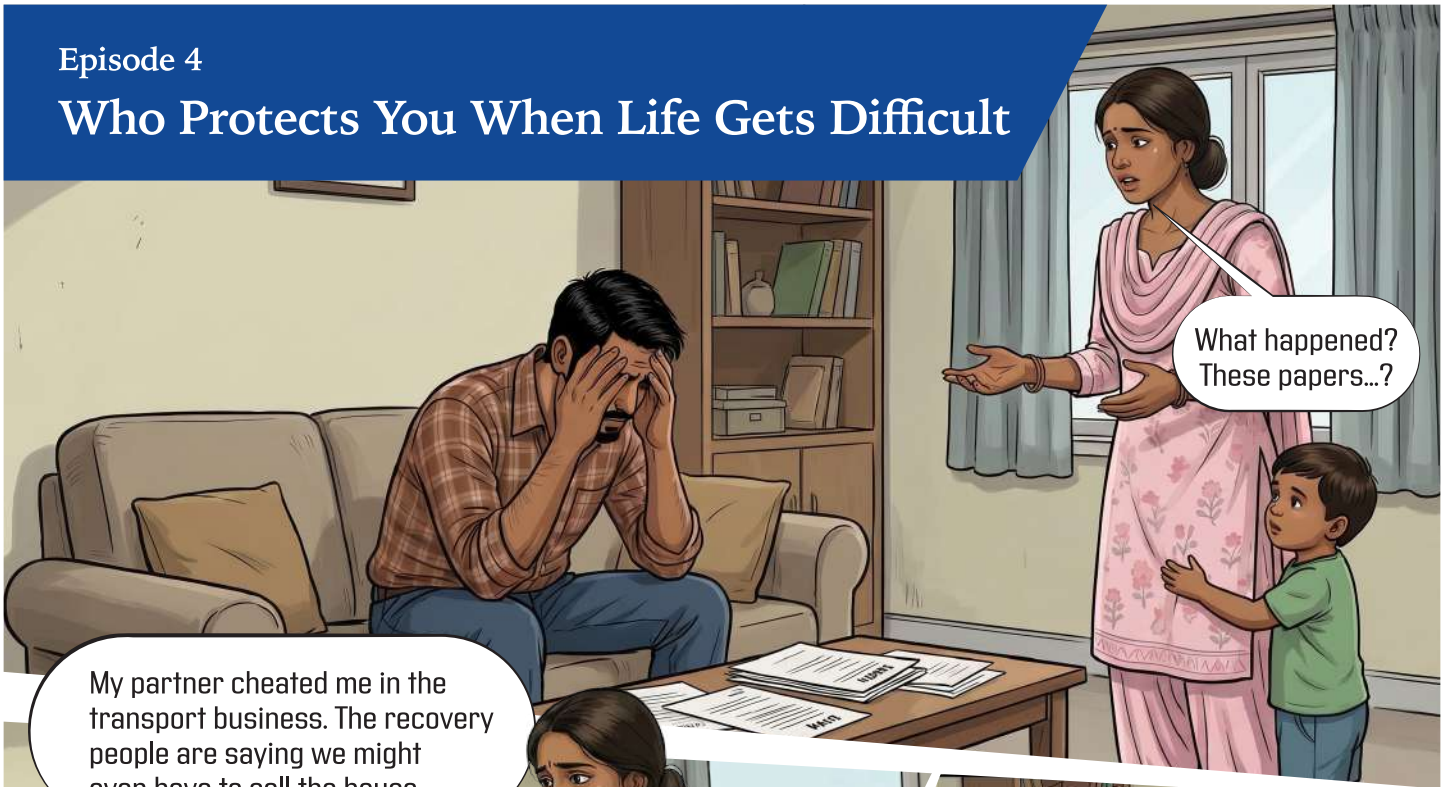
Even so. If you ever need help, just call.

But we had taken something long back... Anil handles all that. I don't really know.

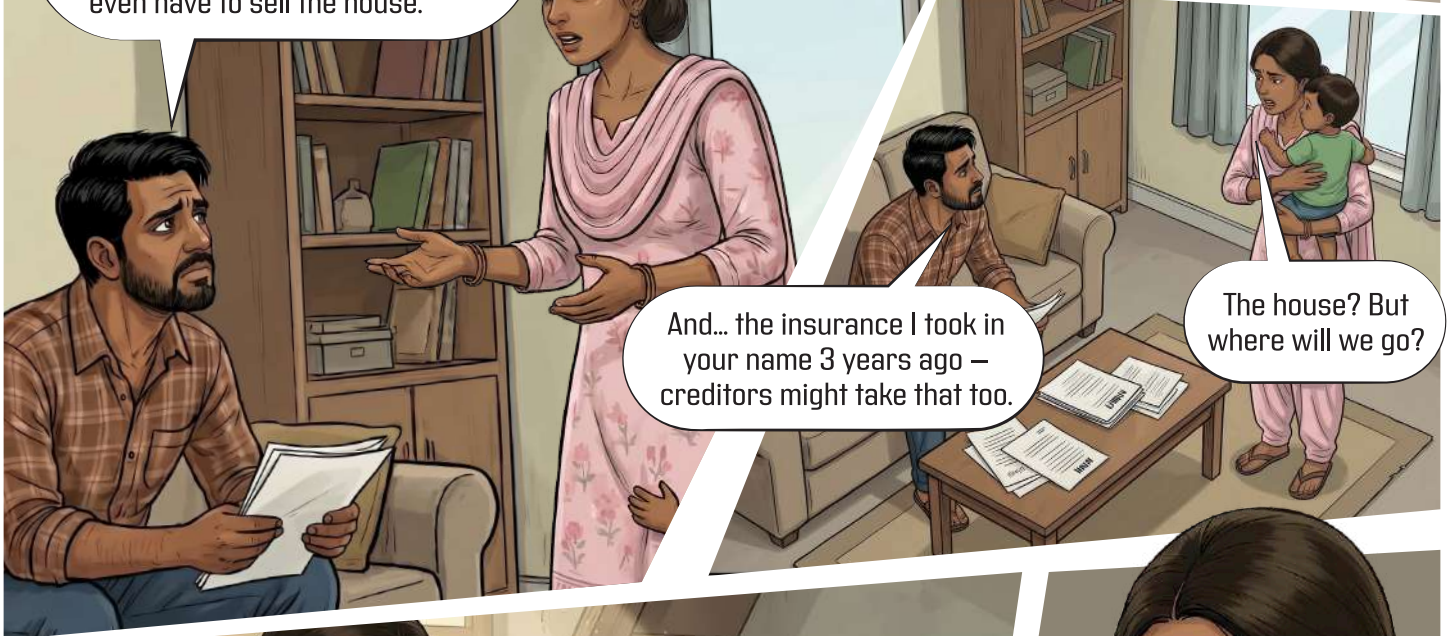


Not every home needs a policy first – it needs trust, and understanding comes later.

