

## **CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number				
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Edelweiss Life – Group Life Protection UIN NO: 147N008V05	Part A				
2.	Policy Number	<< >>	Part A				
3.	Type of Insurance Policy	A Group, Non-Linked, Non-Participating, Life, Pure Risk, One Year Renewable Insurance Product	Part A				
4.	Basic Policy details	<ul style="list-style-type: none"><li>• Instalment Premium &lt;&lt; &gt;&gt;</li><li>• Mode of premium payment (e.g. Monthly, Quarterly, half yearly or Yearly)&lt;&lt; &gt;&gt;</li><li>• Sum Assured on death &lt;&lt; &gt;&gt;</li><li>• Sum Assured on Maturity &lt;&lt; &gt;&gt;</li><li>• Premium payment Term &lt;&lt; &gt;&gt;</li><li>• Policy Term &lt;&lt; &gt;&gt;</li></ul>	Part A				
5.	Policy Coverage/benefits payable	<p><b>Death Benefit</b></p> <p>The benefits available under the Master Policy are based on the Options chosen by the Master Policyholder i.e. only Death Benefit under Option I, and Death Benefit with Terminal Illness Benefit under Option II.</p> <p>a) <u>Under Option I - Death Benefit</u></p> <p>(i) For Insured Member (other than Spouse) –</p> <table><tr><th>When Payable</th><th>Amount Payable</th></tr><tr><td>If the Insured Member dies during the term of the Master Policy and whilst the Insured Member's coverage</td><td>Sum Assured of the Insured Member.</td></tr></table>	When Payable	Amount Payable	If the Insured Member dies during the term of the Master Policy and whilst the Insured Member's coverage	Sum Assured of the Insured Member.	Part C and D
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		b) <u>Under Option II – Death Benefit with Terminal Illness Benefit</u>										
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			<table><tr><td>(iii)</td><td>If the Insured Member dies during the term of the Master Policy without suffering from the Terminal Illness and whilst the Insured Member's coverage under the Master Policy is in force, then We will pay:</td><td>Sum Assured of the Insured Member.</td></tr></table>	(iii)	If the Insured Member dies during the term of the Master Policy without suffering from the Terminal Illness and whilst the Insured Member's coverage under the Master Policy is in force, then We will pay:	Sum Assured of the Insured Member.				
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			(ii) For Spouse – Option II is not available for Spouse.							
			<b>Maturity Benefit:</b>  No Maturity Benefit is payable under the Master Policy							
			<b>Surrender Benefit:</b>							
			<table><tr><td></td><td><b>Procedure for Surrender</b></td><td><b>Amount payable*</b></td></tr><tr><td>(i)</td><td>You may surrender the Master Policy by giving Us a written request a month in advance. Upon such surrender, the Master Policy shall be terminated and We will pay:</td><td>(a) In case of Non-Voluntary Cover:  Unexpired Risk Premium Value = Unexpired Risk Premium# – Max (Claims* – Expired Risk Premium#, 0)  (b) In case of Voluntary Cover:  Unexpired Risk Premium Value = Unexpired Risk Premium#</td></tr></table>		<b>Procedure for Surrender</b>	<b>Amount payable*</b>	(i)	You may surrender the Master Policy by giving Us a written request a month in advance. Upon such surrender, the Master Policy shall be terminated and We will pay:	(a) In case of Non-Voluntary Cover:  Unexpired Risk Premium Value = Unexpired Risk Premium# – Max (Claims* – Expired Risk Premium#, 0)  (b) In case of Voluntary Cover:  Unexpired Risk Premium Value = Unexpired Risk Premium#	
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			*Claims include all those claims with respect to which premium has been received by the company for the period till date of surrender from the latest of policy commencement date / renewal date ( i.e from start of risk for current							

