CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

SI No.	Title	Description	Policy clause number
1	Name of Insurance Product and Unique Identification Number (UIN)	IndusInd Nippon Life Premier Wealth Insurance Plan 121L114V02	Part A (Forwarding Letter)
2	Policy / Quotation number	Quotation number: << Quotation no.>> For policy number, please refer to the Policy Schedule.	Part A (Clause 1.2)
3	Type of Insurance Policy	Unit Linked Life Insurance Policy	Not Applicable
4	Basic Policy details	Instalment Premium (in Rs.): <<1st year Instalment Premium>> Mode of premium payment: <<Mode>> Base Sum Assured (in Rs.): <<Base Sum Assured>> Sum Assured on Maturity (in Rs.): Not applicable Premium Payment Term (in Years): <<Premium Payment Term>> Policy Term (in years): <<Policy Term>> Policy Renewal Date: Refer to Policy Anniversary Date in Policy Schedule In case of any change to the proposed Sum Assured / Premium after submission of the proposal, the details mentioned in the Policy Schedule would be applicable.	Part A (Clause 1.2)
5	Policy Coverage / Benefits Payable	**Death Benefit:** In event of Death of the Life Assured, higher of the following benefits will be payable: • Base Sum Assured net of all "Deductible Partial Withdrawals", if any • Base Fund Value • 105% of total premium(s) paid (excluding Top-up premiums) less "Deductible Partial Withdrawals", if any In addition to the Benefit mentioned above, provided the Policyholder has a Top-up Fund Value, we will also pay for every Top-up Premium: Highest of: • Top-up Sum Assured • Top-up Fund Value • 105% of the Top-up Premium paid **Maturity Benefit**: On survival of the Life Assured at the end of the Policy Term, Total Fund Value will be payable. **Wealth Booster:** Wealth Boosters in the form of additional Units will be added to Your Policy, every Policy year, starting from the end of the eighth Policy Year till the end of the Policy Term. Each Wealth Booster will be a percentage of the average	Part C (Clause 3.1) Part C (Clause 3.1) Part C (Clause 3.1.2.1)

		of daily Fund Value of the Base Policy in preceding 12 months and will be 0.30% per annum for Regular/Limited pay policies and 0.50% per annum for Single Pay policies. **Surrender Benefit**: On Surrender during the Lock-in Period, the Total Fund Value, after deduction of applicable Discontinuance Charge, shall be transferred to the Discontinued Policy Fund and risk cover and rider cover, if any, shall cease. The proceeds from the Discontinued Policy Fund shall be payable on the completion of the Lock-in Period or date of Surrender, whichever is later and the Policy shall terminate. In the event of death of the Life Assured before the end of the Lock-in Period, the proceeds from the Discontinued Policy Fund shall be payable immediately to the beneficiary and the Policy will terminate. On Surrender after the Lock-in Period, Total Fund Value is payable immediately and the Policy terminates. **Lock-in Period**: Lock-in Period is the period of five consecutive completed years from the Date of Commencement of the Policy.	Part D (Clause 4.6) Part D (Clause 4.5)
6	Options available	**Partial Withdrawal**: Partial Withdrawals from the Base Fund Value are available only after the completion of five Policy Anniversaries provided the Life Assured is 18 years of age. Partial Withdrawal from the Top-up Fund Value are available only after five years from the date of payment of the respective Top-up Premium provided the Life Assured is 18 years age. The minimum amount of Partial Withdrawal is Rs. 10,000 and the maximum Partial Withdrawal in a Policy year shall not exceed 25% of the Total Fund Value at the beginning of the Policy Year. **Top-up**: Top-up Premiums can be accepted only where the due Base Premiums are paid till date. The minimum Top-up Premium at any time is Rs.10,000. The total top up premiums at any point of time shall not exceed the single premium or the sum total of regular premium paid at that point of time. Top-up Premium is not allowed during the last five years of the Policy Term. **Switches**: The Policyholder will have the flexibility to alter the allocation of the investments among the Funds offered in order to suit his/her changing investment needs by switching between the Funds. The Policyholder is entitled to 52 free switches each Policy Year. Switching is allowed only if Policyholder has opted for Self-Managed option. **Settlement Option**: At Maturity of the Policy, the Claimant will have an option to receive the Maturity Benefit as a lump sum or structured payout over a period of one to five years only. The Claimant shall provide a notice to the Company at least 30 days before the Maturity Date. During the settlement period, the investment risk in the investment portfolio is borne by the Claimant. In the event of death of the Life Assured during settlement period, higher of Total Fund Value as on the date of intimation of death and 105% of the total	Part D (Clause 4.4) Part C (Clause 3.2.5) Part D (Clause 4.8) Part D (Clause 4.2)

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<td>premium paid, will be paid to the Claimant.

