

## 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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number						
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Edelweiss Life – Wealth Ultima UIN: 147L037V04	Part A						
2.	Policy Number	<< >>	Part A						
3.	Type of Insurance Policy	A Unit Linked, Non-Participating, Individual, Savings, Life 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	<div><div><b>Maturity Benefit:</b> On survival of the Life Insured till the Maturity Date, provided the Policy is In-Force, we will pay the Fund Value calculated at the prevailing NAV as on the Maturity Date. The amount will be payable as a lumpsum or as per the Settlement Option chosen by the Policyholder.</div><div><b>Death Benefit:</b><div><div>I. Death Benefit payable on death of the Life Insured</div><table><tr><th>When Payable</th><th>Amount Payable</th></tr><tr><td colspan="2">In case of death of the Life Insured while the Policy is In-Force:</td></tr><tr><td colspan="2">(a) Age at entry of the Life Insured is below 1 year</td></tr></table></div></div></div>	When Payable	Amount Payable	In case of death of the Life Insured while the Policy is In-Force:		(a) Age at entry of the Life Insured is below 1 year		Part C & Part D
When Payable	Amount Payable								
In case of death of the Life Insured while the Policy is In-Force:									
(a) Age at entry of the Life Insured is below 1 year									

		<p><b>i. During the first 12 months from the Policy Commencement Date;</b></p>	<p>The sum of the following shall be payable:</p> <p>Higher of :</p> <p>a) Fund Value as on the date of intimation of the claim to the company; OR</p> <p>b) 105% of total Premiums received by the Company till date of death of the Life Insured.</p> <p><b>AND</b></p> <p>Higher of :</p> <p>a) Top-Up Fund Value as on the date of intimation of the claim to the Company; OR</p> <p>b) 105% of total Top-Up Premiums received by the Company till date of death of Life Insured.</p>	
		<p><b>ii. From the 13<sup>th</sup> Policy month</b></p>	<p>Death Benefit mentioned in Section 1 I (b) below.</p>	
	<p><b>(b) Age at entry of the Life Insured is 1 year and above</b></p>			
		<p><b>In case of death of the Life Insured while the Policy is In-Force:</b></p>	<p>The sum of the following shall be payable:</p> <p>Highest of:</p> <p>a) Fund Value as on the date of intimation of the claim to the company ;</p> <p><b>OR</b></p> <p>b) Sum Assured less Relevant Partial</p>	

			<p>Withdrawals; <b>OR</b></p> <p>c) 105% of total Premiums paid.</p> <p><b>AND</b></p> <p>Highest of :</p> <p>a) Top-up Fund Value as on the date of intimation of the claim to the company; <b>OR</b></p> <p>b) Top-up Sum Assured; <b>OR</b></p> <p>c) 105% of total Top-up Premiums paid.</p>	
		<p><b>In case of death of the Life Insured while the Policy is Reduced Paid-up:</b></p>		
		<p><b>For a Reduced Paid-up Policy, the Death Benefit shall be:</b></p>	<p>The sum of the following:</p> <p>Highest of:</p> <p>a) Fund Value as on the date of intimation of the claim to the Company ; <b>OR</b></p> <p>b) Paid-up Sum Assured less Relevant Partial Withdrawals; <b>OR</b></p> <p>c) 105% of total Premiums paid.</p> <p><b>AND</b></p> <p>Highest of:</p> <p>a) Top-up Fund Value as on the date of intimation of the claim to the Company; <b>OR</b></p> <p>b) Top-up Sum Assured; <b>OR</b></p> <p>c) 105% of total Top-up Premiums paid.</p>	

			Paid-up Sum Assured = Sum Assured * Number of Premiums paid / Number of Premiums payable
II. Additional Death Benefit payable under Little Champ Benefit			
When Payable		Amount Payable	
While the policy is In-Force (except Fully Paid-up) as on date of death:			
In case of death of the Policyholder before the death of the Life Insured :		An amount equal to the present value as on date of death, of all the future Modal Premiums (if any) at a discounted rate of 4.5% per annum will be credited by the Company to the Fund Value;	
While the Policy is Fully Paid-up, Reduced Paid- up or in Discontinuance as on date of death:			
In case of death of the Policyholder before the death of the Life Insured:		No additional Death Benefit is payable.	
After the addition of Additional Death Benefit to Fund Value: <ul style="list-style-type: none"><li>• The Policy will continue till Maturity or death of Life Insured, whichever is earlier.</li><li>• No future Premiums are required to be paid.</li><li>• Policy will not move in Discontinuance, as the Policy will be treated as Fully Paid-up, wherein all future Premiums are assumed to have been paid.</li><li>• Loyalty Additions will be payable till end of the Premium Paying Term provided the Policy was in In-Force as at the date of death of Policyholder.</li><li>• Guaranteed Additions and Booster Additions will be added as and when due.</li><li>• Life Cover on Life Insured will continue</li><li>• Relevant charges like Policy Administrative Charges, Fund Management Charges and Mortality Charges on Sum at Risk on the life of Life Insured will continue to be levied as and when due.</li></ul>			

