

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 – Active Pension Plus UIN – 147N091V01	Part A						
2.	Policy Number	<< >>	Part A						
3.	Type of Insurance Policy	<ul style="list-style-type: none">Individual, Non-Linked, Non-Participating, Pure Risk/Savings General Annuity Product	Part A						
4.	Basic Policy details	<ul style="list-style-type: none">Instalment Premium << >>Mode of premium payment (e.g. Monthly, Quarterly, Half yearly or Yearly) << >>Sum Assured on Death << >>Sum Assured on Maturity << >>Premium Payment Term << >>Policy Term << >>	Part A						
5.	Policy Coverage/benefits payable	<div><ul style="list-style-type: none">Benefits payable on maturity – No maturity benefit is payable under the Policy.Benefits payable on death:<table><tr><th>How and when Benefits are payable</th><th>Size of such benefits/policy monies</th></tr><tr><td colspan="2">In case of death of the Annuitant, while policy is In force, following death benefit will be paid depending upon option chosen:</td></tr><tr><td>Option</td><td>Death Benefit</td></tr></table></div>	How and when Benefits are payable	Size of such benefits/policy monies	In case of death of the Annuitant, while policy is In force, following death benefit will be paid depending upon option chosen:		Option	Death Benefit	
How and when Benefits are payable	Size of such benefits/policy monies								
In case of death of the Annuitant, while policy is In force, following death benefit will be paid depending upon option chosen:									
Option	Death Benefit								

		<p>Deferred Life Annuity</p> <p>In case of death of the Annuitant during the Deferment Period, while the policy is In force, death benefit will be paid in lump sum.</p>	<p>Assured Benefit, which is higher of</p> <ul style="list-style-type: none">○ Total Premiums Paid plus Accrued Additional BenefitsOR○ 105% of Total Premiums Paid <p>will be paid in lump sum and the policy will terminate.</p> <p>At any point of time, Death Benefit will not be less than the Surrender Value applicable at the time of death.</p>					
		<p>In case of death of the Annuitant after the Deferment Period, while policy is In force.</p>	<p>No benefit will be payable and policy will terminate.</p>					
		<p>Deferred Life Annuity with Return of Purchase Price on Death</p> <p>In case of death of the Annuitant, while the policy is In force, death benefit will be paid in lump sum.</p>	<p>Assured Benefit, which is higher of</p> <ul style="list-style-type: none">○ Total Premiums Paid plus Accrued Additional Benefits, if any, minus total annuity amount paid till the date of death, if anyOR○ 105% of Total Premiums Paid <p>will be paid in lump sum and the policy will terminate.</p> <p>At any point of time, Death Benefit will not be less than the Surrender Value applicable at the time of death.</p>					
		<ul style="list-style-type: none">• Survival Benefit:						
		<table><tr><th>Option</th><th>Survival benefit</th></tr><tr><td>Deferred Life Annuity</td><td>On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable as per the Annuity Payout Mode selected till the date the Annuitant is alive.</td></tr></table>	Option	Survival benefit	Deferred Life Annuity	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable as per the Annuity Payout Mode selected till the date the Annuitant is alive.		
Option	Survival benefit							
Deferred Life Annuity	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable as per the Annuity Payout Mode selected till the date the Annuitant is alive.							

		Deferred Life Annuity with Return of Purchase Price on Death	On survival of the Annuitant, starting from Annuity Commencement Date, Annuity as mentioned in the Policy Schedule will be payable as per the Annuity Payout Mode selected till Annuitant is alive.	
		<p>• Surrender Benefits: After completion of first policy year provided one full year's Premium has been paid, your policy will acquire a surrender value. On surrender, during the Deferment Period, the surrender value, if any, will be immediately paid in the manner specified below and policy will be terminated.</p> <p>After the end of the Deferment Period, the option to surrender is not available.</p> <p>Surrender Value: The surrender value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) for surrenders during the Deferment Period.</p> <p>The surrender value will be nil after the Deferment Period.</p> <p>a. Guaranteed Surrender Value (GSV): During the Deferment Period, the Guaranteed Surrender Value (GSV) will be $GSV \text{ Factor} \times \text{Total Premiums Paid}$. After the Deferment Period, the Guaranteed Surrender Value (GSV) will be Nil.</p> <p>b. Special Surrender Value (SSV): Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.</p>		

