

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number	IndiaFirst Life Growth of Life Dreams Plus Plan (UIN: 143N102V01)	
2	Policy Number/ Application Number	XXXX	
3	Type of Insurance Policy	Non-Linked other than Pure Risk & Pension	
4	Basic Policy Details	Instalment Premium: <i>INR <XXX></i> Plan Option: <i><Immediate Income / Deferred Income></i> Goal Protection Benefit (GPB) Opted: <i><Yes / No ></i> Mode of Premium Payment: <i><Yearly, Half-Yearly, Quarterly, Monthly></i> Sum Assured on Death (at inception): <i>INR <XXX></i> Sum Assured on Maturity: <i>INR <XXX></i> Premium Payment Term: <i>< > years</i> Policy Term: <i>< > years</i> Riders <i><IndiaFirst Life Waiver of Premium Rider (UIN: 143B017V01)></i> <i>Rider Instalment Premium: INR XXX</i> <i>Rider Sum Assured: INR XXX</i> <i>Rider Premium Payment Term: < > years</i> <i>Rider Policy Term: < > years</i>	

		< IndiaFirst Life Accidental Death Benefit Rider (UIN: 143B019V01)> Rider Instalment Premium: <i>INR XXX</i> Rider Sum Assured: <i>INR XXX</i> Rider Premium Payment Term: < > years <i>Rider Policy Term: < > years</i> <IndiaFirst Life Total and Permanent disability Rider (UIN: 143B021V01)> Rider Instalment Premium: <i>INR XXX</i> Rider Sum Assured: <i>INR XXX</i> Rider Premium Payment Term: < > years <i>Rider Policy Term: < > years</i> For more details on Rider benefits, please refer the Rider Policy Document.	
5	Policy Coverage/ benefits payable	Benefits payable on death: I. Without Goal Protection Benefit On Death of Life Assured any time during the policy term, provided all due premiums have been paid, the death benefit as given below is paid, and the policy terminates. Death Benefit payable will be higher of - Sum Assured on Death 105% of total premiums paid till date of death - Higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) Plus, Terminal Bonus, if any II. With Goal Protection Benefit On Death of Life Assured any time during the policy term, provided all due premiums have been paid, all future premiums are immediately waived off. The death benefit as given	Part C, Clause 1.1

		below becomes payable and policy continues with all future benefits being paid to the beneficiary as scheduled Death Benefit payable will be higher of: - Sum Assured on Death 105% of total premiums paid till date of death - Higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) The risk cover under the Policy will terminate immediately on the date of death, and the Policy will continue as in-force. Where, Sum Assured on Death is calculated by multiplying the Annualised Premium with Death Benefit Multiple. Benefits payable on Survival: Survival Benefit in this plan will be paid as per the Plan option chosen. In all the Plan Options, you pay premiums for a certain period and receive survival benefit till the end of the chosen policy term. The amount of Survival Benefit payable has two components: - Guaranteed Income: Guaranteed Income will be payable as per chosen frequency and will be guaranteed throughout the Policy Term. The Guaranteed Income shall vary based on Age at Entry, Gender, Premium amount, Premium Payment Term, Policy Term & Income Option chosen.	Part C, Clause 1.2
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		- Cash Bonus: Cash Bonus will be payable as per chosen frequency. This benefit is not guaranteed and will depend on the company's future performance. Benefits payable on Maturity: On survival till end of the Policy Term provided the Policy is in force and all due Premiums have been paid, Policyholder will receive sum of: - Guaranteed Sum Assured on Maturity - Terminal Bonus, if any Please refer to Part C, of your policy document for more details Surrender Benefits: Please refer to Part C, of your policy document for more details Lock-in period for Linked Insurance products: Not Applicable	Part C, Clause 1.3
6	Options available (in case of <i>Linked Insurance products</i>)	<u>Partial Withdrawal</u> Not Applicable <u>Switches</u> Not Applicable <u>Settlement option</u> Not Applicable <u>Premium redirection</u> Not Applicable	
7	Options available (in case of <i>Annuity products</i>)	Not Applicable	
8	Riders opted, if any	Pls refer details under Point 4 above.	Part C, Clause 8

9	Exclusions (events where insurance coverage is not payable), if any	<u>Suicide Exclusions:</u> In case of death 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 available as on the date of death whichever is higher, provided the policy is in force. For exclusions under applicable rider policy, please refer the rider policy document.	Part F, Clause 16
10	Waiting /lien Period, if any	Not Applicable	
11	Grace Period	You are provided with a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates. In case of the Life Assured's death or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered in-force.	Part C, Clause 5