<p>On admission and acceptance of death claim on death of the Policyholder, the beneficiary will be intimated about the amount that will be added into the Fund i.e. the present value of future Premiums using discount rate of 4.5% per annum.</p> <p>In case of death of Life Insured before the death of the Policyholder during the Policy Term the applicable Death Benefit will be payable and the Policy will terminate with no future benefits.</p>	
<p><b>In case of death of the Life Insured while the Policy is in Discontinued Policy Fund:</b></p>	
<b>When Payable</b>	<b>Amount Payable</b>
<b>In case of death of the Life Insured while the Policy is in Discontinued Policy Fund:</b>	The Death Benefit shall be Discontinued Policy Fund Value as on the date of intimation of the claim to the Company, subject to minimum guaranteed interest rate applicable to the Discontinued Policy Fund
<p><i>Top-up Sum Assured shall not be reduced after partial withdrawals from the Top-up fund.</i></p>	
<p><b><u>Additional Benefits</u></b></p>	
<b>Type of Benefit</b>	<b>Benefit Payable</b>
<b>Guaranteed Addition</b>	<p>Guaranteed additions will be added to the Fund Value at the end of every Policy Year, starting from the end of sixth Policy Year till the Maturity Date of the Policy. Each Guaranteed Addition will be 0.25% of average of daily Fund Value of last 12 months.</p> <p>The total Fund Value including the Guaranteed Additions, Loyalty Additions and Booster Additions added till the preceeding Policy Year will be considered to calculate the future Guaranteed Additions, Loyalty Additions and Booster Additions.</p> <p>Guaranteed Additions will</p>

			<p>be added even if the Policy is Reduced Paid-up, is in Revival period but not in Discontinuance Policy Fund. In case of Revival of Policy from Discontinuance Policy Fund, no additions will be made in respect of past Policy Anniversaries.</p> <p>The Guaranteed Additions will be added to the Fund Value on the last day of the respective Policy Year and once added will continue to form part of the Fund Value.</p>		
		<b>Loyalty Addition</b>	<p>Loyalty Additions will be added to the Fund Value at the end of every Policy Year, starting from the end of sixth Policy Year till the end of the Premium Paying Term, provided all the Premiums which have fallen due for that Policy Year have been paid. Each Loyalty Addition will be 0.15% of average of daily Fund Value of last 12 months.</p> <p>No Loyalty Additions will be added for Policies with 5 year Premium Paying Term. Loyalty Additions will be added in the sixth Policy Year for one year (i.e. sixth Policy Year) for Policies with 6 year Premium Paying Term, provided all the Premiums which have fallen due have been paid for that Policy Year.</p> <p>The Total Fund Value including the Guaranteed Additions, Loyalty Additions and Booster Additions added till the previous Policy Year will be considered to calculate the future Guaranteed Additions,</p>		

			<p>Loyalty Additions and Booster Additions.</p> <p>For a Policy which is Reduced Paid-up, is in Revival period or is in Discontinuance Policy Fund, Loyalty Additions will not be added. Loyalty Additions will not be added after the Premium Paying Term is over. In case of revival of Policies, no additions will be made in respect of past Policy Anniversaries.</p> <p>Loyalty Additions will be added to the Fund Value on the last day of the respective Policy Year and once added will continue to form part of the Fund Value</p>					
		<b>Booster Addition</b>	<p>Booster Additions will be added to the Fund Value at the end of every fifth Policy Year starting from end of 10th Policy Year till the Maturity Date of the Policy. Each Booster Additions will be a percentage of average of daily Fund Value of last 60 months, as shown in the table below.</p> <table><tr><th>End of Policy Year</th></tr><tr><td>10<sup>th</sup>, 15<sup>th</sup> (wherever applicable)</td></tr><tr><td>20<sup>th</sup> and every 5<sup>th</sup> Policy Year till the Maturity Date of the Policy (wherever applicable)</td></tr></table> <p>Booster Additions will be added for Policy Term of 10 years also.</p> <p>The Total Fund Value including the Guaranteed Additions, Loyalty Additions and Booster Additions added till preceeding Policy Year will be considered to calculate the future Guaranteed Additions, Loyalty Additions and Booster Additions.</p>	End of Policy Year	10 <sup>th</sup> , 15 <sup>th</sup> (wherever applicable)	20 <sup>th</sup> and every 5 <sup>th</sup> Policy Year till the Maturity Date of the Policy (wherever applicable)		
End of Policy Year								
10 <sup>th</sup> , 15 <sup>th</sup> (wherever applicable)								
20 <sup>th</sup> and every 5 <sup>th</sup> Policy Year till the Maturity Date of the Policy (wherever applicable)								

