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 – Suraksha Kavach Bima Yojana (Micro Insurance Plan) UIN - 147N083V01	Part A
2.	Policy Number	<< >>	Part A
3.	Type of Insurance Policy	An Individual, Non-Linked, Non-Participating, Pure Risk, Life, Micro Insurance Product	Part A
4.	Basic Policy details	• Mode of premium payment (e.g. Single Pay / Yearly) << >> • Sum Assured - << amount >> • Premium payment Term - << Single Pay, Regular Pay >> • Policy Term - << 1/2/5>>	Part A
5.	Policy Coverage/benefits payable	**1. Death Benefits :** <table><tr><td>**How and when Benefits are payable**</td><td>**Size of such benefits/policy monies**</td></tr><tr><td>In case of death of the Life Insured during the Policy Term, while the Policy is In-Force, the Death Benefit will be payable in Lumpsum.</td><td>Death Benefit at any time during the Policy Term is equal to: For age at entry less than 50 years is higher of: 1. 125% of single premium; or 2. Sum Assured chosen at the outset. For age at entry 50 years and above is higher of: 1. 110% of single premium; or 2. Sum Assured chosen at the outset. For other than Single Pay Policy, higher of: 1. 10 times the</td></tr></table>	Part C and Part D

		Annualized Premium or
		2. 105% of Total Premiums Paid upto the date of death Or
		3. Sum Assured chosen at the outset

2. Maturity Benefits:

How and when Benefits are payable	Size of such benefits/policy monies
On the Life Insured surviving the Term of the Policy then:	No Maturity Benefit is payable

3. Surrender Benefits:

Surrender Value is not applicable under this product. However, an Unexpired Risk Premium Value is available for Single Premium Policy for Policy Term 2 and 5.

4. Unexpired Risk Premium Value:

Unexpired Risk Premium Value will be acquired immediately after the Single Premium has been paid. The following Unexpired Risk Premium value is payable upon termination (other than death) for Single Pay policies:

Policy Year	Unexpired Risk Premium Value (as a % of Single Premium)	
	PT: 5 years	PT: 2 years
Year 1	60%	35%
Year 2	45%	0%
Year 3	30%	NA
Year 4	15%	NA
Year 5	0%	NA

No Unexpired Risk Premium Value is payable for Regular Pay policies and Single Pay policies with Policy Term 1.

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.	**Suicide:** In case of death of the Life Assured due to suicide within 12 months from the Date of Commencement of Risk under the Policy 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 or unexpired risk premium value available as on the date of death whichever is higher, provided the Policy is In-Force. The Policy will terminate on making such a payment, and no further benefits are payable.	Part F
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	**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 30 days 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	**Free Look Period:** 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. 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.	Part D

| 13. | Lapse, paid-up and revival of the Policy | **Premium Discontinuance:**

Single Pay
Not applicable.

Regular Pay
On Premium Discontinuance the coverage will be lapsed, and no Unexpired Risk Premium Value or paid-up value will be payable.

Lapsation:

The Policy would stand lapsed if the due Premiums are not paid within the Grace Period and the Death Benefit under the Policy will cease to apply.

Revival:

Regular Pay:

If Premiums are not paid within the Grace Period, the Policy lapses and the Policy may be revived within the Revival Period. Revival Period means the period of five consecutive complete years from the date of first unpaid Premium and before the date of Maturity, 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 Assured and on payment of all overdue Premiums. Company may charge interest, as decided from time to time, on the unpaid Premium for every completed month from the date of first unpaid Premium.

The Revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 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.

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 effective from April 2025 is 1% per month 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. | Part C and Part D |

		Revival would be as per Board approved Underwriting guidelines. All the benefits of the Policy will be reinstated on the Policy Revival. **Single Pay** Not Applicable	
14.	Policy Loan, if applicable	Not Applicable	Part D
15.	Claims/Claims Procedure	**Death Claim Procedure:** A claim would be settled within 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 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, Kirol Road, Kurla (W), Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212 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. **Click here** to know more about the claim procedure, download claim form and list of documents required to register a claim.	Part F
16.	Policy Servicing	**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	Part G
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

<u>Declaration by the Policyholder</u>

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.