6.	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> This is a Non-Linked Insurance Product 	
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> <<Deferred Life Annuity / Deferred Life Annuity with Return of Purchase Price on Death >> Annuity Payout Frequency: <<Monthly, Quarterly, Half-yearly or Yearly>> 	
8.	Riders opted, if any	Not Applicable as no Rider Available with this Product	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide: During Deferment Period, in case of death of the Annuitant is due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or Surrender Value available as on the date of death whichever is higher, provided the policy is In force. The policy will terminate on making such a payment, and no further benefits are payable. In case of death due to suicide after the Deferment Period, the suicide clause is not applicable and Death Benefit as per the option chosen will be applicable.</p>	Clause a of Part F
10.	Waiting /lien Period, if any	NA	
11.	Grace period	<p>If we do not receive the Premium in full by the premium due date, then:</p> <p>(i) We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.</p> <p>(ii) All the benefits under the Policy will continue to apply during the Grace Period.</p>	Clause 5.b of Part D
12.	Free Look Period	You have a Free Look period of thirty (30) days beginning 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	Clause 4 of Part D

		<p>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 Proposer/Life Insured.</p> <p>To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided in Policy Document. You are required to maintain the acknowledgement received from the Company as a proof of submission.</p>	
13.	Lapse, paid-up and revival of the Policy	<p>Premium Discontinuance:</p> <ul style="list-style-type: none"> i. If all the Premiums for at least first Policy Year have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period. ii. After completion of first policy year provided one full year's Premium has been paid, and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-Up status and benefits will continue as per the Reduced Paid-Up provision. <p>Reduced Paid-up:</p> <p>If all the Premium has not been paid in full for at least first policy year, no paid-up value will be payable.</p> <p>After completion of first policy year provided one full year's Premium has been paid then on Premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.</p> <p>The benefits paid under Reduced Paid-up value will be as per the table below:</p>	<p>Clause 5.c, 5.d of Part C & Clause 3 of Part D</p>

		Events	How and when Benefits are payable	Size of such Benefits/policy monies
		Death of the Annuitant	<u>Deferred Life Annuity</u> In case of death of the Annuitant during the Deferment Period, Death Benefit will be paid in lump sum.	Assured Benefit which is higher of <ul style="list-style-type: none"> ○ Total Premiums Paid plus Accrued Additional Benefits if any OR ○ 105% of Total Premiums Paid will be paid in lump sum and policy will terminate.
			In case of death of the Annuitant after the Deferment Period.	No benefit will be payable and the policy will terminate.
			<u>Deferred Life Annuity with Return of Purchase Price on Death</u> In case of death of the Annuitant during and after the Deferment Period, death benefit will be paid in lump sum.	Assured Benefit which is higher of <ul style="list-style-type: none"> ○ Total Premiums Paid plus Accrued Additional Benefits if any, minus total annuity amount paid till the date of death, if any OR ○ 105% of Total Premiums Paid will be paid in lump sum and the policy will terminate.
		Maturity of the policy	Not Applicable	No Maturity Benefit is payable
		Survival Benefit	On survival of the Annuitant, the Annuity benefit is payable as per	Reduced Paid-up Annuity Benefit Payout as mentioned below.

			the Annuity Option chosen		
		<p>Reduced Paid-up Annuity Benefit Pay-out will be as below:</p> <p>Original Annuity Payout x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)</p> <p>If the paid-up annuity amount calculated as above (along with any top-up Annuity amount) is less than the minimum Annuity of Rs. 250 per month, higher of Expected Present Value (EPV) of future reduced paid-up benefits discounted at the average 10 year G Sec Yield + 0.5% or surrender value, will be paid to you as a lump sum at the end of the Revival Period of 5 years from the due date of first unpaid Premium and the policy will cease.</p> <p>Revival:</p> <p>If due Premiums are not paid within the Grace Period, the Policy shall lapse or become Reduced Paid-up as the case may be. Any such Policy may be revived within the Revival Period. Any such Policy may be revived within a Revival Period of five consecutive complete years from the due date of the first unpaid Premium by giving us a written intimation to revive the Policy and payment of all overdue Premiums with interest, as may be declared by the Company from time to time, for every completed month from the date of first unpaid Premium.</p> <p>The Revival will be effected subject to the receipt of the proof of continued insurability of Annuitant(s) and the acceptance of the risk by the Underwriter. Cost for the medical examination, if applicable shall be borne by the Policyholder. The effective date of Revival is when these requirements are met and approved by us. Revival would be as per 'Board Approved Underwriting Policy'. All the benefits of the policy will be reinstated on the policy revival.</p> <p>Company may charge interest (simple basis), as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid Premium. The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year.</p>			