		<div>Booster Additions will be added even if the Policy is Reduced Paid-up or is in the Revival period.</div> <div>Booster Additions will be added to the Fund Value on the last day of the respective Policy Year and once added will continue to form part of the Fund Value</div>	
		<div><b>Surrender Benefit:</b> At any time during the Policy Term, the Policyholder can submit a written request to surrender the Policy.</div> <div><b>If the request for Surrender is received before the completion of first 5 Policy Years:</b> The Fund Value net of Discontinuance Charge shall be credited to the Discontinued Policy Fund. Thereafter the treatment will be in accordance with the provisions as mentioned under 'Discontinuance of Premium' section and 'Policy section.'</div> <div><b>If the request for Surrender is received after the completion of first 5 Policy Years:</b> The Policyholder shall be entitled to the Fund Value as on date of surrender and Policy will terminate.</div> <div><b>Lock in Period-</b> The period of five consecutive years from the Policy Commencement Date.</div>	
6.	Options available (in case of Linked Insurance Products)	<div><b><u>Partial Withdrawal:</u></b></div> <div>a. The Policyholder is allowed to make a Partial Withdrawal from the Policy at any time after the completion of the fifth Policy Anniversary Year.</div> <div>b. In case the Policyholder has opted for <b>Systematic Withdrawal Plan ('SWP')</b>, the Policyholder will receive the percentage of Fund Value (maximum can be 12% p.a. of Fund Value) on the payout frequency (yearly, half-yearly, quarterly or monthly) and from the Policy Year (not before 10<sup>th</sup> Policy Year) till the end of the Policy Term, all of which are as chosen by the Policyholder. SWP option can be chosen at the policy inception or anytime during the policy term. An existing option can also be modified during the policy term. Such request will be effective from the next policy year. The available modifications are as follows:</div>	Part D



		<ul style="list-style-type: none"> <li>- Systematic withdrawal percentage (%age of fund value) per annum</li> <li>- Payout frequency (yearly, half-yearly, quarterly or monthly)</li> <li>- Policy year from which the systematic withdrawal amount will be payable.</li> <li>- Opt in or opt out of the facility.</li> </ul> <p>Policyholder can opt out of SWP by giving a written notice.</p> <p><b>SWP</b> is available only for the Policy with Premium Paying Term of 10 years or more;</p> <p>The amount paid to the Policyholder under this option will be calculated as follows:  <i>(Systematic Withdrawal percentage / No. of instalments in a Policy Year as per the SWP payout frequency as chosen by Policyholder) x Fund Value as on date of withdrawal.</i></p> <p>SWP will follow all the conditions of Partial Withdrawals. The amount withdrawable under the SWP is non-guaranteed and is dependent on availability of the below mentioned conditions at the time of withdrawal.</p>	
		<p>All such withdrawals under (a) and (b) above, will be first adjusted from the Top-up Fund Value<sup>^</sup>, if available under the Policy at the time of Partial Withdrawal and then from the Policy Fund Value. There is a lock-in period of five years for each Top-Up Premium from the date of payment of that Top- Up Premium for the purpose of Partial Withdrawals.</p> <p><sup>^</sup> <i>Top-up Fund Value</i> shall exclude the Top-up Premium, which is locked in (for five years as per the Top-up provision in Section 5 of Part – C) as on the date of each request for Partial Withdrawal.</p> <p>Both Systematic Withdrawal Plan and Partial Withdrawal can be availed simultaneously.</p> <p>All such Partial Withdrawals under (a) and (b) above are subject to the following rules:          Provided the Life Insured has attained an Age of 18 years.          Minimum amount that can be withdrawn is Rs. 500 per withdrawal. If the withdrawn amount is</p>	