Who Protects You When Life Gets Difficult

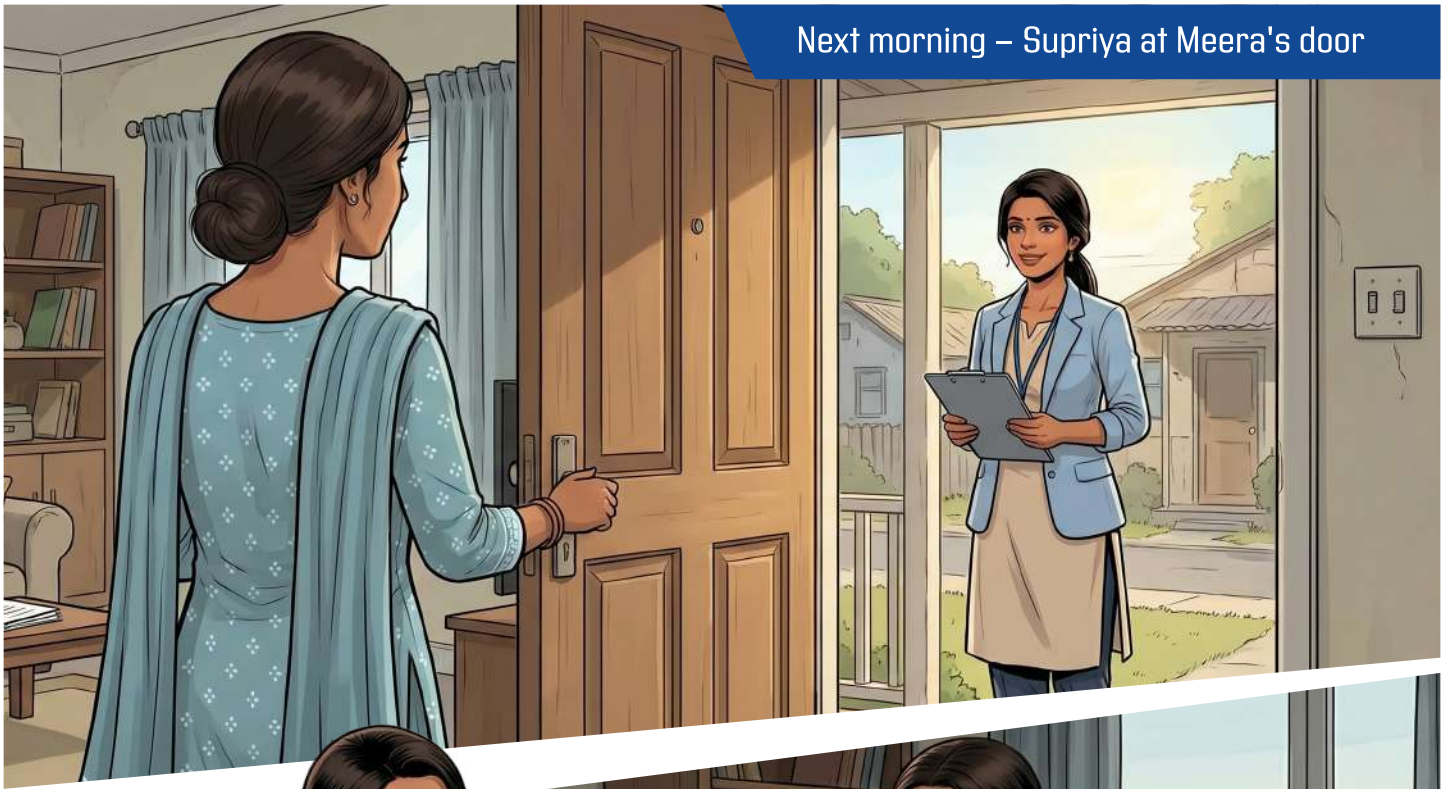


My partner cheated me in the transport business. The recovery people are saying we might even have to sell the house.

