

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

[illegible]

6	Options available (in case of Linked Insurance products)	Not Applicable.	
7	Riders opted, if any	Not Applicable	
8	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion: Only applicable during the deferment period. In case of death of the Annuitant or the death of the Last Survivor in a joint life policy due to suicide within 12 months from the date of commencement of risk under the policy or from the date of latest revival of the Policy, whichever is later, the nominee or beneficiary of the Annuitant(s) 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. Suicide exclusion clause is not applicable during the Annuity payout period.	Part F, Clause 13
9	Waiting /lien Period, if any	Not Applicable	
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 Annuitant's death or on diagnosis of any covered Critical Illness, as per the annuity option chosen, during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of diagnosis of any covered Critical Illness. During this period the policy will be considered to be in-force.	Part C, Clause 2.
11	Free Look Period	You can return your policy within the Free Look period; In case you disagree with any of the policy terms and conditions and have not made any claim, you shall have the option of returning the policy to us for cancellation, stating the reasons for the same, within 30 days from the date of receipt of the policy whether received electronically or otherwise. Do you get any refund when you cancel your policy? Yes. We will refund an amount (within 7 days of receipt of such request) equal to the - premium paid Less: i. proportionate risk premium for the period of cover and the expenses Less ii. Any stamp duty charges Less iii. Expenses incurred on medical examination of the proposer, if any ▪ If this policy is purchased out of proceeds of a deferred pension plan of any other insurance company, the proceeds from cancellation will be transferred back to that insurance company. ▪ If the policy is purchased from the contract issued or administered by IndiaFirst Life where compulsory purchase of annuity is required and to the subscribers of the National Pension System regulated by the Pension Fund Regulatory and Development Authority (PFRDA), then proceeds from freelook will be transferred back to the respective account from where purchase price was received.	Part D, Clause 8

12	Lapse, paid-up and revival of the Policy	Policy will acquire paid-up value after expiry of grace period from the date of first unpaid premium after completion of first policy year provided one full year premium has been received, and subsequent due premiums have not been paid. For benefits under the paid-up policy, refer to Part D, Clause 5 of your policy document. For revival & lapse conditions, please refer to Part D, Clause 7 of your policy document for more details.	Part D, Clause 5 Part D, Clause 7
13	Policy Loan, if applicable	The amount of the loan that you may avail during deferment period will depend on the surrender value. You may avail a loan amount up to 80% of the available surrender value. The minimum loan amount should be Rs. 25,000. Please refer to the clause 8 of your policy document for more details.	Part D, Clause 9
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 Annuitant, wherever applicable. This is the first step towards processing Your claim. The written intimation should also be accompanied with all the required documents as mentioned below - Claimant's statement and claim intimation Form completely filled and signed by Claimant /Nominee. - 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 Annuitant). - Original Policy document. - Self-attested copy of photo-identity proof and address proof of the Nominee/Claimant and documents establishing the rights of Nominee/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.) - Self-attested copy of bank pass book of Nominee/Claimant along with cancelled cheque with Printed Nominee name, Ac no and IFSC code available on the same. - Any other document or information that We may need for validating and processing the claim. 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 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	Part F, Clause 11 Part F, Clause 20

		Turn Around Time for various servicing request and claims processing are as mentioned below: <table><tr><th colspan="2">Maturity/Survival/Death Claims</th></tr><tr><td>Processing of Maturity claim / penal interest not paid</td><td>Due Date</td></tr><tr><td>Raising claim requirements after lodging the Death claim</td><td>15 Days</td></tr><tr><td>Death claim decision without investigation requirement</td><td>15 Days</td></tr><tr><td>Death claim decision with Investigation requirement</td><td></td></tr><tr><td>Closure of Investigation, from date of intimation.</td><td>45 Days</td></tr><tr><td>Settlement, from investigation closure</td><td>30 days</td></tr></table> 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	Maturity/Survival/Death Claims		Processing of Maturity claim / penal interest not paid	Due Date	Raising claim requirements after lodging the Death claim	15 Days	Death claim decision without investigation requirement	15 Days	Death claim decision with Investigation requirement		Closure of Investigation, from date of intimation.	45 Days	Settlement, from investigation closure	30 days	Part F, Clause 20
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15	Policy Servicing	Turn Around Time for various servicing request and claims processing are as mentioned below: <table><tr><th colspan="2">Policy Servicing TAT's</th></tr><tr><td>Full Surrender</td><td>7 Days</td></tr><tr><td>Freelook Cancellation</td><td>7 Days</td></tr><tr><td>Request for Refund of Proposal Deposit</td><td>7 days</td></tr><tr><td>Refund of outstanding proposal deposit</td><td>7 days</td></tr></table> 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.	Policy Servicing TAT's		Full Surrender	7 Days	Freelook Cancellation	7 Days	Request for Refund of Proposal Deposit	7 days	Refund of outstanding proposal deposit	7 days	Part F, Clause 20				
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Refund of outstanding proposal deposit	7 days																

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 - 400063. 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 For more details on Insurance Ombudsman, refer to your policy document Part G, Clause 21.	
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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 Policy Holder

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

Place:

Date:

(Signature of the Policy Holder)

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

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