		<p>less than Rs. 500 then such amount will not be paid.</p> <p>Maximum Partial Withdrawal: Fund value in excess of 105% of total premiums (including Top-Up Premium) paid till the time of withdrawal can be withdrawn. If the resultant Fund Value after payment of the Partial Withdrawal amount is less than 105% of total premiums paid (including Top-up premiums), then such benefit amount will not be paid.</p> <p>The Partial Withdrawals with respect to the Fund Value from the Premiums (excluding the Top-Up Premiums) will only be counted for the purpose of adjusting the Sum Assured to be payable on death as defined under Section 1 of Part C ('Relevant Partial Withdrawal'). Partial Withdrawals made from the Top-Up Premiums will not be deducted for this purpose.</p> <p>The Partial Withdrawals will not be allowed which would result in termination the Policy.</p> <p>All such Partial Withdrawals are not chargeable.</p>	
		<p><b>Top –up Provision:</b></p> <p>During the Policy Term#, the Policyholder can pay additional premiums in a Policy Year, over and above the Policy Premium, subject to all due Premiums being paid in full at the time of making the Top-up Premium. #Top-up cannot be made in the five Policy Years prior to the Maturity Date of the Policy.</p> <p>Top-up Premiums invested in the Policy will be managed in a separate Top-up account and would be locked-in for a period of five (5) years from the Premium Payment Date of the Top-up Premium.</p> <p>The minimum amount for Top-up Premium is Rs.5,000/- and at any point of time during the Policy Term, the total Top-up Premiums paid shall not exceed the sum total of the Premiums paid to date, subject to our then underwriting guidelines.</p> <p>Every Top-up premium payment will have a corresponding Top-up Sum Assured. The maximum Sum Assured on Top-up Premium shall be based on the Age at payment of Top-up Premium but not on the Age at entry of the Life Insured.</p> <p><b><u>Switches:</u></b></p> <p>The Policyholder may make unlimited switches, without any Charge, at any time in a Policy Year,</p>	

	<p>requesting the Company to switch a part or whole of the allocated Units from one investment Fund to another investment Fund as desired by the Policyholder. The minimum switch amount per switch must be Rs.5,000/-. In case your current Investment Option is any of the STPs, switching facility is not available.</p> <p><b><u>Settlement option for Maturity Benefit:</u></b></p> <p><b>Instalments:</b> If you opt for the Settlement Option, you will receive a regular flow of Maturity amount, in instalments, for a payout period of 1, 2, 3, 4 or 5 years ('Settlement Term') and in a pre-determined frequency of payout ('yearly, half-yearly, quarterly or monthly instalments') as chosen by the Policyholder at least six months prior to the Maturity Date.</p> <p><b>The amount paid to the Policyholder</b> = the outstanding Fund Value as at the date of payout divided by the number of outstanding instalments. Instalments payments will be made by redeeming the units from the Fund at the Unit Price applicable on the date of payment. The first instalment payment will be made on the Maturity Date of the Policy. Payment will be made through an ECS mode if the pre-determined frequency selected is half-yearly, quarterly or monthly.</p> <p>No Guaranteed Addition, Loyalty Addition or Booster Addition will be available during the Settlement Term.</p> <p>The risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality Charges will be deducted.</p> <p>The outstanding Fund Value will continue to remain invested in the existing Funds unless specifically switched by Policyholder. During the Settlement Term the investment risk in the investment portfolio will be borne by the Policyholder.</p> <p>No charges except FMC, Switching Charges, if any, and Mortality Charges will be deducted during this period. The Policyholder will not be allowed to make Partial Withdrawal Switches are allowed during this period.</p> <p><b>Complete Withdrawal at any time during the Settlement Term:</b> The Policyholder can completely withdraw the</p>	
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		<p>outstanding Fund Value during the Settlement Term without any Charge. The outstanding Fund Value as on the date of complete withdrawal will be calculated as the total number of outstanding Units under the Fund multiplied by the NAV as on the date of the request for complete withdrawal.</p> <p><b>In case of death of the Life Insured:</b> The beneficiary of the Life Insured would receive higher of Balance Fund Value or 105% of the total premiums paid.</p> <p><b><u>Premium Redirection:</u></b></p> <p>The Policyholder may write to the Company, two weeks prior to the premium payment, requesting for a change in the premium allocation percentage of future premiums by using the premium re-direction facility. The change request shall then apply to all future Premiums including Top-up Premiums paid in the Policy after the change request being received and accepted by the Company. The Policyholder may use this facility for free, unlimited number of times in each Policy Year during the Policy Term other than the time when the Policy Fund is transferred to the Discontinued Policy Fund.</p> <p><b><u>Change in Premium Paying Term:</u></b></p> <p>The Policyholder may request the Company for a change (increase or decrease) in the Premium Paying Term at any time while the Policy is In-Force but before the end of the existing Premium Paying Term subject to the requested Premium Paying Term being allowed under the Product and all other conditions in the Product being met and that all due Premiums till the date of such request have been paid in full. In case of decrease of premium paying term, the revised premium paying term shall not be less than 10 years. Hence, where existing premium paying term is 10 years or less, reduction of premium paying term is not allowed. Change in Premium Paying Term is not allowed if Little Champ Benefit is opted by you.</p>	
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	<p><b>Suicide Exclusion:</b></p> <p>In case of death of the Life Insured due to suicide within 12 months from the Policy Commencement Date or from the date of Revival of the Policy, as applicable, the Nominee or the beneficiary of the Policyholder shall be</p>	Part F

