

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 – Payor Waiver Benefit Rider UIN NO: 147B014V06	Part A						
2.	Policy Number	<< >>	Part A						
3.	Type of Insurance Policy	An Individual, Non-Linked, Non-Participating, Pure Risk, Health 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	<div>The Benefits shall be payable based on the following options -<table><tr><th colspan="2">Option 1 - On Death</th></tr><tr><th>When payable</th><th>Size of such benefits</th></tr><tr><td>On Your death within the Policy Term of Rider and when the Base Plan and this Rider Policy are in force</td><td>All future Premiums that would have been payable under the Base Plan Policy for the Policy Term of Rider, will be waived.</td></tr></table></div>	Option 1 - On Death		When payable	Size of such benefits	On Your death within the Policy Term of Rider and when the Base Plan and this Rider Policy are in force	All future Premiums that would have been payable under the Base Plan Policy for the Policy Term of Rider, will be waived.	Part C and Part D
Option 1 - On Death									
When payable	Size of such benefits								
On Your death within the Policy Term of Rider and when the Base Plan and this Rider Policy are in force	All future Premiums that would have been payable under the Base Plan Policy for the Policy Term of Rider, will be waived.								

		Option 2 - On Critical Illness or Accidental Total and Permanent Disability		
		When payable	Size of such benefits	
		<p>If You suffer Total and Permanent Disability when the Base Plan and this Rider Policy are in force solely and directly due to an Accident or You are diagnosed to be suffering from any of the insured 12 Critical Illnesses (subject to definitions) during the Policy Term of Rider and You survive for at least 30 days from the date of diagnosis, provided the Critical Illness occurred after 90 days from the date of issuance/revival of this Rider, then</p> <p>Please refer to the Policy Document for the list and details of the Critical Illnesses.</p>	<p>All future Premiums that would have been payable under the Base Plan Policy for the Policy Term of Rider, will be waived, provided that in the case of a Critical Illness, the diagnosis of the Critical Illness is confirmed through medical tests or through the certificate issued by a Medical Practitioner.</p>	
		Option 3 - On Death or Critical Illness or Accidental Total and Permanent Disability		
		When payable	Size of Such benefits	
		<p>If You suffer from Total and Permanent Disability when the Base Plan and this Rider Policy are in force solely and directly due to an Accident or You are diagnosed to be suffering from any of the insured 12 Critical Illnesses(subject to definitions) during the Policy Term of Rider and You survive for at least 30 days from the date of diagnosis , provided the Critical Illness occurred after 90 days from the date of issuance/revival of this Rider, then or Your death occurs during the</p>	<p>All future Premiums that would have been payable under the Base Plan Policy for the Policy Term of Rider, will be waived, provided that in the case of a Critical Illness, the diagnosis of the Critical Illness is confirmed through medical tests or through the certificate issued by a Medical Practitioner.</p>	

		<table><tr><td colspan="2">Policy Term of the Rider , whichever is the earliest,</td><td></td></tr><tr><td colspan="3">Survival Benefit:</td></tr><tr><td colspan="2">When payable</td><td>Size of such benefits</td></tr><tr><td colspan="2">On You surviving till the expiry of the Term of the Rider Policy:</td><td>No amount is payable</td></tr><tr><td colspan="3">Surrender Benefit:</td></tr><tr><td>When payable</td><td colspan="2">Size of such benefits</td></tr><tr><td>On surrender of the Rider Policy</td><td colspan="2">Nil</td></tr></table>	Policy Term of the Rider , whichever is the earliest,			Survival Benefit:			When payable		Size of such benefits	On You surviving till the expiry of the Term of the Rider Policy:		No amount is payable	Surrender Benefit:			When payable	Size of such benefits		On surrender of the Rider Policy	Nil		
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When payable	Size of such benefits																							
On surrender of the Rider Policy	Nil																							
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.	<table><tr><td colspan="2">Exclusions:</td></tr><tr><td>1</td><td>Critical Illness</td></tr><tr><td></td><td>We will not be liable to make any payment under this Rider if the Critical Illness suffered by You is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following: <ul style="list-style-type: none">Any Pre-Existing Disease Pre-Existing Disease means any condition, ailment or injury or disease: - That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy or its reinstatement or - For which medical advice or treatment was recommended by, or received from, a physician not more than 36 months</td></tr></table>	Exclusions:		1	Critical Illness		We will not be liable to make any payment under this Rider if the Critical Illness suffered by You is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following: <ul style="list-style-type: none">Any Pre-Existing Disease Pre-Existing Disease means any condition, ailment or injury or disease: - That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy or its reinstatement or - For which medical advice or treatment was recommended by, or received from, a physician not more than 36 months	Part C															
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				<p>prior to the date of commencement of the policy or its reinstatement.</p> <ul style="list-style-type: none"> • Any disease covered under Critical Illness occurring within 90 days of the start of Rider Policy (i.e. during the waiting period); • Any external congenital anomaly which is not as a consequence of Genetic disorder. Congenital anomaly which is in the visible and accessible parts of the body is referred to as External Congenital Anomaly. Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position • Intentional self-inflicted injury, attempted suicide, while sane or insane. • 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. • Failure to seek or follow medical advice. • War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. • Taking part in any naval, military or air force operation during peace time. • Participation by You in any flying activity, except as a bona fide, fare paying passenger, pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable. 	
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				<ul style="list-style-type: none"> • Participation by You in a criminal or unlawful act with criminal intent. • 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. • Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature 	
			2.	Total and Permanent Disability	
				<p>We will not be liable to make any payment under this Rider Policy if Your disability is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <ul style="list-style-type: none"> • Suicide or attempted suicide or self-inflicted injury, whether You are medically sane or insane. • 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, with criminal intent. 	

			<ul style="list-style-type: none"> 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 You in any flying activity, except as a bona fide, fare paying passenger, pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable. Disability as a result of any disease or infection. 	
		3. Suicide clause	<ul style="list-style-type: none"> 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 coverage is in force. 	
10.	Waiting /lien Period, if any	<p>Any disease covered under Critical Illness occurring within 90 days of the start of Rider Policy (i.e. during the waiting period)</p> <p>For Accidental Total and Permanent Disability, the waiting period is 180 days for the disability to last before being eligible for total and permanent disability benefits.</p>		Part B
11.	Grace period	<p>Grace period means the specified period of time immediately following the premium due date during which a premium payment can be made to renew or continue a policy in force</p>		Part C

		without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received. 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, during which You must pay the Premium due in full. The Benefit will not be available for the period for which no premium is received by the Company.	
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>Revival: If You have discontinued paying the Premium under the Base Plan and the Rider Policy, then the Rider Policy 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 Policy will automatically lapse and cannot be revived thereafter. Any revival of the Rider Policy 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 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: <p>Click here to download the applicable forms and list of documents required for various policy servicing request.</p>	

17.	Grievances /Complaints	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	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.

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