		The interest rate to be charged effective from April 2024 is 1.00% per month (simple basis) on unpaid Premiums for every completed month from the date of the first unpaid Premium. The interest rate methodology is reviewable with prior approval from IRDAI. The Company will review the interest rate at least once a year.	
14.	Policy Loan, if applicable	Loan is not available under this plan.	Clause 2 of Part D
15.	Claims/Claims Procedure	<p>Death Claim Procedure:</p> <p>We shall be given written notice of the Annuitant's death and, upon request, We shall be provided with the following to assess the claim:</p> <ol style="list-style-type: none"> The claim form, duly completed; The original or an attested copy of the death certificate; The original Policy Document; Personalized cancelled cheque or copy of bank passbook of Nominee; Documents to establish right of the claimant in the absence of valid nomination Any other information or documentation that we request. KYC documentation from Nominee <p>In case of Death due to Accident and unnatural death, the following additional documents are required:</p> <ol style="list-style-type: none"> Copy of FIR and Panchnama; Copy of the Postmortem report; Copy of Newspaper clipping, if any; Copy of the final Police Investigation Report; Copy of the Chargesheet in case of murder; Copy of Driving License if the Life Insured was driving at the time of death <p>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:</p> <p>Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212</p> <p>The policyholder/ claimant may refer to https://www.edelweisslife.in/contact-us for updated list of company's branch offices/ corporate office or may contact us on the helpline number as mentioned on the website.</p> <p>The claim is required to be intimated to us within a period of 90 days from the date of death. However, we may condone the delay in claim</p>	Clause 5.c of Part C

		<p>intimation, if any, where the claim is genuine, and the delay is proved to be for reasons beyond the control of the claimant.</p> <p>A claim would be settled within maximum of 30 days post receipt of all required documents. In case of investigative cases, the claim would be settled within maximum of 120 days.</p> <p>Link for downloading claim form and list of documents required including bank account details - https://www.edelweisslife.in/claim/intimation#claimTab5</p>							
16.	Policy Servicing	<div><div><ul style="list-style-type: none">• Turn Around Time for payout:</div><table><tr><th>Policyholder Servicing Matters</th><th>Service Parameters & Turnaround Times</th></tr><tr><td>Free Look Cancellation</td><td><ul style="list-style-type: none">• All freelook cancellation cases should be processed and premium refunded within 7 days of receipt of such request</td></tr><tr><td>Request for Surrender / Partial Withdrawal</td><td><ul style="list-style-type: none">• 15 days from the date of request or last necessary document, failing which the Company shall pay penal interest at a rate, which is 2% above bank rate from the date of request or receipt of last necessary document if any whichever is later, from the insured/claimant.• In respect of Maturity, Survival Benefit claims and Annuities, the Life Insurer shall initiate the claim process by sending intimation sufficiently in advance or send post-dated cheque or give direct credit to the bank account of claimant through any electronic mode approved by RBI, so as to pay the claim on or</td></tr></table></div>	Policyholder Servicing Matters	Service Parameters & Turnaround Times	Free Look Cancellation	<ul style="list-style-type: none">• All freelook cancellation cases should be processed and premium refunded within 7 days of receipt of such request	Request for Surrender / Partial Withdrawal	<ul style="list-style-type: none">• 15 days from the date of request or last necessary document, failing which the Company shall pay penal interest at a rate, which is 2% above bank rate from the date of request or receipt of last necessary document if any whichever is later, from the insured/claimant.• In respect of Maturity, Survival Benefit claims and Annuities, the Life Insurer shall initiate the claim process by sending intimation sufficiently in advance or send post-dated cheque or give direct credit to the bank account of claimant through any electronic mode approved by RBI, so as to pay the claim on or	
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		Request for/Refund of proposal deposit/Refund of excess proposal deposit	before the due date. In case of any delay on the part of the Insurer in settling the claim on due date, the life insurer shall pay interest at a rate, which is 2% above bank rate from the due date of payment or date of receipt of last necessary document from the insured/claimant, whichever is later	
		Maturity Claim / Survival Benefit / Annuities		
		<ul style="list-style-type: none">• Helpline/Call Centre number -18002121212• Contact details of the insurer- -18002121212• Link for downloading applicable forms and list of documents required including bank account details. Downloads - Edelweiss Life		

