

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 – Flexi Dream Plan UIN: 147N114V01	Part A								
2.	Policy Number	<< >>	Part A								
3.	Type of Insurance Policy	An Individual, Non-Linked, Participating, Savings, Life Insurance Plan	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	1. Death Benefit:	Part C, Part D								
		<table><tr><th>Events</th><th>Plan Option</th><th>How and when Benefits are payable</th><th>Size of such benefits</th></tr><tr><td>Death of the Life Insured (s)</td><td>All Plan Options without Two-gether Option</td><td>In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death</td><td>The Death Benefit payable is<ul style="list-style-type: none">• Sum Assured on Death (SAD)• plus Terminal Bonus, if declared.• In addition, applicable Guaranteed Income and Cash Bonus, if declared.</td></tr></table>		Events	Plan Option	How and when Benefits are payable	Size of such benefits	Death of the Life Insured (s)	All Plan Options without Two-gether Option	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death	The Death Benefit payable is <ul style="list-style-type: none">• Sum Assured on Death (SAD)• plus Terminal Bonus, if declared.• In addition, applicable Guaranteed Income and Cash Bonus, if declared.
		Events		Plan Option	How and when Benefits are payable	Size of such benefits					
Death of the Life Insured (s)	All Plan Options without Two-gether Option	In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death	The Death Benefit payable is <ul style="list-style-type: none">• Sum Assured on Death (SAD)• plus Terminal Bonus, if declared.• In addition, applicable Guaranteed Income and Cash Bonus, if declared.								

				<p>Benefit will be payable as lump sum, and Policy will be terminated .</p>	<p>due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>For Death Benefit Option 1: The Sum Assured on Death (SAD) increases every Policy Year starting from 2nd Policy Year by an absolute amount equal to Max {(Sum Assured on Maturity plus Maturity Booster (applicable for Milestone Option only)) less 7 times the Annualized Premium,0}/ (Policy Term - 1).</p> <p>The minimum Death Benefit shall be at least 105% of Total Premiums Paid up to date of death or 10 times Annual Premium whichever is higher.</p> <p>For Death Benefit Option 2: The Sum Assured on Death (SAD) increases every Policy Year starting from 2nd Policy Year by an absolute amount equal to Max {(Sum Assured on Maturity plus Maturity Booster (applicable for Milestone Option only)) less 'X' times the Annualized Premium,0}/ (Policy Term - 1).</p>	
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				<p>Where, 'X' equals to 7 if the age at entry of Life Insured is less than 50 years and will be equal to 5 if the age at entry of Life Insured is greater than or equal to 50 years.</p> <p>The minimum Death Benefit shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.</p>	
			<p>All Plan Options with Two-together Option</p>	<p>In case the Primary Life Insured dies first, while the Policy is in-force, the Death Benefit will be payable as lump sum, and Policy will continue.</p> <ul style="list-style-type: none"> • The Death Benefit payable is Sum Assured on Death[#] (SAD) for Primary Life and • Cover will start for Secondary Life Insured • No future Premiums are required to be paid and the Policy will continue as In-Force Policy. • Survival Benefit will be payable, till the death of Secondary Life Insured or Maturity, whichever is earlier. In addition, in the case of Secondary Life Insured surviving till Maturity, Maturity Benefit will be payable. <p>The minimum Death</p>	

					Benefit shall be at least 105% of Total Premiums Paid up to date of death or 10 times Annual Premium whichever is higher.	
				In case the Secondary Life Insured dies first while the Policy is In-Force.	<p>There will be no Death Benefit payable for the death of the Secondary Life Insured and cover will continue for Primary Life Insured provided the future Premiums are paid as and when due.</p> <p>Survival Benefit will be payable, till the death of Primary Life Insured or Maturity, whichever is earlier. In addition, in the case of Primary Life Insured surviving till Maturity, Maturity Benefit will be payable.</p>	
				<p>In case the Primary Life Insured dies after the death of Secondary Life Insured, while the Policy is In-Force, the Death Benefit will be payable in lump sum and Policy will be terminated .</p>	<p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death[#] (SAD) for Primary Life Insured • plus Terminal Bonus, if declared. <p>In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total</p>	