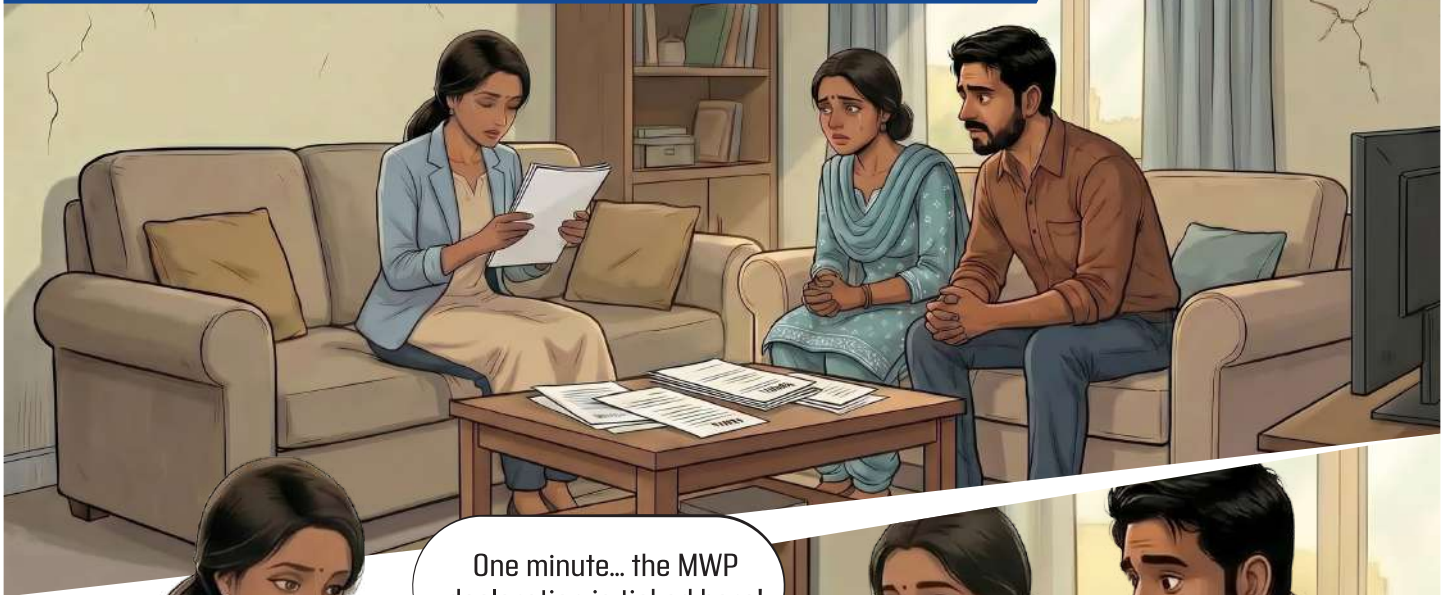


Trust sometimes stays hidden between old papers

Meera calls Supriya

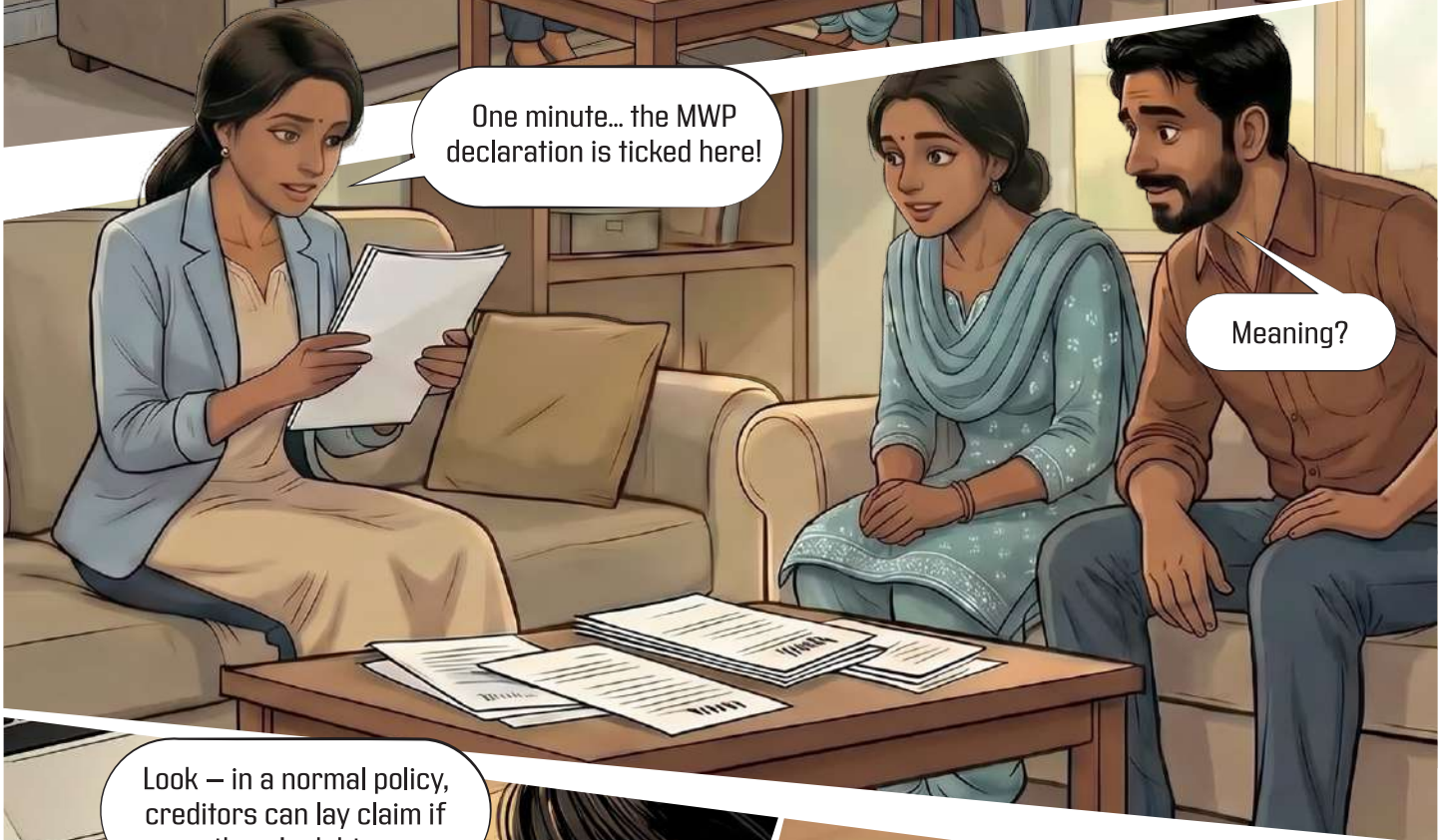


MWP: The Shield You Didn't Know You Had

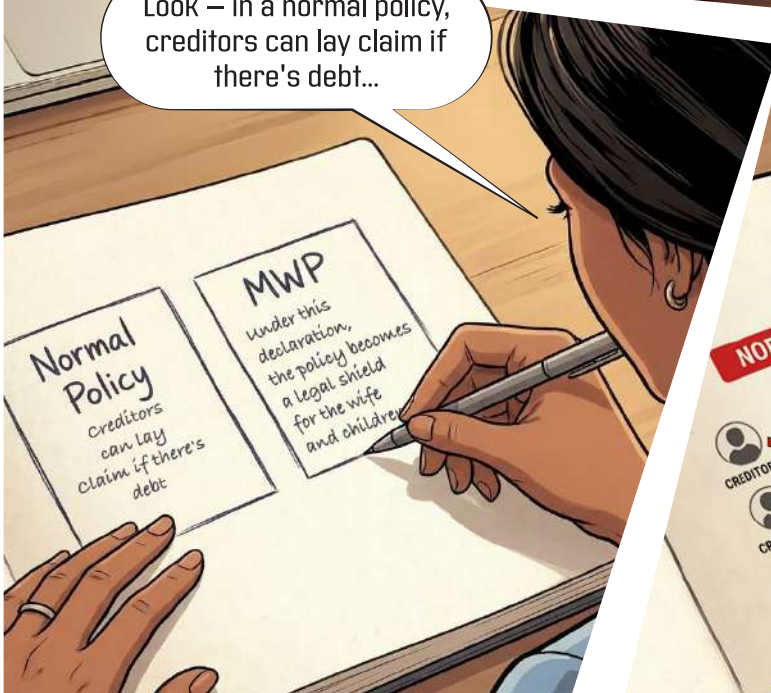


One minute... the MWP declaration is ticked here!

Meaning?



Look – in a normal policy, creditors can lay claim if there's debt...



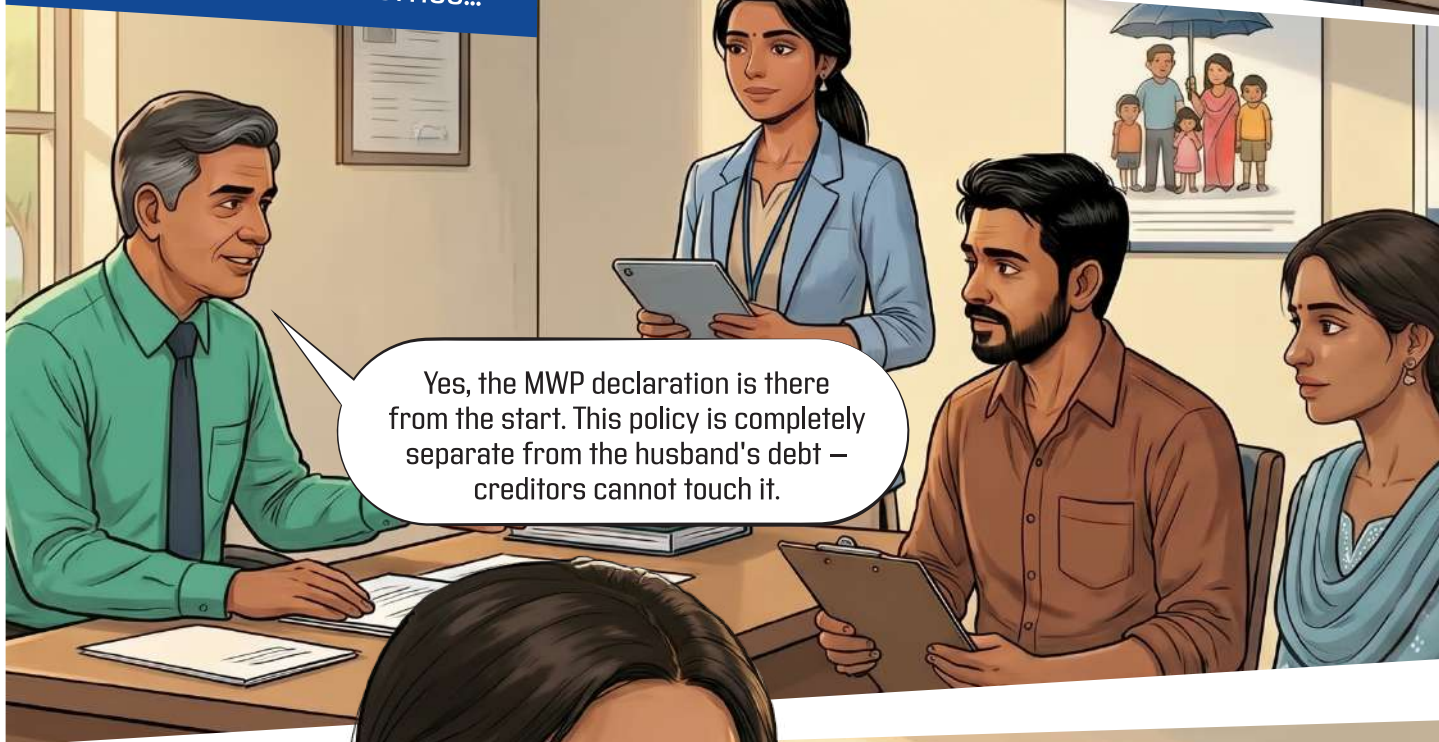
...But a policy taken under MWP? This is like a locker. Only you and your child have the key.



So... this protection was already there? We just didn't know?

Exactly. Because this was set up earlier... it protects you now. That's why it's so important to understand every tick-box when taking a policy.

At the Life Insurance office...



