

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 Smart Retirement Plan (143L076V02)	
2	Policy Number/ Application Number	XXXX	
3	Type of Insurance Policy	Linked Pension	
4	Basic Policy Details	<u>Plan Option:</u> <Retire Smart, Retire Secure> <u>Instalment Premium:</u> INR <XXX> <u>Mode of Premium Payment:</u> <Yearly, Half-Yearly, Quarterly, Monthly> <u>Sum Assured (at inception):</u> INR <XXX> <u>Premium Payment Term:</u> < > years <u>Policy Term:</u> < > years	
5	Policy Coverage/ benefits payable	<u>Benefits payable on death:</u> For details on death benefit, please refer Part C, clause 1.1 of the policy document <u>Benefits payable on Vesting:</u> The Fund Value, as on the Vesting Date, is payable on survival till the end of the policy term. For more details please refer Part C, clause 1.2 of the policy document. <u>Survival Benefits:</u> Not Applicable	Part C, Clause 1.1 Part C, Clause 1.2

		<u>Surrender Benefits:</u> Please refer to Part D, of your policy document for more details <u>Lock-in period for Linked Insurance products:</u> Lock-in period of 5 years	Part D, Clause 3 Part D
6	Options available (in case of Linked Insurance products)	<u>Partial Withdrawal</u> Allowed after completion of first 5 Policy Years and for specific reasons as mentioned in the policy document. <u>Switches</u> Available <u>Settlement option</u> Not Applicable <u>Premium redirection</u> Available	Part D, Clause 5 Part D, Clause 6 Part D, Clause 7
7	Riders opted, if any	No Riders are available under this plan	
8	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 the policy or from the date of revival of the policy, as applicable, the nominee Appointee/ Legal Heir, as the case may be, shall be entitled to the fund value, as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.	Part F, Clause 21
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 paying your Premium on the due dates. All your Policy benefits continue during the Grace Period. In case of the Life Assured's death during the Grace Period, we will pay the death benefit deducting unpaid due premiums till such date and the Policy will terminate.	Part D, Clause 12
11	Free Look Period	You have a free look period of 30 days from date of receipt of your policy document whether received electronically or otherwise, to review the terms and conditions of the policy, in case you disagree to any of those terms and conditions, you shall have an option to return the policy to us for cancellation, stating the reasons for your objection we shall arrange to refund you the value of units allocated as per the Net Asset Value (NAV) on the date of cancellation along with premium allocation charge plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, stamp duty charges, and the expenses incurred by us on medical examination, if any. Such a request received by us for free look cancellation of the policy shall be processed and the premium shall be 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	Please refer to Part D, of your policy document for more details.	Part D, Clause 2
13	Policy Loan, if applicable	Not Applicable	

14	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. 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 bank passbook of Nominee(s)/Claimant along with cancelled cheque with printed Nominee name, Account no and IFSC code available on the same. Any other document or information that we may need for validating and processing the claim.	Part F, Clause 20
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		<u>In case of unnatural death</u> Following additional documents will be required apart from ones mentioned above: - 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). - 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. <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. - Cancelled Cheque or Self Attested Copy of Passbook 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.	
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Turn Around Time for various servicing request and claims processing are as mentioned below:

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	45 Days

The claim form can be downloaded from the following link:

<https://www.indiafirst-life.com/download-forms/claims>

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.

15	Policy Servicing	Turn Around Time for various servicing request and claims processing are as mentioned below: <table border="1"><thead><tr><th colspan="2">Policy Servicing TAT's</th></tr></thead><tbody><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></tbody></table> 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. 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 31
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												
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 a. An acknowledgment to all such grievances received will be sent immediately on receipt of the grievance.	Part G, Clause 33										

		b. 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. c. 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. 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 of 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: Policy Holder 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	
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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:

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>