

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 – Pradhan Mantri Jeevan Jyoti Bima Yojana UIN NO: 147N082V01	Part A
2.	Policy Number	<< >>	Part A
3.	Type of Insurance Policy	A Group, Non-Linked, Non-Participating, Life, Pure Risk, One Year Renewable Insurance Product	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>1. <u>Death Benefit</u> In case of death of the insured member, the sum assured will be paid. The death benefit for a member under the PMJJBY cannot exceed Rs. 200,000 even in case the member is covered through multiple insurers. In such an event, the claim will be payable for the first application (based on the date of enrollment) and the premium on the subsequent covers is liable to be forfeited.</p> <p>2. <u>Maturity Benefit</u> No Maturity Benefit is payable under this Master Policy.</p> <p>3. <u>Surrender Benefit</u></p>	Part C and D

	<p>There is no surrender benefit payable under this Master Policy.</p> <p>If an individual member exits from the scheme or discontinues paying premiums on or before the renewal due date (if the scheme then exists), the risk coverage shall terminate and no benefit shall be payable.</p> <p>The Policy may be terminated as at any Annual Renewal Date by either the Master Policyholder or the Company by mailing written notice of termination to the other party, not less than thirty days before the Annual Renewal Date on which such termination shall be effective. However, Termination shall be without prejudice to any claim occurring prior to the effective date of termination. However, the Master Policy shall automatically terminate if it is not renewed by the Master Policy Holder on the Annual Renewal Date within the grace period. In case the Master Policy is terminated for any reason whatsoever, while the insurance cover is still in force, we will continue to service the insured members up to the immediate following Annual Renewal date. .</p>	
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6.	Options available (<i>in case of Linked Insurance Products</i>)	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>Lien Clause:</p> <p>Claims for deaths which occur during the first 30 days from the date of enrolment or re-joining into scheme will not be paid, effectively meaning that the risk cover will commence only after the completion of 30 days from the date of enrolment into the scheme by the member.</p> <p>However, deaths due to accidents will be exempt from the Lien Clause.</p> <p>Exclusions as mandated in Pradhan Mantri Jeevan Jyoti Bima Yojna scheme, as amended from time to time shall be applicable</p>	Part F
10.	Waiting /lien Period, if any	30 Days	Part C
11.	Grace period	A Grace Period of 30 days from the Annual Renewal Date applies under this Policy. The master policy shall lapse for nonpayment of premium at the end of the grace period. In event of any claim by death of insured member occurs during the grace period, such claim will be admissible only where the outstanding premium has been paid and master policy is in force prior to expiry of grace period.	Part C
12.	Free Look Period	<p>Master Policyholder:</p> <p>You have a Free Look period of <i>thirty (30) days</i> 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</p>	Part D

		<p>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 the Insured Member(s)</p> <p>To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.</p>	
13.	Lapse, paid-up and revival of the Policy	<p>Revival: The Member can revive the Coverage for full benefits effective from the Revival Date, on payment of the full year's Premium along with submission of declaration of good health certificate. The Revival will be allowed provided the Member fulfils the Eligibility Conditions stated in this Master Policy and the terms and conditions as prescribed by the Government of India from time to time.</p> <p>Paid Up Value Not Available</p>	Part D
14.	Policy Loan, if applicable	Loan is not allowed under this Master Policy.	
15.	Claims/Claims Procedure	<p>Death Claim Procedure 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: Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli 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>	Part F

		Click here to know more about the claim procedure, download claim form and list of documents required to register a claim	
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>	
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

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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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