17.	Grievances /Complaints	<p>Grievance Redressal Mechanism:</p> <p>We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. You are requested to submit your complaint at any of the below mentioned touch points:</p> <ul style="list-style-type: none"> • Toll free customer care number: 1-800-2121-212 (Mon-Sat 10 AM TO 7 PM). • Email us at: Complaints@edelweisslife.in • Write to us at: Customer Care, Edelweiss Life Insurance Company Ltd, 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirod Road, Kurla (W), Mumbai 400070. • You can lodge your grievance/complaint at any of our branches/offices • You can also lodge a grievance/complaint on our website at : https://www.edelweisslife.in/web/guest/contact-us#fileAComplaint <p>Details of Grievance Redressal officer: +91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays), Email id: GRO@edelweisslife.in.</p> <p>We will respond with a resolution within two weeks.</p> <p>In case the resolution does not meet your expectations or if you have not received any reply, you may approach the Policyholder's Protection and Grievance Redressal Department on the following contact details:</p> <ul style="list-style-type: none"> • IRDAI Grievance Call Centre (Bima Bharosa Shikayat Nivaran Kendra) (IGCC) - Toll free No: 155255 / 1800 425 4732 • Email ID: complaints@irdai.gov.in • Register online at: https://bimabharosa.irdai.gov.in/LoginAdmin/Login <p>Address for sending the complaint through courier / letter: Policyholder's Protection and Grievance Redressal Department Insurance Regulatory and Development Authority of India Survey No. 115/1 Financial District Nanakramguda Gachibowli Hyderabad – 500 032, Telangana</p> <p>At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance</p>	PART G
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Ombudsman Rules, 2017 ('Insurance Ombudsman Rules').

Please refer to Part G of the Policy Document for specifics regarding the Powers of Insurance Ombudsman and the procedures for submitting a complaint.

The list of the Ombudsman with their addresses is given below:

Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD-380 001. Tel.: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Office of the Insurance Ombudsman, 2 nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL-462 003. Tel.: - 0755-2769201/9202 Email: bimalokpal.bhopal@cioins.co.in
Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455/2596461 Email: bimalokpal.bhubaneshwar@cioins.co.in	Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.: 0172-2706196/2706468 Email: bimalokpal.chandigarh@cioins.co.in
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4 th Floor, 453 Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-24333668/24335284 Email: bimalokpal.chennai@cioins.co.in	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI-781 001	Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C.

		<p>(ASSAM). Tel.: 0361- 2632204 / 2602205</p> <p>Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel.: 040-23312122</p> <p>Email: bimalokpal.hyderabad@cioins.co.in</p>	
		<p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel: 0484-2358759/2359338</p> <p>Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel: 033-22124339/22124340</p> <p>Email: bimalokpal.kolkata@cioins.co.in</p>	
		<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330</p> <p>Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel: 022-69038821/23/24/25/26/27/28/29/30/31</p> <p>Email: bimalokpal.mumbai@cioins.co.in</p>	
		<p>Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, JAIPUR – 302005. Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth PUNE - 411030. Tel: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	
		<p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 /</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddha Nagar NOIDA – 201301. Tel: 0120- 2514252 /</p>	

		26652049 Email: bimalokpal.bengaluru@cioins.co.in	2514253 Email: bimalokpal.noida@cioins.co.in	
		Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001, Tel No: 0612- 2547068 Email id : bimalokpal.patna@ecoi.co.in		
		You may refer to the list of Ombudsman with their addresses on https://cioins.co.in/Ombudsman		

Declaration by the Policyholder

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

Place:

Date:

(Signature of Policyholder)