

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 – Accidental Total and Permanent Disability Rider UIN NO: 147B001V05	Part A
2.	Policy Number	<< >>	Part A
3.	Type of Insurance Policy	An Individual, Non-Linked, Non-Participating, Pure Risk, Life Rider	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>Benefits:</p> <p>1. Death Benefit and Survival Benefit:</p> <p><u>When payable:</u> In the event of death of the Insured during the Term of the Rider or on surviving during the Term of the Rider,</p> <p><u>Size of such benefit:</u> NIL</p> <p>2. Disability Benefit</p> <p><u>When payable:</u> If the Insured suffers Total and Permanent Disability when the Policy and this Rider are in force, solely and directly due to an Accident occurring during</p>	Part C and D

		<p>the Rider Term, We will pay:</p> <p><u>Size of such benefit:</u></p> <p>The Rider Sum Assured in lumpsum</p> <p>On payment of the Rider Sum Assured, the said Rider will be terminated and Base policy along with any other Riders if opted will continue till the end of the term. You are required to continue pay premiums for the base policy and other Riders opted if any.</p> <p>2. Unexpired Risk Premium Benefit:</p> <p><u>Premium Payment Option:</u></p> <p>1. <u>Regular Pay</u> Unexpired Risk Premium Value Payable: Nil</p> <p>2. <u>Single Pay</u> Unexpired Risk Premium Value Payable: $\text{Single Premium}^{\#} \times 70\% \times (\text{Number of remaining complete months of rider term} / \text{Total Rider Term in months})$</p> <p>3. <u>Limited Pay</u> Unexpired Risk Premium Value Payable: $70\% \times [\text{Total Premium paid}^{\#} \text{ less } \{\text{Total Premium payable}^{\#} \times ((\text{Number of completed months of rider term} + 1) / \text{Total Rider Term in months})\}]$</p> <p><i># Single Premium or Total Premium includes extra premium for substandard lives, if any.</i></p> <p><i>You may surrender/discontinue the Rider alone OR along with the Base Policy. If the Rider is surrendered/discontinued alone, then the benefits under the Base Policy shall continue for the remainder of the Base Policy Term. If the Rider is surrendered, it cannot be re-attached to the Base Policy.</i></p> <p><i>Any Lock in period applicable to the Base Policy will be automatically applied to the Rider.</i></p>	
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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.	<p>We shall not be liable to make any payment under this Rider if the disability of the Insured is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following within the first two years from the date of commencement of the Rider Term or the revival date of the Rider whichever is later.</p> <ul style="list-style-type: none"> • Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane. • Any condition that is pre-existing at the time of inception of the policy. • Failure to seek medical advice or treatment. • War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not. • Service in the armed forces, or any police organization, of any country at war or service in any force of an international body. • Committing an assault, a criminal offence, an illegal activity or any breach of law. • Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping. • Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. • Participation by the insured person in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Disability as a result of any disease or infection. 	Part C
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 under this Rider Policy, then We will allow a Grace Period which is same as that allowed under the Base Plan to which this Rider is appended to.	Part C

12.	Free Look Period	<p>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 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 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>If You have discontinued paying the Premium under the Base Policy and the Rider, then the Rider will automatically lapse along with the Base Policy and it can be revived only in accordance with the terms of the Base Policy.</p> <p>If you have discontinued paying only the Rider Premium, the Rider will automatically lapse and the Rider cannot be revived in future. Any revival of rider will be considered along with the revival of the base policy, and not in isolation</p>	Part D
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	Claim Procedure will be same as mentioned in the policy contract of Base Plan to which this Rider is appended to.	Part F
16.	Policy Servicing	<ul style="list-style-type: none"> • Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request: • Click here to download the applicable forms and list of documents required for various policy servicing request. 	
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.</p> <p>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.