12	Free Look Period	You have a free look period of 30 days from the date of receipt of the policy document whether received electronically or otherwise, to review the terms and conditions of the policy and in case you disagree to any of those terms or conditions, you shall have the option to return the policy to us for cancellation, stating the reasons for your objection, provided no claim has been made under the Policy. In such an event, irrespective of the reason for cancellation you shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by us on medical examination of the life to be assured and stamp duty charges. Such a request received by us for free look cancellation of the Policy shall be processed and Premium refunded within 7 days of receipt of the request.	Part D, Clause 11
13	Lapse, paid-up and revival of the Policy	Please refer to Part D, of your policy document for more details.	Part D, Clause 10
14	Policy Loan, if applicable		Part F

15	Claims/Claims Procedure	Death Claim: <u>In case of natural death</u> i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us. ii. Claimant's statement and claim intimation report completely filled and signed by claimant/nominee. iii. A valid QR code scannable Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured). iv. Original Policy document. v. A self-attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60. vi. Self-attested copy of photo-identity proof and address of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.) vii. Self-attested copy of first page of bank passbook of Nominee(s)/Claimant along with cancelled cheque with Printed Nominee name, Ac no and IFSC code available on the same. - viii Any other document or information that we may need for validating and processing the claim.	Part F, Clause 15
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		<u>In case of unnatural death</u> In case of unnatural death, apart from above mentioned documents, we will need the following document - Clear readable Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report Final Viscera Report, Final Police investigation closure report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured). - All Hospitalization documents including discharge summary Admission Notes and all investigation reports (only mandatory in case the Life Assured was treated for any illness related to the cause of death). Any other document or information that we may need for validating and processing the claim. Maturity Claim: - Maturity Claim Intimation form duly filled and signed by / Policyholder. - Original Policy Document(s) - Self-Attested Copy of PAN Card of the Policyholder/ Form no.60 if PAN is not available - Cancelled Cheque or Self Attested Copy of first page of Passbook of the Policyholder. - Self-Attested Copy of Address Proof (if change in Address). - Duly filled and signed NRI Declaration form applicable only for NRIs.	
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		vii. Any other document or information that we may need for validating and processing the claim. The Turn Around Time for various servicing request and claims processing can be downloaded from the following link: https://www.indiafirstlife.com/content/dam/ifliwebsite/footer-pdf/service-parameter.pdf.coredownload.inline.pdf Claims can be intimated through. Courier - Intimation with supporting documents can be sent to claims department at head office by courier to the below address. Claims Department, IndiaFirst Life Insurance Company Ltd, 12th Floor, North {C} wing, Tower 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400063 Email - Intimation with supporting documents can be sent to claims.support@indiafirstlife.com Website - Visit IndiaFirst website for online claim intimation at https://www.indiafirstlife.com/claims/register-claim-online and follow few simple steps to complete the claim intimation. WhatsApp - Say Hi on +91 22 6274 9898 and follow few simple steps to complete the claim intimation	
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16	Policy Servicing	The Turn Around Time for various servicing request and claims processing can be downloaded from the following link: https://www.indiafirstlife.com/content/dam/ifliwebsite/footer-pdf/serv-ice-parameter.pdf.coredownload.inline.pdf The policy servicing form can be downloaded from the following link: https://www.indiafirstlife.com/download-forms/policy-servicing You may contact us at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com	Part F, clause 25
17	Grievance/ Complaints	You may contact us in case of any grievance or complaint at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Toll Free Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679 - An acknowledgment to all such grievances received will be sent immediately from the date of receipt of the grievance - A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance then, We will treat the complaint as closed.	Part G, clause 27

		c. However, if you are not satisfied with our resolution provided or have not received any response within 2 (two) weeks, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com. d. If you are not satisfied with the resolution or have not received any response within 14 days then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B. e. Further, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details. IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 Email ID: complaints@irdai.gov.in Link for registering the grievance with the insurer's portal: https://www.indiafirstlife.com/customer-service/feedback You can also register your complaint online at https://bimabharosa.irdai.gov.in/ Address for communication for complaints by fax/paper: Policyholder Protection & Grievance Redressal Department (PPGR), Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda Gachibowli, Hyderabad- 500032, Telangana IRDAI TOLL FREE NO: 18004254732 For more details on Insurance Ombudsman, refer to your policy document Part G or visit below link: https://cioins.co.in/Ombudsman	
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Note: Customer Information Sheet contains brief information about the key features of the Product. The same shall not be construed as terms and conditions of the Policy or part thereof. For detailed terms and conditions governing the Policy, please read all parts of the Policy document. In case of any conflict between the information given in the Customer Information Sheet and the terms and conditions of the policy, the terms and conditions of the Policy shall prevail.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

Validated through the
OTP sent to registered.
mobile no.
96XXXXXX08

(Signature of the Policy Holder)

Note: The product related documents can be downloaded from below link:
<https://www.indiafirstlife.com/download-forms>