				<p>Premiums Paid up to date of death or 10 times Annual Premium, whichever is higher.</p> <p>At any point of time, Death Benefit will not be less than Surrender Value applicable at the time of death.</p>	
			<p>In case the Secondary Life Insured dies after the death of Primary Life Insured, while the Policy is In-Force, the Death Benefit will be payable as lumpsum, and Policy will be terminated</p>	<p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death[#] (SAD) for Secondary Life Insured • plus Terminal Bonus, if declared <p>In addition, applicable Guaranteed Income and Cash Bonus, if declared due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death of Secondary Life Insured shall be at least 10 times Annual Premium. At any point of time, Total Death Benefit will not be less than Surrender Value applicable at the time of death.</p>	
			<p>In case of simultaneous death of both Primary Life Insured and</p>	<p>The Death Benefit payable is</p> <ul style="list-style-type: none"> • Sum Assured on Death[#] (SAD) for Primary Life Insured plus, • Sum Assured on Death[#] (SAD) for 	

			<p>Secondary Life Insured, while the Policy is in-force, the Death Benefit will be payable as lump sum and Policy will be terminated .</p>	<p>Secondary Life Insured plus, Terminal Bonus, if declared</p> <p>In addition, applicable Guaranteed Income and Cash Bonus, if declared, due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death or 10 times Annual Premium whichever is higher. The minimum Death Benefit payable on death of Secondary Life Insured shall be at least 10 times Annual Premium.</p> <p>At any point of time, Total Death Benefit will not be less than Surrender Value applicable at the time of death.</p>	
		<p># The Sum Assured on Death (SAD) increases every Policy Year starting from 2nd Policy Year by an absolute amount equal to $\text{Max} \{ (\text{Sum Assured on Maturity plus Maturity Booster (applicable for Milestone option only)}) \text{ less } 7 \text{ times the Annualized Premium}, 0 \} / (\text{Policy Term} - 1)$.</p> <p>Any unpaid accrued survival benefits shall be payable at the time of termination of the Policy along with the Death Benefit.</p> <p>In case of death of the Life Insured who is a minor, the Death Benefit will be paid to the Proposer in the Policy.</p>			

2. Survival Benefit:			
Events	Plan Option	How and when Benefits are payable	Size of such benefits
<i>Applicable Policy Anniversary(ies) starting from 2nd Policy Year</i>	All Plan Options without Two-together Option	On survival of the Life Insured, while the Policy is In-Force, this benefit is payable in arrears till maturity or death, unless accrued.	Guaranteed Income, if any plus Cash Bonus, if declared
	All Plan Options with Two-together Option	On survival of any one or both the Life Insured(s), while the Policy is In-Force, this benefit is payable in arrears till maturity or second death of the Life Insured(s), unless accrued.	Guaranteed Income, if any plus Cash Bonus, if declared
3. Maturity Benefits:			
Events	Plan Option	How and when Benefits are payable	Size of such benefits/Policy monies
Maturity of the Policy	All Plan Options without Two-together Option	On survival of the Life Insured till the Date of Maturity, while the Policy is in-force, the Maturity Benefit is payable as lump sum.	Sum Assured on Maturity (SAM) plus Maturity Booster (applicable for Milestone Option only), plus Terminal Bonus, if declared. It will be ensured that the Total Survival Benefits and Total Maturity Benefit will be at least equal to Total

				Premiums Paid.	
			All Plan Options with Two-together Option	On survival of any one or both the Life Insured(s) till the Date of Maturity, while the Policy is in-force, the Maturity Benefit is payable as lump sum.	Sum Assured on Maturity (SAM) plus Maturity Booster (applicable for Milestone Option only), plus Terminal Bonus, if declared. It will be ensured that the Total Survival Benefits and Total Maturity Benefit will be at least equal to Total Premiums Paid.
<p>Any unpaid accrued survival benefits shall be payable at the time of termination of the Policy along with the Maturity Benefit.</p> <p>4. Accrual of Survival Benefits:</p> <p>At any point during the Policy Term, the Policyholder will have the option to accumulate a proportion of the Survival Benefits, upto 100% of the benefits, instead of receiving cash payouts.</p> <p>Under this option, the survival benefits will accumulate at total of the following two rates:</p> <ul style="list-style-type: none">Guaranteed rate of 2% p.a. each yearCash bonus rate declared annually by the Company each year based on the performance of the participating fund <p>The accrued survival benefits, if any, will be a part of the participating fund. The guaranteed rate and the cash bonus rate would be applicable on the accrued Survival Benefits at the beginning of the policy year unpaid till the end of the policy year.</p>					