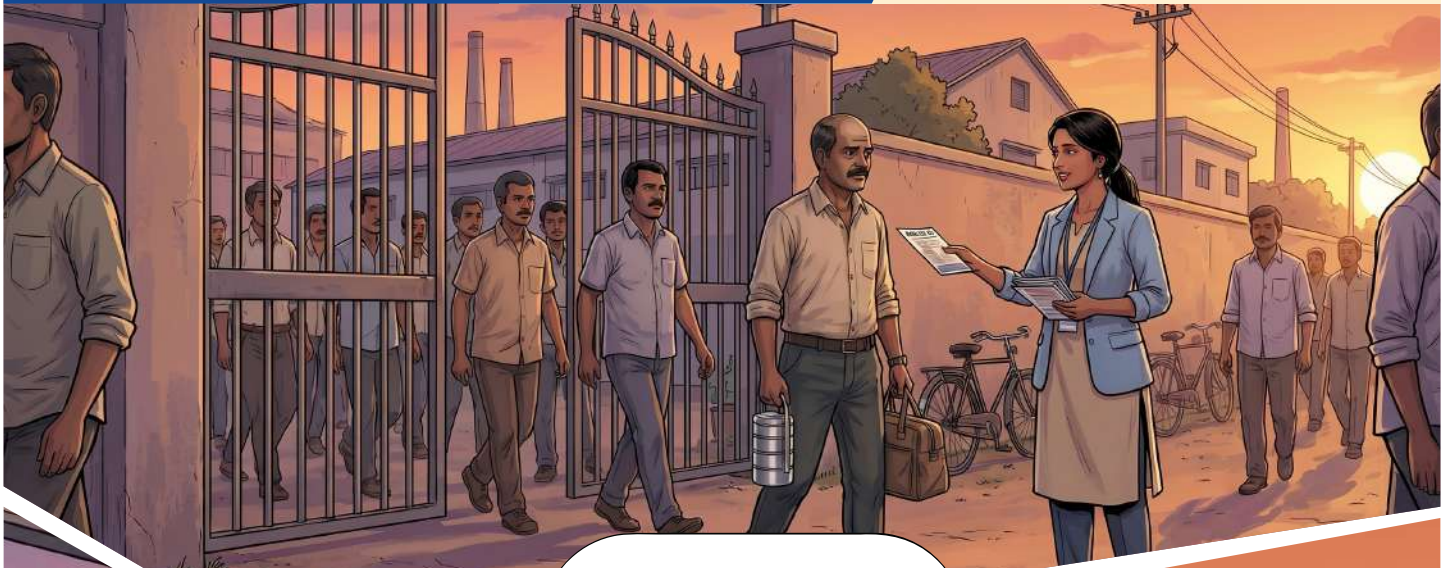
Yes, the MWP declaration is there from the start. This policy is completely separate from the husband's debt – creditors cannot touch it.



Sometimes protection is not newly created... only newly recognised.

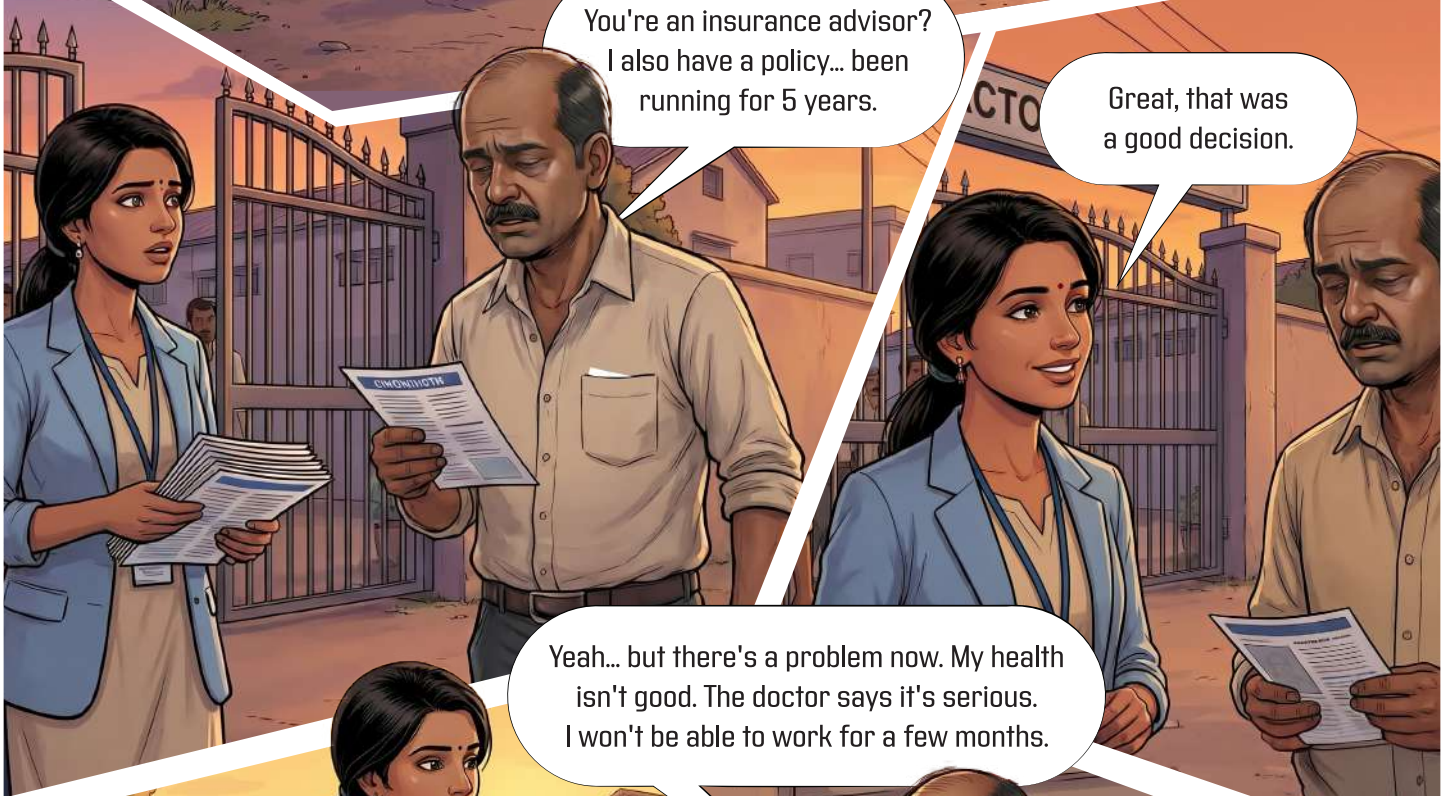
What Is A Waiver Of Premium Rider?

By now Supriya had made a name for herself. People had begun to see her not just as an advisor, but as someone who genuinely helps.



You're an insurance advisor?
I also have a policy... been running for 5 years.

Great, that was a good decision.



Yeah... but there's a problem now. My health isn't good. The doctor says it's serious. I won't be able to work for a few months.





How will I pay the premium?
If it stops, will the policy lapse?
I've been paying this for years... but now when
I need it most, I'm not sure what it does.



What's that?

Does your policy
have a Waiver of
Premium Rider?



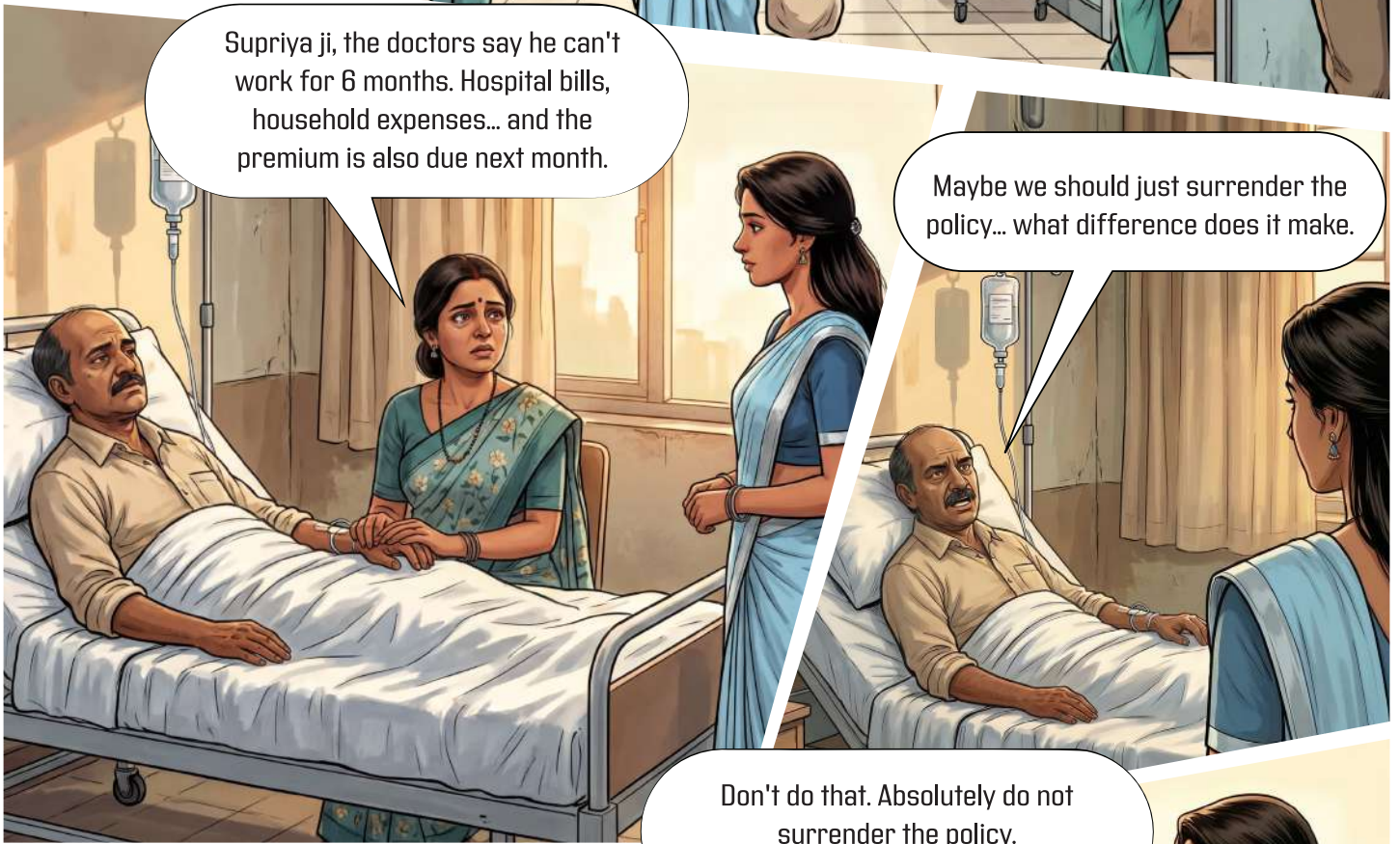
I'll explain soon – first,
bring your policy.