	payable), if any.	entitled to the Fund Value, as available on the date of intimation of death.  Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.	
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	If we do not receive the Premium in full by the Premium due date, then:  We will allow a Grace Period of fifteen (15) days from the due date of Premium for a monthly premium frequency and a period of thirty (30) days for other premium frequencies, during which the Policyholder must pay the Premiums due in full.  (ii) During this period the Policy is treated as In-Force with deduction of all applicable Charges and you will be eligible for all benefits under the Term of the Policy.	Part C
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 following amount to the Policyholder under the Free Look Period as follows:  Fund Value as on the date of cancellation of the Policy plus non-allocated premium, if any plus charges levied by cancellation of units minus (stamp duty charges + proportionate risk premium for the period of cover + expenses incurred by us on medical examination (if any) Proposer/Life Insured). 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. You are required to maintain the acknowledgement received from the Company as a proof of submission	Part D
13.	Lapse, paid-up and revival of the Policy	<b>Discontinuance of Premium Payment:</b> <b>A. Discontinuance of Policy during Lock-in Period (during first five policy years):</b> Upon expiry of the Grace Period, in case of Discontinuance of Policy due to non-payment of	Part C

		<p>premium, the Fund Value after deducting the applicable Discontinuance Charges shall be credited to the Discontinued Policy Fund and the risk cover and rider cover, if any, shall cease.</p> <p>All such discontinued policies shall be provided a Revival Period . On such discontinuance, the Company shall communicate the status of the policy, within three months of the first unpaid premium to You and provide the option to revive the Policy within the Revival Period.</p> <p>i) In case You opt to revive but do not revive the Policy during the Revival Period, the proceeds of the Discontinued Policy Fund shall be paid to You at the end of the Revival Period or Lock-in Period whichever is later. In respect of Revival Period ending after lock-in Period, the Policy will remain in Discontinuance Fund till the end of the Revival Period. The Fund Management Charges of Discontinued Fund will be applicable during this period and no other charges will be applied.</p> <p>ii) In case You do not exercise the option as set out above, the Policy shall continue without any risk cover and rider cover, if any, and the Policy Fund shall remain invested in the Discontinued Policy Fund. At the end of the Lock-in Period, the proceeds of the Discontinued Policy Fund shall be paid to You and the Policy shall terminate.</p> <p>iii) However, You have an option to surrender the Policy anytime and proceeds of the Discontinued Policy Fund shall be payable at the end of the Lock-in Period or date of surrender whichever is later.</p> <p>“proceeds of the Discontinued Policy Fund” means the Fund Value as on the date the Policy was discontinued, after addition of interest computed at the interest rate stipulated in Regulation 13 of IRDAI (Unit Linked Insurance Products) Regulations, 2019.</p> <p><b>B. Treatment of Policy while in Discontinued Policy Fund</b></p> <p>Fund Value (net of relevant Discontinuance Charges) of the Policy discontinued is credited to the Discontinued Policy Fund. The proceeds of the Discontinued Policy Fund along with the returns generated on the same shall be available only upon completion of the Lock in Period or Revival Period, as applicable. The minimum guaranteed interest rate applicable to the Discontinued Policy Fund shall be declared by the Authority from time to time. The current minimum guaranteed interest rate applicable to the Discontinued Policy Fund is 4 per cent per annum.</p>	