The Policyholder can withdraw the accrued survival benefits in any proportion up to 100% of the accrued amount at any point during the Policy Term. The unpaid accrued survival benefit shall be paid along with other benefits payable at the time of termination of the Policy due to death (second death or simultaneous death of both the Life Insured(s) in case of Two-together Option), maturity, or surrender. The withdrawn portion will be paid out in lump sum, while the remaining balance of the accrued survival benefit will continue to accumulate within the Policy. For illustrative purposes, if the Policyholder elects to withdraw 60% of the total accrued survival benefits during the Policy Term, only this withdrawn portion (i.e., 60%) will be paid as a lump sum at that point. The remaining 40% will continue to accrue and shall be payable along with other applicable benefits at the earlier of Policy maturity, surrender, or termination due to death. This option can be availed under an in-force as well as a Reduced Paid-up Policy provided there is no outstanding loan at the time of opting for this option. In case the Policyholder has opted for accumulation and intends to take a loan, first the accrued survival benefits will be paid out and then the loan will be granted against the Policy. The Policyholder can choose to opt in or opt out of this feature multiple times and at any point during the Policy Term.

5. Option to receive the Survival Benefit in advance:

The default option in the product is to receive the Survival Benefits (Guaranteed Income and Cash Bonus, if declared) in annual instalments in arrears. The Policyholder has the option to receive the Survival Benefits yearly/half-yearly/quarterly/monthly in advance. This option is only available if the Premium payment frequency is annual and can be opted anytime, however, the same shall be effective from the next Policy anniversary onwards subject to a minimum prior intimation of 15 days. If the Policyholder chooses to change the Premium payment frequency to other than annual mode, the Survival Benefit payment frequency will be reverted back to the default option i.e. annual instalments in arrears. For an In Force Policy, the survival benefits will be paid only after receiving the Annual Premium due for the Policy Year.

Survival Benefit amount in advance = x% of the Annual Survival Benefit payout (default option), where x is as per the table below:

Frequency of Survival Benefit in advance	(x)
Monthly	7.99

		Quarterly	23.82
		Half-yearly	47.18
		Yearly	92.59
		<p>The payout mode of Survival Benefit may be changed at the request of the Policyholder, subject to the condition that the revised instalment amount of Survival Benefit payable under the selected mode is greater than Rs.1,000.</p> <p>6. Surrender Benefit:</p> <p>The policy will acquire surrender value provided one full year's premium has been paid and is payable after completion of the first policy year. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply.</p> <p>Surrender Value: The Surrender Value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).</p> <p><u>Guaranteed Surrender Value (GSV) :</u> The Policy shall acquire a Guaranteed Surrender Value on payment of Premium for at least two consecutive years.</p> <p>The Guaranteed Surrender Value is Max [Surrender value of Total Premiums Paid /less sum of all Survival Benefits already paid, 0]</p> <p>Surrender value of Total Premiums Paid is a GSV Factor multiplied by Total Premiums Paid till the date of surrender.</p> <p><u>Special Surrender Value (SSV) :</u> Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy.</p>	

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	<table><thead><tr><th>Rider Name</th><th>UIN</th><th>Rider Sum Assured</th><th>Modal Premium plus applicable taxes</th><th>Term (years)</th><th>PPT (years)</th></tr></thead><tbody><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="3">Total</td><td></td><td></td><td></td></tr></tbody></table>	Rider Name	UIN	Rider Sum Assured	Modal Premium plus applicable taxes	Term (years)	PPT (years)																																											Total						Part A
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9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide In case of death (either Primary Life Insured or Secondary Life Insured or both) due to suicide within 12 months from the Risk Commencement Date or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to 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 Policy is In-Force.	Part F																																																						
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: (i) We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period. (ii) All the benefits under the Policy will continue to apply during the Grace Period. In case of death during the Grace Period, the Death Benefit will be paid (after deducting the Premium due for the Policy Year in which death occurs).	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>Premium Discontinuance:</p> <p>(i) If all the premium has not been paid in full for at least first policy year, then on premium discontinuance, the policy will be lapsed, and no surrender value or paid-up value will be payable.</p> <p>(ii) The policy will acquire surrender value provided one full year's premium has been paid and is payable after completion of the first policy year.</p> <p>Reduced Paid Up:</p> <p>If all Premiums for at least first Policy Year, have not been paid in full, then paid-up value is nil.</p> <p>After completion of first Policy Year provided one full year's Premium has been paid, then on Premium discontinuance the Policy will continue as a 'Reduced Paid-up' Policy and the benefits shall be reduced proportionately.</p> <p>Once your Policy has acquired the Reduced Paid-up status, the following amounts will be applicable:</p> <p>Reduced Paid-up Survival Benefit comprises of Reduced Paid-up Guaranteed Income and Reduced Paid-up Cash Bonus as explained below:</p> <p>a. Reduced Paid-up Guaranteed Income:</p> <p>Max [Guaranteed Income % x Total Annualized Premium paid x Reduced Paid-up factor]</p> <p>Less</p> <p>{Total Guaranteed Income already paid till the Policy becomes Reduced Paid-up x (1 -Reduced Paid-up factor) divided by Remaining number of Guaranteed Income' after the Policy became Reduced Paid-up}, 0]</p>	Part C, Part D

Guaranteed Income % applicable will be corresponding to the Policy Year in which the Reduced Paid Up Guaranteed Income is payable.