This time, an entire family's fear stood before her.



Supriya ji, the doctors say he can't work for 6 months. Hospital bills, household expenses... and the premium is also due next month.

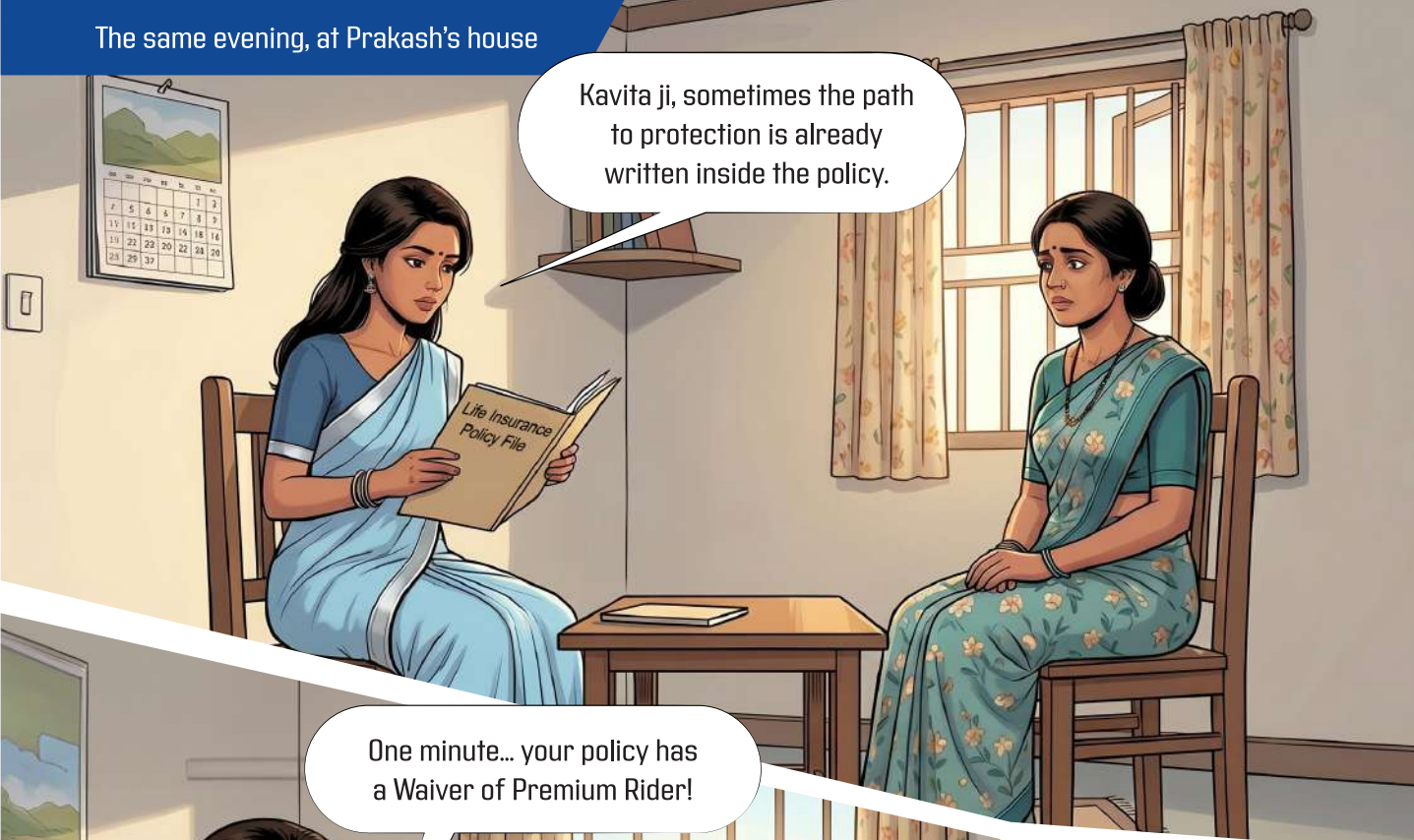
Maybe we should just surrender the policy... what difference does it make.



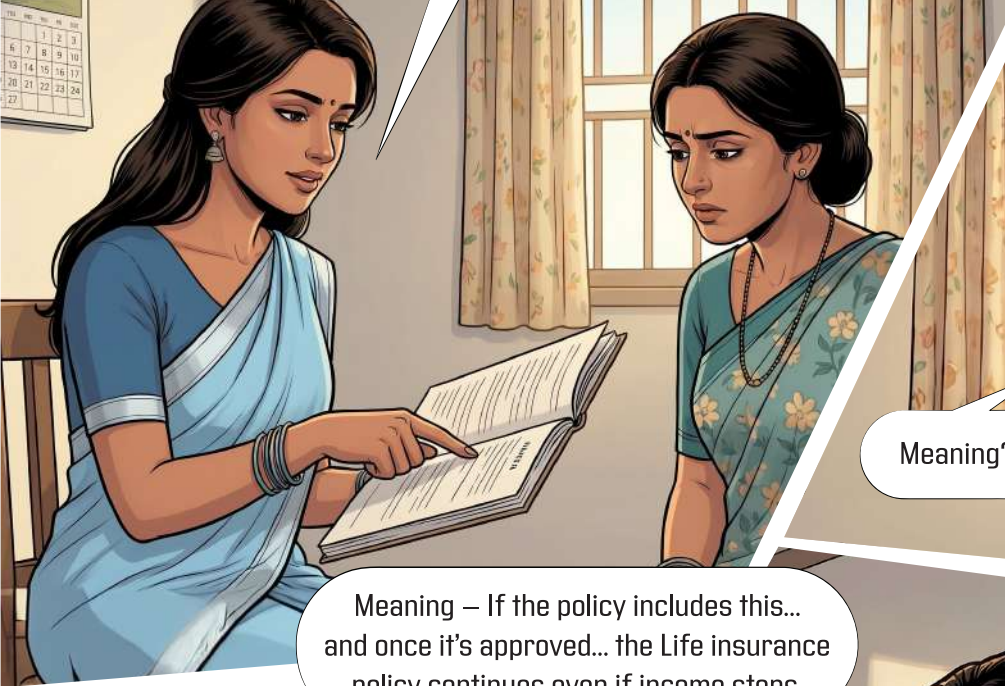
Don't do that. Absolutely do not surrender the policy. First let's see what's written in it.




