

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 Guaranteed Benefit Plan (UIN: 143N056V10)	
2	Policy Number	XXXX	
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	
4	Basic Policy Details	<For Lumpsum Option> Benefit Option: <Lumpsum Benefit> Instalment Premium: INR XXX Premium Payment Mode: <Yearly, Half-Yearly, Quarterly, Monthly> Sum Assured on Death: INR XXX Premium Paying Term: < > years. Policy Term: < > years <For Income Option> Benefit Option: <Income Benefit> Monthly Income: INR XXX Instalment Premium: INR XXX Sum Assured on Death: INR XXX Premium Paying Term: < > years. Policy Term: < > years GAP Period: < > years	Part A Policy Schedule
5	Policy Coverage/ benefits payable	Benefits payable on death: On Death of the Life Assured during the policy term when the policy is in force or fully paid-up, the death benefit will be payable, and the policy will terminate. Death Benefit is higher of Sum Assured on Death Or 105% of total premiums paid, till date of death Or Surrender Value as on date of death. Benefits payable on maturity: Maturity benefit will be payable on survival up to the end of policy term provided the policy is in force and fully paid-up. Maturity benefit is the guaranteed sum assured at maturity, as mentioned in the Policy Schedule. In any case, the guaranteed sum assured at maturity shall not be less than the total premiums paid under this policy. Surrender Benefits: For surrender benefits, please refer to Part C, Clause 5 of your policy document for more details.	Part C, Clause 1.1.1 Part C, Clause 1.1.2 Part C, Clause 4

6	Options available (<i>in case of Linked Insurance products</i>)	Not Applicable.	
7	Riders opted, if any	Not Applicable.	
8	Exclusions (<i>events where insurance coverage is not payable</i>), 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.	Part F, Clause 13
9	Waiting /lien Period, if any	Waiting period of first 90 days from the date of acceptance of risk shall be applicable. For deaths (other than accidental deaths) during the said waiting period, 100% of Premiums Paid shall be paid as Death Benefit. In case of accidental death, entire death benefit shall be payable.	Part C, Clause 1. 1.1
10	Grace Period	You are provided 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 to be in-force.	Part C, Clause 5
11	Free Look Period	You have a free look period of 30 days from the date of receipt of the policy document whether receive 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, subject to applicable deductions.	Part D, Clause 9
12	Lapse, paid-up and revival of the Policy	For Paid-up conditions, please refer to Part C, Clause 4 of your policy document for more details. For revival & lapse conditions, please refer to Part D, Clause 9 of your policy document for more details.	Part C, Clause 3 Part D, Clause 8

13	Policy Loan, if applicable	You can avail a loan upto 80% of the acquired Surrender Value, if any. The minimum loan amount which can be availed is INR 25000. We will charge interest at the then applicable rate. For the Financial Year 2024-2025 is 10% per annum, which may be revised by us from time to time subject to the methodology approved by IRDAI. The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be applicable in the succeeding financial year. Currently, the interest rate on loan for FY 2025-26 is 9.5% p.a. (simple). It is arrived at by adding a margin of 250 basis points on the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (9.5% ~ 6.69% + 2.50%). Any change in the methodology of calculating the loan interest rate shall be subject to the approval by the authority. On availing loan, this Policy will be assigned to us. We will reassign this Policy to you provided you have repaid the entire loan amount along with interests. We will recover any unpaid loan amount along with interest before paying the death benefit to the Nominee(s) / Appointee/ legal heir(s) or the maturity benefit to the Policyholder. In case the policy becomes due for any survival benefit or income benefit or maturity benefit or surrender benefit or becomes a claim by death, insurer shall become entitled to deduct the amount of the loan or any portion thereof which is outstanding, together with all interest from the policy proceeds. For the Paid-up Policies, as and when the outstanding loan along with interest exceeds the surrender value, the Policy will be compulsorily surrendered and the outstanding loan along with interest will be recovered from the surrender proceeds or paid-up value. Compulsory surrender will not apply to premium paying Policies. For in-force and fully paid-up Policies, if the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the Policyholder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.	Part D, Clause 10
14	Claims/Claims Procedure	In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Life Assured during the Policy Term or for processing a claim for maturity benefits under this Policy. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:	Part F, Clause 12

		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. 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 proof 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, Account Number and IFSC code available on the same. viii. Any other document or information that we may need for validating and processing the claim. <u>In case of unnatural death</u> In case of unnatural death, apart from above mentioned documents, we will need the following document. i. Clear Readable copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report final viscera report, final police investigation closure report and postmortem 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). ii. 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.	
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		<u>Maturity Claim:</u> - Maturity Claim Intimation form duly filled and signed by / Policy Holder. - Original Policy Document(s) - Self-Attested Copy of PAN Card of the Policy Holder/ Form no.60 if PAN is not available - Cancelled Cheque or Self Attested Copy of first page of Pass book of the Policy Holder. - Self-Attested Copy of Address Proof (if change in Address). - Duly filled and signed NRI Declaration form applicable only for NRIs. - Any other document or information that we may need for validating and processing the claim. <u>Claims can be intimated through.</u> 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 Center, 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. 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 The claim form can be downloaded from the following link: https://www.indiafirstlife.com/download-forms/claims You may submit the claims documents at any of our branches or at Claims Department, 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: claims.support@indiafirstlife.com	Part F, Clause 21
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15	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/service-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 in case of any grievance 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 - 400063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.	Part F, Clause 21
16	Grievance/ Complaints	You may contact us in case of any grievance 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. 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. However, if you are not satisfied with our resolution provided or have not received any response within 14 days, 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. - 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 of your policy document. - 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 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	
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For more details on Insurance Ombudsman, refer to your policy document Part G, Clause 23.

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 Policy Holder

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>