- b. **Reduced Paid-up Cash Bonus** = Reduced Paid-up factor x Cash Bonus

Cash Bonus, if any, shall be declared annually for paid-up policies separately based on the performance of the participating fund.

Reduced Paid-up Sum Assured on Maturity = Reduced Paid-up factor x Sum Assured on Maturity

Reduced Paid-up Maturity Booster = Reduced Paid-up factor x Maturity Booster % x Total Annualised Premium paid.

Plan Option – Milestone Option without Two-gether Option and LiveLong Option without Two-gether Option

Reduced Paid-up Sum Assured on Death = Reduced Paid-up factor x Sum Assured on Death (SAD).

Plan Option – Milestone Option with Two-gether Option and LiveLong Option with Two-gether Option

Reduced Paid-up Sum Assured on Death for Primary Life Insured = Reduced Paid-up factor x Sum Assured on Death (SAD) for Primary Life Insured.

Reduced Paid-up Sum Assured on Death for Secondary Life Insured = Reduced Paid-up factor x Sum Assured on Death (SAD) for Secondary Life Insured.

Where, Reduced Paid-up factor = (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

After the Policy becomes Reduced Paid-up, the Reduced Paid-up Sum Assured on Death will continue to increase with Policy duration, wherever applicable, similar to an in-force Policy.

Events	Plan Options	How and when Benefits are payable	Size of such benefits/Policy monies
Death of the Life Insured (s)	All Plan Options without Two-gether	In case of death of the Life Insured during the Policy Term,	Reduced Paid-up Sum Assured on Death will be payable.

			Option	<p>the Death Benefit will be payable as lumpsum, and Policy will be terminated.</p>	<p>In addition, applicable Reduced Paid-up Guaranteed Income and Reduced Paid-up Cash Bonus, if declared, due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Reduced Paid-up Death Benefit shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p>	
			All Plan Options with Two-gether Option	<p>In case the Primary Life Insured dies first, the Death Benefit will be payable as lumpsum, and Policy will continue.</p>	<p>Reduced Paid-up Sum Assured on Death for Primary Life Insured will be payable and cover will start for Secondary Life Insured on Reduced Paid-up basis.</p> <p>Reduced Paid-up Survival Benefit will be payable, till the death of Secondary Life Insured or maturity, whichever is earlier. In</p>	

					<p>addition, in the case of Secondary Life Insured surviving till maturity, Reduced Paid-up Maturity Benefit will be payable.</p> <p>The minimum Reduced Paid-up Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death.</p>	
				<p>In case Secondary Life Insured dies first.</p>	<p>There will be no SAD payable for the death of Secondary Life Insured and cover will continue for Primary Life Insured on a Reduced Paid-up basis.</p> <p>Reduced Paid-up Survival Benefit will be payable, till the death of Primary Life Insured or maturity, whichever is earlier. In addition, in the case of Primary Life Insured surviving till maturity, Reduced Paid-up Maturity Benefit will be payable.</p>	
				<p>In case the Primary Life Insured dies after the death of the Secondary Life Insured, the Death Benefit will be payable as lump sum</p>	<p>Reduced Paid-up Sum Assured on Death for Primary Life Insured will be payable. In addition, applicable Reduced Paid-up Guaranteed</p>	

				and Policy will be terminated.	<p>Income and Reduced Paid-up Cash Bonus, if declared, due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Reduced Paid-up Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the time of death.</p>
				In case the Secondary Life Insured dies after the death of Primary Life Insured, the Death Benefit will be payable as lump sum and Policy will be terminated.	<p>Reduced Paid-up Sum Assured on Death for Secondary Life Insured will be payable. In addition, applicable Reduced Paid-up Guaranteed Income and Reduced Paid-up Cash Bonus, if declared due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>At any point of time, Reduced Paid-up Death Benefit will</p>