			<p>year). Any incurred but not reported claims will not be settled after the foreclosure date. i.e. all claims not reported for inclusion in Unexpired Risk Premium Value calculation will not be paid by the Company.</p> <p># Premium for the purpose of the above calculations is defined as Total Premium less stamp duty less commission.</p>	
		<p><b>Note:</b> .</p> <p>For voluntary groups, in case of surrender of Master Policy, We shall give an option to individual members of the group, to continue as an individual Policy and the We will be responsible to serve such members till their coverage is terminated.</p>		

6.	Options available ( <i>in case of Linked Insurance Products</i> )	Not Applicable	
7.	Option available(in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion:</p> <p><b>a) In case of Employee Deposit Linked Insurance ('EDLI') and Non-Voluntary Employer-Employee Group:</b> If the Insured Member (other than Spouse) (whether sane or not) commits suicide within one year from the Effective Date of Coverage or from the date of revival of the coverage of the Insured Member under the Master Policy, then We will pay Benefits as mentioned Death Benefits Section.</p> <p><b>b) In case of Voluntary Employer-Employee Group or Non Employer-Employee Group:</b>  In case of death due to suicide within 12 months from the date of commencement of risk for the individual member or from the date of revival of coverage for individual member, as applicable, the nominee or beneficiary of the individual member shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the coverage is in force.</p>	Part F
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	If the due Premium is not received by the premium due date, then the Grace Period of 30 days for half yearly and quarterly mode and 15 days for monthly mode from the premium due date is available for payment of the premiums. If premium is not received within the Grace Period, the Master Policy will lapse.	Part C

		<p>If the Insured Member's death occurs during the Grace Period, the claim shall become payable subject to the receipt of the Premium due for the Group and Master Policy is in force prior to the expiry of the Grace Period.</p>	
12.	Free Look Period	<p><b>Master Policyholder:</b>  You have a Free Look period of thirty (30) days from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of the Insured Member(s).  To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.</p> <p><b>Insured Member:</b>  Insured Member has a Free Look period of thirty (30) days from the date of receipt of the Certificate of Insurance, whether received electronically or otherwise, to review the terms and conditions of the Certificate of Insurance. If the Insured Member disagrees with any of the terms or conditions, or otherwise, and he/she has not made any claims, he/she may return the Certificate of Insurance for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of the Insured Member.  To exercise the Free Look option, you would need to send the Certificate of Insurance along with a request letter to us at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.</p>	Part D
13.	Lapse, paid-up and revival of the Policy	<p><b>Revival:</b>  If the due Premium is not received in full within the Grace Period, the Master Policy will lapse.</p> <p>The Master Policy can be revived only during the Policy Term.</p>	Part D

		The Company however reserves the right to revive the Master Policy based on the Board Approved Underwriting Policy (BAUP) and Underwriting decision at the time of revival.	
14.	Policy Loan, if applicable	Loan is not allowed under this Master Policy.	
15.	Claims/Claims Procedure	<p><b>Death Claim Procedure</b></p> <p>A claim would be settled within</p> <ul style="list-style-type: none"> <li>• 15 days from the date of intimation of claim, for cases not warranting investigation.</li> <li>• 45 days from the date of intimation of claim, for cases warranting investigation</li> </ul> <p>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:  Claims Officer  Edelweiss Life Insurance Company Limited  6<sup>th</sup> Floor, Tower 3, Wing 'B',  Kohinoor City, Kirod Road, Kurla (W),  Mumbai - 400070  Email Id: <a href="mailto:claims@edelweisslife.in">claims@edelweisslife.in</a>  Phone no: 1800 2121 212</p> <p>Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant.</p> <p><b>Click here</b> to know more about the claim procedure, download claim form and list of documents required to register a claim</p>	Part F
16.	Policy Servicing	<p><b>Click here</b> to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request:</p> <p><b>Click here</b> to download the applicable forms and list of documents required for various policy servicing request.</p>	

17.	Grievances /Complaints	<b>Grievance Redressal Mechanism:</b> We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. <b>Click here</b> to know the Grievance Redressal Procedure	Part G
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of Policyholder)

Date:

Note:

- **Click here** for the product related documents including the Customer Information sheet.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.