

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 – Jan Suraksha UIN NO:147058V02	Part A
2.	Policy Number/ Certificate of Insurance No.	<< >>	Part A
3.	Type of Insurance Policy	A Non-Participating, Non-Linked, Life, Group, Pure Risk Premium, Micro Insurance 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	<p>The Benefits shall be payable based on the following options -</p> <p>Death benefit:</p> <p>In the event of death of the Insured Member while the Coverage is In-Force, the Sum Assured as per the Benefit Schedule (Annexure 1) applicable as on the date of death will be payable.</p> <p>The Coverage will terminate once the Death Benefit is paid.</p> <p>For Joint Life Option - In case of death of either of the joint Insured Members while Coverage is In-Force, the applicable Sum Assured as per the Benefit Schedule mentioned in the Certificate of Insurance (COI) will be paid on first death basis and the Coverage will be terminated for both the lives. The applicable Sum Assured to be paid out as death benefit will not exceed the amount specified in the Benefit Schedule</p>	Part C and Part D

		<p>under any circumstance.</p> <p>Note: The minimum death benefit other than for single premium shall be at least 105% (one hundred and five percent) of the total premiums paid up to the date of death.</p> <p>Maturity Benefit: There is no Maturity Benefit payable under this plan</p> <p>Surrender Benefit: The Insured Member may Surrender his/her Coverage anytime during the Coverage Term.</p> <p>The applicable Surrender Value will be based on the Premium Paying Options as follows -</p> <p>a) <u>Single Pay Premium Paying Option-</u> Surrender value will be acquired immediately after the Premium has been paid. The Surrender Value payable will be: Premium including extra premium for substandard lives (if any) and exclusive of applicable tax x 50% x {Number of remaining complete months of cover / Total Coverage Term in months} x {Sum assured applicable as at surrender / Sum assured at inception}</p> <p>b) <u>Regular Pay Premium Paying Option-</u> No Surrender Benefit is payable.</p> <p>If the loan is cancelled or not taken up by the Insured Member after sanction and we have received the Modal Coverage Premium for that Insured Member, then provided that You give Us written notice to cancel the cover, We will return:-</p>				
		<table border="1"> <thead> <tr> <th data-bbox="587 1758 884 1832">When payable</th> <th data-bbox="884 1758 1225 1832">Amount payable</th> </tr> </thead> <tbody> <tr> <td data-bbox="587 1832 884 1998">Request before Coverage Commencement Date</td> <td data-bbox="884 1832 1225 1998">The entire Modal Coverage Premium received for that Insured Member will be refunded.</td> </tr> </tbody> </table>	When payable	Amount payable	Request before Coverage Commencement Date	The entire Modal Coverage Premium received for that Insured Member will be refunded.
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		Request after Coverage Commencement Date	Surrender Value, if any will be payable.	
6.	Options available (in case of Linked Insurance Products)	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.	Exclusions:		Part F
		1	Suicide 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.	
10.	Waiting /lien Period, if any	Not Applicable		
11.	Grace period	<p>The Insured Member has a period of fifteen days (15) in case of monthly Premium Paying Frequency and thirty (30) days for all other Premium Paying Frequencies from the Premium Paying Due Date for the payment of Modal Coverage Premium, without any penalty/late fee.</p> <p>The Coverage will remain In-Force during the Grace Period. In case of death during the Grace Period, the Death Benefit as applicable will be subject to the deduction of the due Modal Coverage Premiums from the benefits.</p>		Part C
12.	Free Look Period	<p>Cancellation in the Free Look Period by Insured Member: Insured Member has a Free Look period of thirty (30) days from the date of receipt of</p>		Part A

		<p>the Certificate of Insurance, whether received electronically or otherwise, to review the terms and conditions of this Policy. 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.</p> <p>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>	
13.	Lapse, paid-up and revival of the Policy	<p><u>Premium Discontinuance:</u></p> <p>A. Single Pay Premium Paying Option- Not Applicable</p> <p>B. Regular Pay Premium Paying Option-</p> <p>If any Modal Coverage Premium remains unpaid at the end of Grace Period, the Coverage shall lapse and no benefits shall be payable by us under the Coverage. In case where your Modal Coverage Premium is collected by the Master Policyholder within grace period but is not remitted to us for some reason, then your Insurance Cover will continue even on expiry of grace period.</p> <p><u>Revival:</u></p> <p>If Modal Coverage Premiums are not paid within the Grace Period, the Coverage shall lapse. Any such Coverage may be revived within five years from the due date of the first unpaid Modal Coverage Premium by giving us a written notice to revive the Coverage and payment of all overdue Modal Coverage Premiums with</p>	Part C and Part D

		<p>interest, as may be declared by the Company from time to time, for every completed month from the due date of first unpaid Modal Coverage Premium.</p> <p>The revival interest rate will be based on G-sec rate with 1 - 2 year maturity. Source to determine the G-Sec yield is www.ccilindia.com. The per month interest rate shall be $(x + 3\%)/12$ rounded upto nearest 0.25%, where x is G-Sec rate with 1 to 2 year maturity. The interest rate to be charged is currently set at 1% per month on unpaid premiums for every completed month from the date of the first unpaid premium. Revival would be as per Board Approved Underwriting Policy and the medical examination cost, if any would be borne by the member. All the benefits of the coverage will be reinstated on revival.</p> <p>The revival will be effected subject to the receipt of the proof of continued insurability of the Insured Member and the acceptance of the risk by the Underwriter. Cost for the medical examination, if applicable shall be borne by the Insured Member. The effective date of revival is when these requirements are met and approved by us. Revival would be as per the Board approved underwriting guidelines of the Company.</p>	
14.	Policy Loan if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p>Death Claim Procedure</p> <p>A claim would be settled within 15 days from the date of intimation of claim, for cases not warranting investigation. 45 days from the date of intimation of claim, for cases warranting investigation.</p> <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 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroh Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212</p>	Part F

		<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>Click here to know more about the claim procedure, download claim form and list of documents required to register a claim.</p>	
16.	Policy Servicing	<p>Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request:</p> <p>Click here to download the applicable forms and list of documents required for various policy servicing request.</p>	
17.	Grievances /Complaints	<p>Grievance Redressal Mechanism: We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. Click here to know the Grievance Redressal Procedure</p>	Part G

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.