

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 – Income Benefit Rider UIN NO: 147B015V02	Part A								
2.	Policy Number	<< >>	Part A								
3.	Type of Insurance Policy	An Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance 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	<table><tr><th colspan="2">Death Benefit:</th></tr><tr><th>When payable</th><th>Size of such benefits</th></tr><tr><td>On Death of the Life Insured when the Base Plan and this Rider are in force, we will Pay:</td><td>A monthly death benefit amount equal to 1% of sum assured would be paid for the next 150 months.</td></tr><tr><td>In case of death due to suicide within 12 months from the date of commencement of risk under the rider coverage or from the date of revival of the rider coverage, as applicable</td><td>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 the surrender value available as on the date of death whichever is higher, provided the rider</td></tr></table>	Death Benefit:		When payable	Size of such benefits	On Death of the Life Insured when the Base Plan and this Rider are in force, we will Pay:	A monthly death benefit amount equal to 1% of sum assured would be paid for the next 150 months.	In case of death due to suicide within 12 months from the date of commencement of risk under the rider coverage or from the date of revival of the rider coverage, 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 the surrender value available as on the date of death whichever is higher, provided the rider	Part C and Part D
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		<div>coverage is in force.</div>									
		<div>Survival Benefit : Not Applicable</div> <div><div>Unexpired Risk Premium Benefit:</div><table><tr><th>Premium Payment Option</th><th>Unexpired Risk Premium Value payable</th></tr><tr><td>Regular Pay</td><td>NIL</td></tr><tr><td>Single Pay</td><td>Single Premium including extra premium for substandard lives, if any * 70% * Number of remaining complete months of rider term / Total Rider Term in months</td></tr><tr><td>Limited Pay</td><td>70% * [Total Premium paid including less {Total Premium payable including extra premium for substandard lives, if any * (Number of completed months of rider term + 1) / Total Rider Term in months}]</td></tr></table><div>Note - Single Premium or Total Premium excludes extra premium for substandard lives, if any. You may surrender/discontinue the Rider alone OR along with the Base Plan. If the Rider is surrendered/discontinued alone, then the benefits under the Base Plan shall continue for the remainder of the Base Plan Term. If the Rider is surrendered, it cannot be re-attached to the Base Plan.</div></div>	Premium Payment Option	Unexpired Risk Premium Value payable	Regular Pay	NIL	Single Pay	Single Premium including extra premium for substandard lives, if any * 70% * Number of remaining complete months of rider term / Total Rider Term in months	Limited Pay	70% * [Total Premium paid including less {Total Premium payable including extra premium for substandard lives, if any * (Number of completed months of rider term + 1) / Total Rider Term in months}]	
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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.	Not Applicable	
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 which is same as allowed under the base plan to which this Rider is appended to, during which You must pay the Premium due in full. The benefits under the Rider will continue to apply during the Grace Period.	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 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>Revival: If You have discontinued paying the Premium under the Base Plan and the Rider, then the Rider will automatically lapse along with the Base Plan and it can be revived only in accordance with the terms of the Base Plan.</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 plan, and not in isolation.</p>	Part D
14.	Policy Loan, if applicable	Not Applicable	Part D
15.	Claims/Claims Procedure	Claim Procedure will be the 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	Grievance Redressal Procedure: 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	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.