					not be less than Surrender Value applicable at the time of death.	
				In case of Simultaneous Death of both Primary Life Insured and Secondary Life Insured, the Death Benefit will be payable as lump sum, and Policy will be terminated.	<p>Reduced Paid-up Sum Assured on Death for Primary Life Insured and Reduced Paid-up Sum Assured on Death for Secondary Life Insured will be payable. In addition, applicable Reduced Paid-up Guaranteed Income and Reduced Paid-up Cash Bonus, if declared due in the Policy Year of death will be payable on prorata basis considering the number of months elapsed in the Policy Year.</p> <p>The minimum Reduced Paid-up Death Benefit payable on death of Primary Life Insured shall be at least 105% of Total Premiums Paid up to date of death.</p> <p>At any point of time, total Reduced Paid-up Death Benefit will not be less than Surrender Value applicable at the</p>	

				time of death.	
Applicable Policy Anniversary(ies) starting from 2 nd Policy Year	All Plan Options without Two-together Option	On survival of the Life Insured, the benefit is payable till maturity or death, unless accrued.	Reduced Paid-up Survival Benefit.		
	All Plan Options with Two-together Option	On survival of any one or both the Life Insured(s), the benefit is payable till maturity or second death of the life insureds, unless accrued.			
Maturity of the Policy	All Plan Options without Two-together option	On survival of the Life Insured till the Date of Maturity, the Maturity Benefit is payable.	Maximum of 1. Reduced Paid-up Sum Assured on Maturity (SAM) plus Reduced Paid-up Maturity Booster (applicable for Milestone option only), or 2. Total Premiums Paid less Total Survival Benefits paid		
	All Plan Options with Two-together option	On survival of any one or both the Life Insured(s) till the Date of Maturity, the Maturity Benefit is payable.			
<p>Terminal bonus, if declared, will be payable on the exits due to death, surrender or maturity after considering guaranteed benefits and Cash Bonus for Reduced Paid-up policies. Any unpaid accrued reduced survival benefits shall be payable at the time of termination of the Policy due to death, maturity or surrender along with respective benefits.</p> <p>Revival: If Premiums are not paid within the Grace Period, the Policy lapses without any benefit or becomes Reduced Paid-up. The Policy may be revived within the Revival Period. Revival</p>					

		<p>Period means the period of five consecutive years from the date of first unpaid Premium, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium. The revival will be considered on receipt of written application from the Policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue Premiums. Company may charge interest (simple basis), as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid Premium.</p> <p>The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as of 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e., 1st April of next year.</p> <p>Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged at effective from April 2025 is 1% per month (simple basis) on unpaid Premiums for every completed month from the date of the first unpaid Premium. 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 interpreted and if the life is acceptable from the underwriting point of view, then it will be allowed to revive. Revival would be as per 'Board Approved Underwriting Policy'. All the benefits of the Policy will be reinstated on the Policy revival</p>	
14.	Policy Loan, if applicable	<p>Loan:</p> <p><u>Conditions for grant of a loan under the Policy:</u> You may take a loan under the Policy, during Policy Term by giving us a written request provided the Policy has acquired the Surrender Value. The maximum loan amount you may avail is 60% of Surrender Value applicable under the Policy when a request for a loan is received less any outstanding Policy Loan plus accumulated/accrued interest, if any, on that date.</p> <p><u>Effect of grant of loan under the Policy:</u> If a loan is granted by us under the Policy, then:</p> <p>(1) Interest will be charged on the outstanding loan amount at a rate declared by the Company from time to time based on then prevailing market conditions and will be equal to "Three year (tenure) SBI MCLR + 0.50% subject to floor of 7.00%. The rate of interest for Policy loan as on 15th July 2025 is 9.40% compounded per annum. The interest rate methodology is reviewable with prior approval from IRDAI. The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI</p>	Part D

		<p>MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th June 2025 then the revised rate will be applicable from 15th June 2025 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loans from the date of revision.</p> <p>(2) The In-Force policies will not be foreclosed for non-payment of outstanding loan balance. For Reduced Paid-up policies, we will give you a written notice when the outstanding loan amount and accumulated interest is 95% of the surrender value and you may repay the whole or part of the outstanding loan plus accumulated interest to us. If at any point of time, the outstanding loan amount and accumulated interest equals or exceeds surrender value, then the Policy will be immediately and automatically terminated, and no amount shall be payable by us under the Policy.</p> <p>(3) Any benefit payable by us (including Survival Benefit, Death Benefit, Maturity Benefit, if applicable) will first be reduced by any outstanding Policy loan and accumulated interests, if any.</p>	
15.	Claims/Claims Procedure	<p>Death Claim Procedure:</p> <p>A claim would be settled within</p> <ul style="list-style-type: none"> • 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>You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below:</p> <p>Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in 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>Click here to know more about the claim procedure, download claim form and list of documents required to register a claim</p>	Part F

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>	Part G
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.