The same evening, at Prakash's house



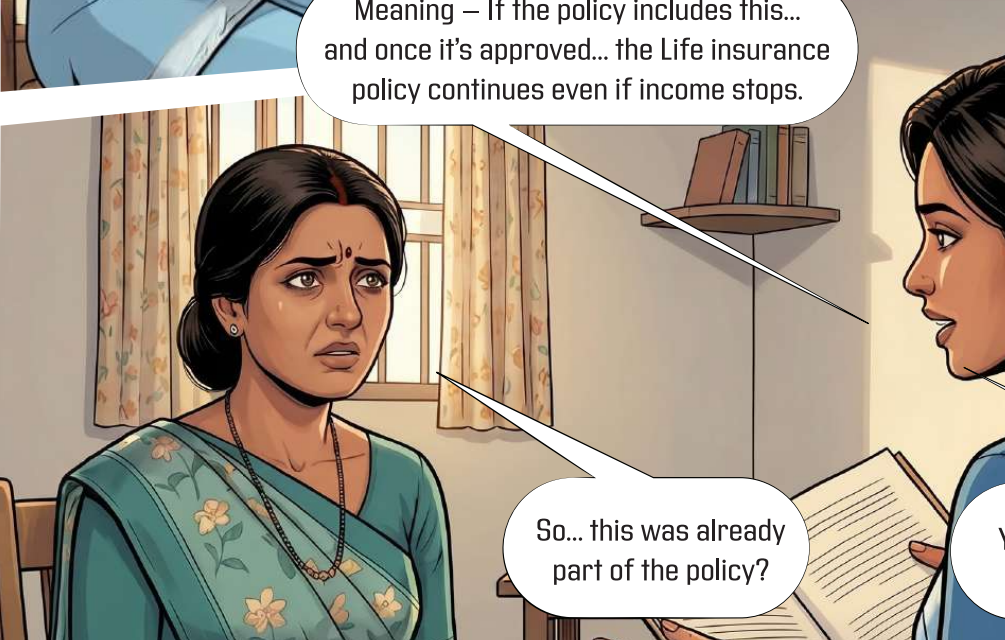
Kavita ji, sometimes the path to protection is already written inside the policy.



One minute... your policy has a Waiver of Premium Rider!



Meaning?



Meaning – If the policy includes this... and once it's approved... the Life insurance policy continues even if income stops.

So... this was already part of the policy?

Yes, let's go and submit the reports at the Life Insurance office.

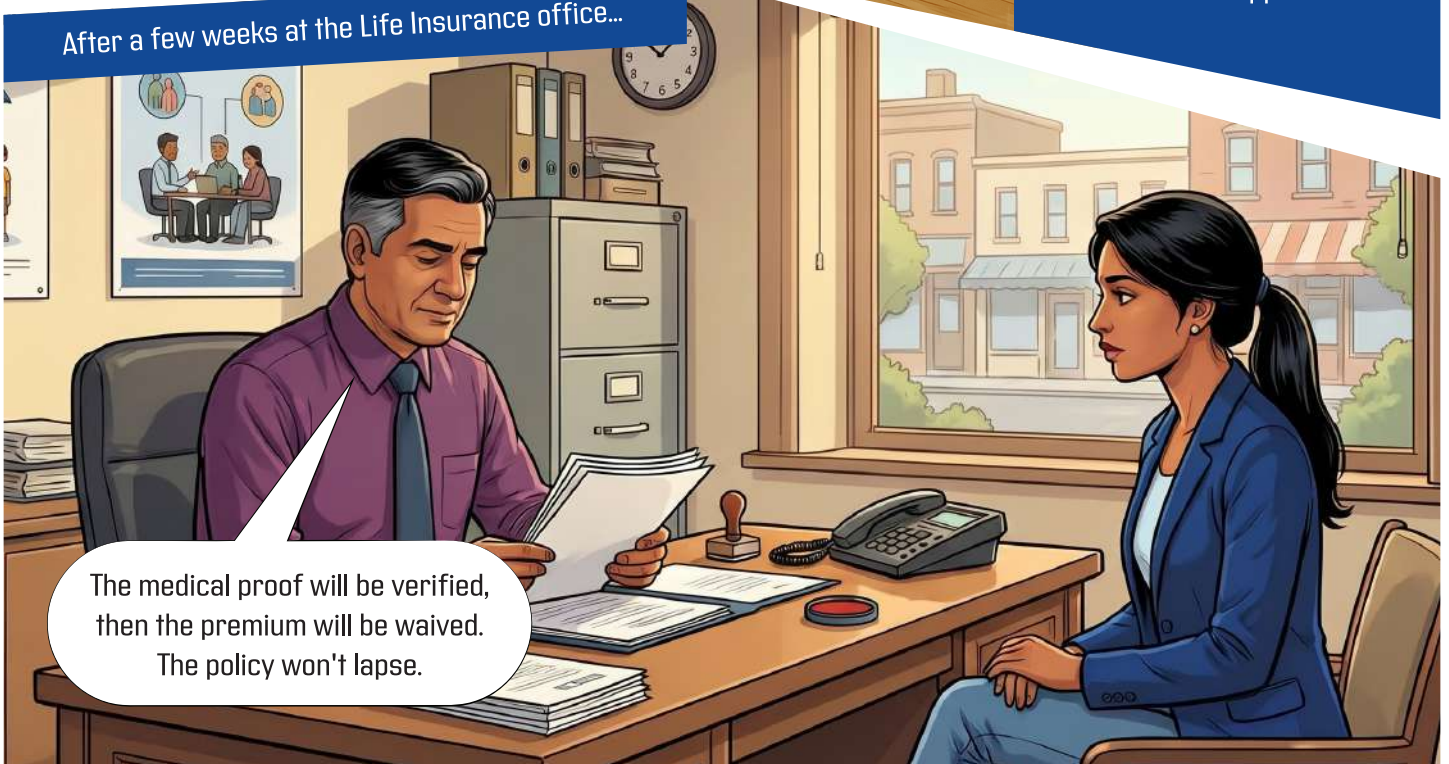
Episode 8

How A Rider Saved A Home



A small decision taken five years ago by Prakash had now become a lifeline. That little extra premium may have felt costly then... but in difficult times, it turned out to be the most affordable support.

After a few weeks at the Life Insurance office...