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		<p>The excess income earned in the Discontinued Policy Fund, over and above the minimum guaranteed interest rate will also be apportioned to the Discontinued Policy Fund in arriving at the proceeds of the Discontinued Policy Fund and will not be made available to the shareholders. The Fund Management Charge on the Discontinued Policy Fund shall be declared by the Authority from time to time. Currently, the Fund Management Charge shall not exceed 50 basis points per annum.</p> <p><b>C. Discontinuance of Policy after the Lock-in Period (after first five policy years)</b></p> <p>Upon expiry of the Grace Period, in case of Discontinuance of Policy due to non-payment of premium after the Lock-in Period, the Policy shall be converted into a Reduced Paid Up status with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the Policy. The Policy shall continue to be in Reduced Paid-Up status without rider cover, if any. All charges as per terms and conditions of the Policy may be deducted during the Revival Period. However, the Mortality Charges shall be deducted based on the reduced paid up sum assured only.</p> <p>On such discontinuance, the Company shall communicate the status of the Policy, within three months of the first unpaid premium to You and provide the following options:</p> <ol style="list-style-type: none"> <li>1) To revive the Policy within the Revival Period, or</li> <li>2) Complete withdrawal of the Policy.</li> </ol> <ol style="list-style-type: none"> <li>i) In case You opt for (1) above but do not revive the Policy during the Revival Period, the Fund Value shall be paid to You at the end of the Revival Period.</li> <li>ii) In case You do not exercise any option as set out above, the Policy shall continue to be in Reduced Paid Up status. At the end of the Revival Period the proceeds of the Policy Fund shall be paid to the Policyholder and the Policy shall terminate.</li> <li>iii) However, You have an option to surrender the Policy anytime and proceeds of the Policy Fund shall be payable.</li> </ol> <p>In case You opt for complete withdrawal, then on the date of receipt of intimation, the Policy will be surrendered and Fund Value will be payable.</p> <p><b>2. <u>Policy Revival:</u></b></p>	
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		<p>The Policyholder can revive the Policy within three years from the date of first unpaid premium</p> <p>To exercise the Revival option, the Policyholder is required to provide the Company with a written application along with payment of all due and unpaid Premiums. The proof of continued insurability and medical examination, if required (medical examination cost to be borne by the Policyholder) and the results thereof would be reviewed by the Company as per the then Board approved underwriting norms.</p> <p><b><i>Revival of policies on Discontinuance of Premiums (during the Lock in Period):</i></b></p> <p>Where You revive the Policy, the Policy will be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by You, out of the Discontinued Policy Fund, less the applicable charges as mentioned below in accordance to the terms and conditions of the Policy.</p> <p>The Company at the time of revival:</p> <ul style="list-style-type: none"> <li>i. Shall collect all due and unpaid premiums will be collected without any interest or fee.</li> <li>ii. May levy Policy Administration Charge and Premium Allocation Charge as applicable during the Discontinuance period. Guarantee charges, if applicable during the discontinuance period, may be deducted provided the guarantee continues to be applicable. No other charges will be levied.</li> <li>iii. Shall add back to the Fund, the Discontinuance Charges deducted at the time of Discontinuance of the Policy.</li> </ul> <p><b><i>Revival of a Discontinued Policy after the Lock-in Period:</i></b></p> <p>Where You revive the Policy, the Policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the Policy.</p> <p>a) The Company, at the time of Revival:</p> <ul style="list-style-type: none"> <li>i) Shall collect all due and unpaid premiums under the Policy without charging any interest or fee. The rider, if any, may also be revived at the option of the Policyholder.</li> <li>ii) May levy Premium Allocation Charge as applicable. The guarantee charges may be deducted, if guarantee continues to be applicable.</li> </ul>	
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		<p>iii) No other charges shall be levied.</p> <p>In case of revival of policies from discontinuance fund, no additions (Guaranteed Additions and Loyalty Additions) will be made in respect of past Policy Anniversaries.</p> <p>Loyalty Additions are not added for reduced paid-up policy and for the Policies which are in the Revival Period. In case of revival of the Policy, no such Loyalty Additions will be made in respect of past Policy Anniversaries.</p>	
14.	Policy Loan,if applicable	There is no loan facility under this Policy	Part D
15.	Claims/Claims Procedure	<p><b>Death Claim Procedure</b></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 6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirol 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 Clause B
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.