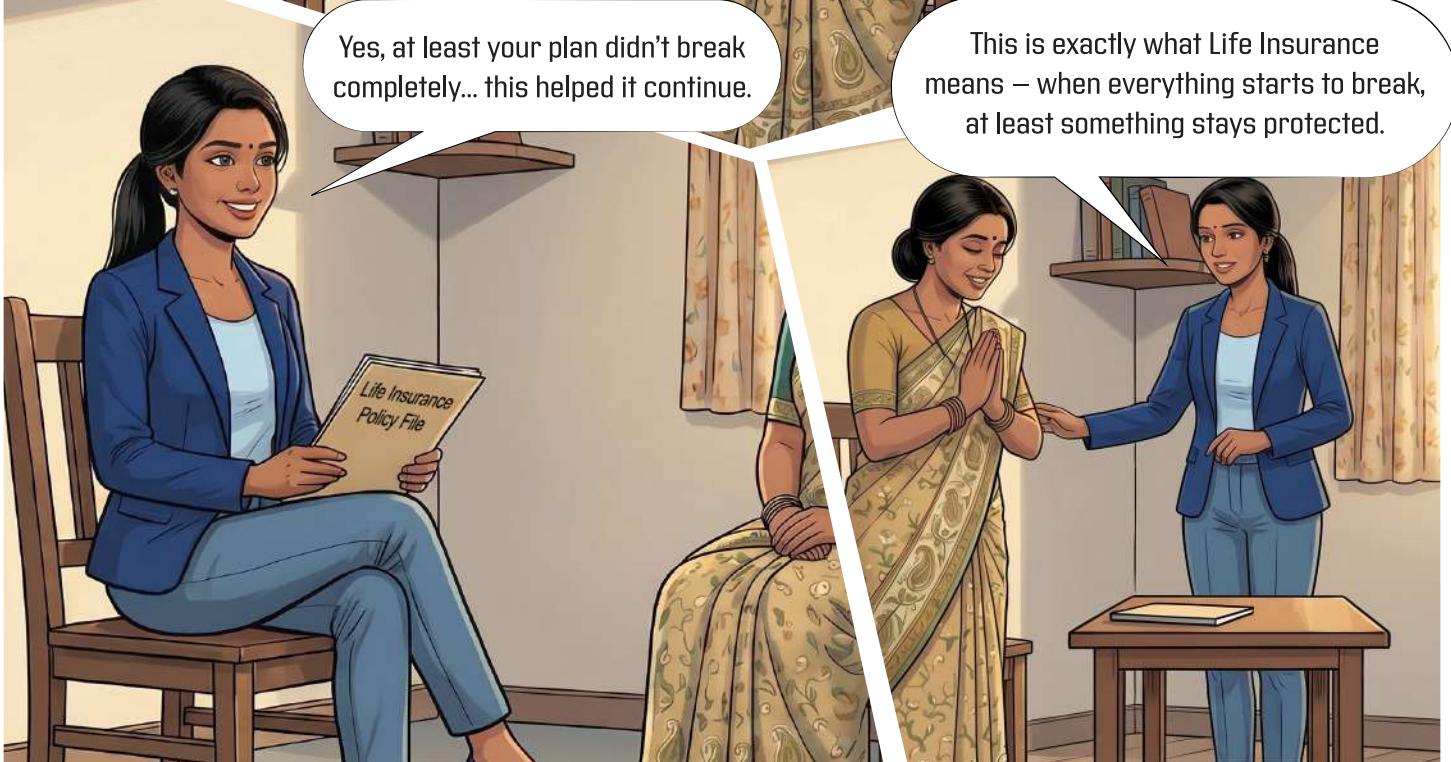


Sometimes a stamp doesn't just mean approval... it means room to breathe again.



Claim approved. The company will now continue the premium.

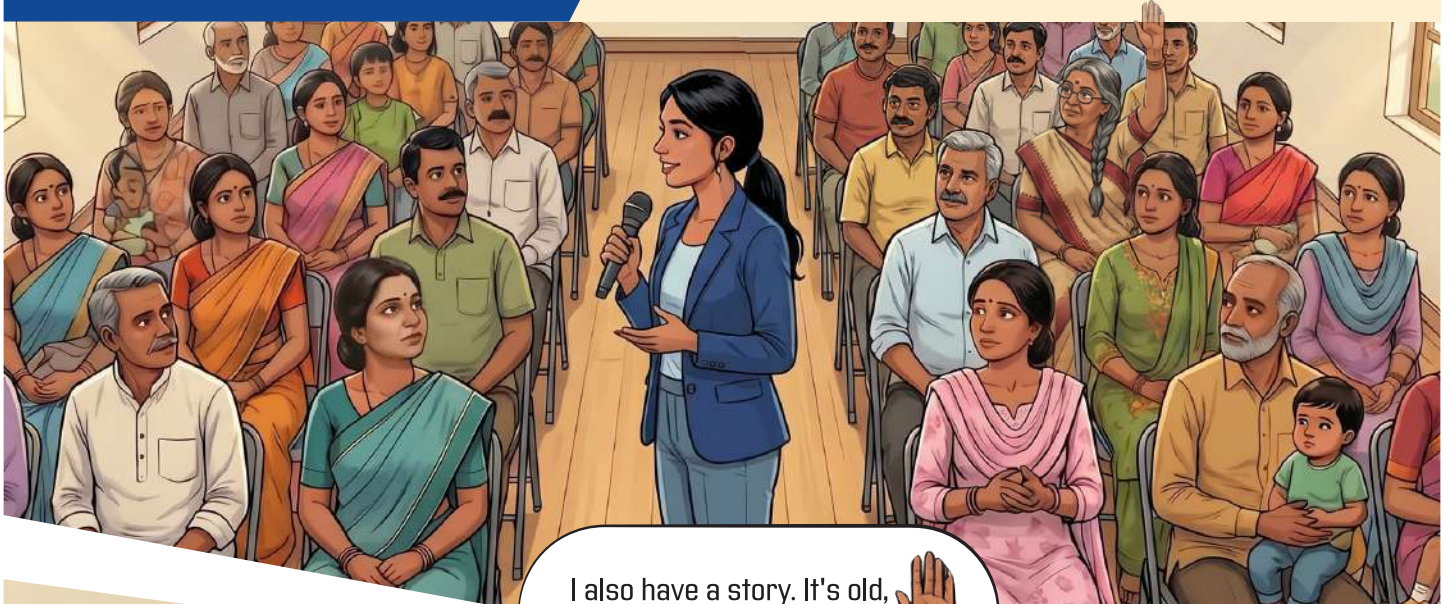
So... the policy has been saved?



Yes, at least your plan didn't break completely... this helped it continue.

This is exactly what Life Insurance means – when everything starts to break, at least something stays protected.

One family's experience was becoming a lesson for many others.



I also have a story. It's old, but it's still relevant today.



So, what if she is the nominee.

Everyone has a share.



I thought being the nominee meant the policy was mine... but I learnt this the hard way that the matter wasn't that simple.

Aunty ji is absolutely right. Nominee and Owner are not the same thing.

A nominee receives the money... but owner decides what happens next. They get the right to change, continue, or surrender the policy. Take the policy in your own name. Payment can be made by anyone – but the legal ownership must be yours.



Today I understand – protection is not just in the policy, but in understanding it.



Meera shares her experience.

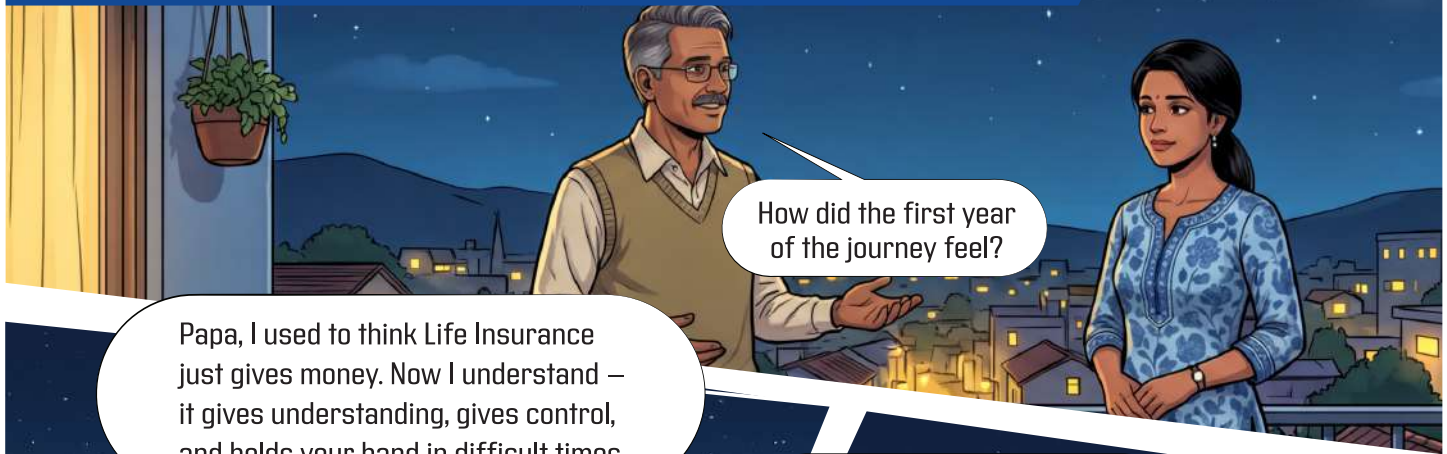
And it's important to understand Riders too. Waiver of Premium held our home together.

Kavita shares her experience.



The understanding that protects one home can also light the way for many others.

Life Insurance Is More Than What You Think



How did the first year of the journey feel?

Papa, I used to think Life Insurance just gives money. Now I understand – it gives understanding, gives control, and holds your hand in difficult times.



You haven't given people policies... you've given them courage.

But there's still so much to learn. Each family taught me something... not immediately, but over time.

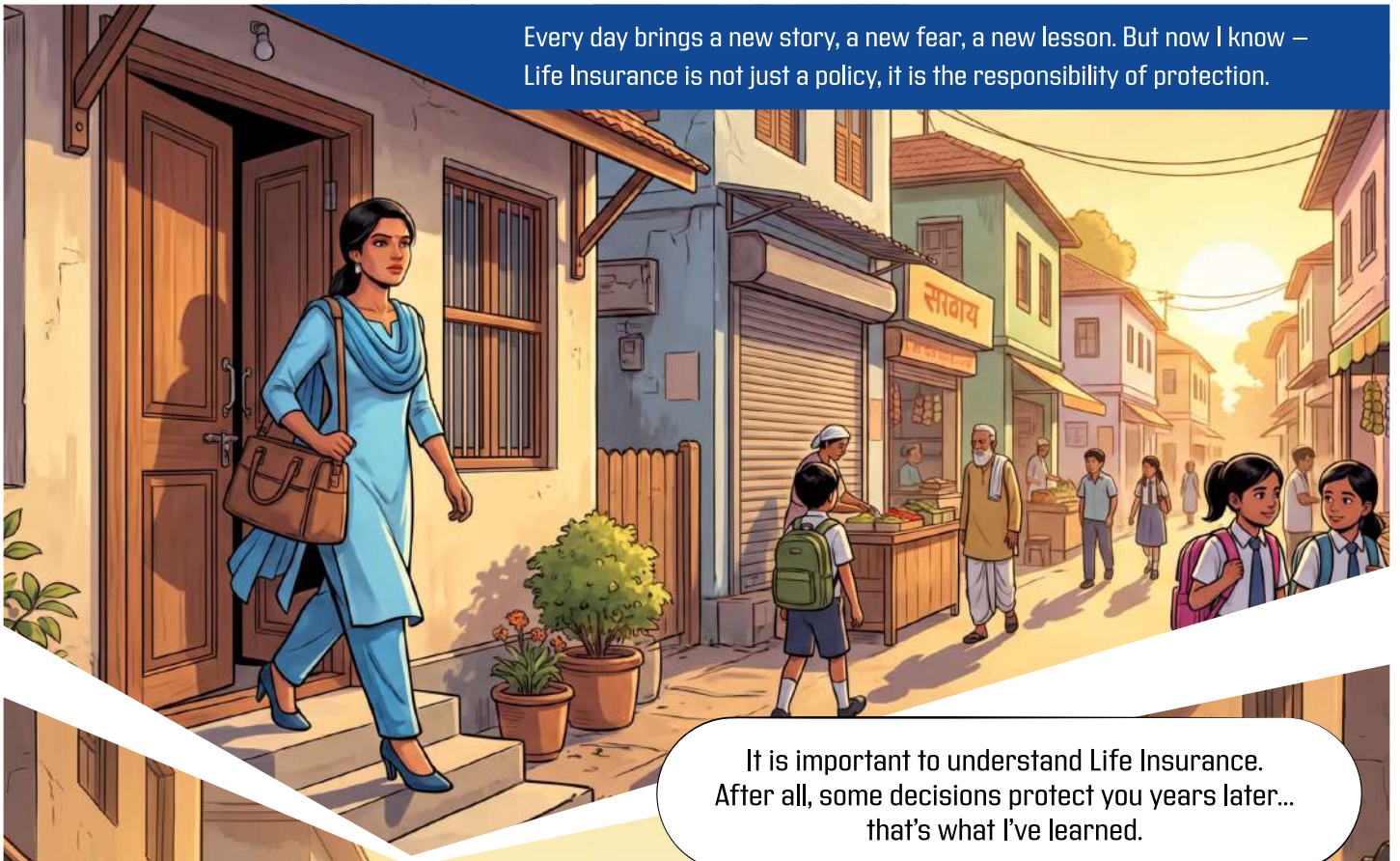


Supriya ji? My friend has lost his job. He can't pay the premium. Will the policy lapse?



Wait, give me the details. Every policy has a way – let's find it.

Every day brings a new story, a new fear, a new lesson. But now I know – Life Insurance is not just a policy, it is the responsibility of protection.



It is important to understand Life Insurance. After all, some decisions protect you years later... that's what I've learned.



Talk to someone you trust. Ask questions. Understand before you sign.

Protection is not just in the policy, but in understanding it.

To know more about Life Insurance, visit sabsepehlelifeinsurance.com or

follow us on:



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[sabsepehlelifeinsurance](https://www.facebook.com/sabsepehlelifeinsurance)

GLOSSARY:

MWP Act Declaration: Short for the Married Women's Property Act, 1874. If a married man registers his policy under this declaration, the policy becomes an absolute legal shield. The money is locked safely for his wife and children. Even if he faces bankruptcy, business losses, or legal debts, creditors and relatives cannot touch this money.

Nominee: The person chosen by the policyholder to receive the money from the insurance company if the policyholder passes away.

Owner / Policyholder: The person who legally holds the "key" to the policy. The owner has the ultimate right to make changes, add riders, alter the nominee, or surrender the policy.

Premium: The regular subscription fee paid by the policyholder to keep the insurance policy alive. It can be paid monthly, quarterly, half-yearly, or yearly.

Riders: Optional, extra add-on covers that you can attach to your basic life insurance policy for a small extra cost. They provide extra financial help for specific events like critical illness, accidental disability, or hospital stays.

Waiver of Premium Rider: A lifesaver feature during medical crises. If the policyholder suffers a serious illness or accident and loses their income (rendering them unable to work), future premium payments are completely waived. The insurance company steps in to pay them, ensuring the policy does not lapse and the family's future stays fully protected.

Sum Assured: The guaranteed amount of money that the insurance company promises to pay to the family if the policyholder passes away. This is the core coverage amount chosen when buying the policy.

Lapse: When a policyholder stops paying premiums within the allowed grace period, the policy "lapses." This means the insurance company is no longer responsible for paying the life cover, and the protection stops.

Grace Period: Extra time given after the premium due date to pay the premium without immediately losing policy benefits.

Revival / Reinstatement: Restarting a lapsed policy by paying pending premiums and meeting insurer requirements.

Free Look Period: A short period after receiving the policy document during which the customer can review the policy and cancel it if they disagree with the terms.

Surrender Value: The amount payable if the policyholder exits the policy before maturity, after completing the required period.

Maturity Benefit: The amount paid when the policy term ends, if the life insured survives till the end of the policy term.

Death Benefit: The amount paid to the nominee/legal heir if the life insured passes away during the policy term.

Paid-up Policy: A policy where premiums are stopped after a minimum period, but a reduced benefit continues instead of the policy fully lapsing.

Policy Loan: A loan taken against the value of an eligible life insurance policy. The policy continues, but unpaid loan and interest may be adjusted against benefits.

Exclusions: Situations or events that are not covered under the policy.

Claim: A formal request made to the insurer for payment of policy benefits.

IRDAI: Insurance Regulatory and Development Authority of India – the regulator for insurance companies in India.

ULIP: Unit Linked Insurance Plan – a life insurance product that combines insurance cover with market-linked investment.

Participating Policy / Bonus: A policy that may receive bonuses declared by the insurer, depending on product terms and company performance.

"Protection is not just in the policy,
but in understanding it."

A small town, big dreams, and dead-end jobs. Despite a commerce degree, Supriya feels trapped, until her father hands her a twenty-year-old life insurance policy. It isn't just paper; it's the quiet promise that funded her education when times were hard. Driven by purpose, Supriya steps out to become an Insurance Advisor. But she quickly learns her job isn't about chasing sales targets; it's about listening to the unspoken fears of her community.

From invoking hidden legal shields to save a mother's home from aggressive creditors, to uncovering vital lifelines that give a desperate family room to breathe during a medical crisis, Supriya unlocks the power hidden in the fine print.

Spanning 10 powerful episodes, follow Supriya's journey from a frustrated job seeker to a community guardian, proving that true protection only begins when awareness comes to life.



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