<u>Investment Option:</u>
Choice between:
Self-Managed Option: Manage and control your investments directly
Auto-Managed Option: Manage your investments automatically. Under Auto-Managed Option you can choose between
Target Maturity Option - Get a tailor-made solution through automatic asset allocation between equity and debt based on when you want to achieve your goal
Life-Stage option - Create a balance between equity and debt through a systematic asset allocation strategy based on your life-stage
Change in Investment Option:
The Policyholder can change the Investment Option once during a Policy Year.
Policyholder can choose to move from Self-managed option to Auto-Managed option and vice-versa. Further, the Policyholder has the flexibility to change his allocations within Auto-Managed Option from Target Maturity Option to Life Stage Option and vice-versa. This facility is free of cost.
Any unutilized change cannot be carried forward to the next Policy Year.
<u>Change in Premium Payment Frequency:</u>
The Policyholder may pay premiums in yearly, half yearly, quarterly and monthly frequencies. The premium payment frequency can be changed on any Policy Anniversary date during the Premium Payment Term.

<u>Change in Sum Assured:</u>
The Policyholder can change the Sum Assured on any policy anniversary, subject to Board Approved Underwriting policy.

<u>Change in Premium:</u>
Increase in Base Premium
Increase in Base Premium is not allowed
Decrease in Base Premium
The Policyholder shall have the option to reduce the Base Premium, provided premium for first five years have been paid.</td>
<td>Part E (Clause 5.3)

Part C (Clause 3.2.4)

Part D (Clause 4.10.2)

Part D (Clause 4.10.1)</td>
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<td>Rider opted</td>
<td><<No rider opted under the policy>> if no rider opted
<<
The following riders have been opted
<<Name of the rider>> - <<Base Sum Assured is Rs._____>>
<<Name of the rider>> - <<Base Sum Assured is Rs._____>>
>> If rider opted under the policy</td>
<td>Part A (Clause 1.2)</td>
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8	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: In case of death of the Life Assured due to suicide, whether sane or insane within 12 months from the Date of Commencement of Risk of the Policy or from the date of Revival of the Policy, the Nominee/Claimant of the Policyholder shall be entitled to the Fund Value, as available on the date of intimation of death.	PART F (Clause 6.3)
9	Waiting period	Not applicable	Not Applicable
10	Grace Period	15 days for monthly premium paying frequency and 30 days for other frequencies.	PART C (Clause 3.2.6)
11	Free Look Period	30 days	PART D (Clause 4.1)
12	Lapse, paid-up and revival of the Policy	**<u>Lapse</u>:** Not applicable **<u>Paid-Up</u>:** If the premiums have been paid in full for at least the first five consecutive years and the due premiums have not been paid within the Grace Period, the Policy shall be converted into a reduced Paid-up Policy with the Paid-up sum assured. The Policy shall continue to be in reduced Paid-up status without rider benefits (if any). All charges as per terms and conditions of the Policy will be deducted during the Revival Period. The mortality charge will be deducted based on the reduced Paid-up sum assured only. In the event of death of the Life Assured during the Revival Period, highest of the following benefit will be payable: • Paid Up Sum Assured net of all "Deductible Partial Withdrawals, if any. • Base Fund Value. • 105% of the total premium (s) paid less "Deductible Partial Withdrawals", if any. **<u>Revival</u>:** The Policyholder may revive the Policy within the Revival Period of three consecutive complete years from the date of the first unpaid Premium or expiry of the Policy Term, whichever is earlier. Where the Policyholder revives the Policy, the Policy shall be revived restoring the risk cover.	PART D (Clause 4.5) PART D (Clause 4.7)
13	Policy Loan	Not available	Not applicable
14	Claims / Claims Procedure	• Turn Around Time (TAT) for claims settlement – 15 days from the date of receipt of request in case of claims not requiring investigation and 45 days from the date of receipt of request in case of claims requiring investigation. • Claim Procedure - To intimate a claim please submit the required documents at your nearest INLIC Branch office OR You can send the documents via courier to: The Claims Department IndusInd Nippon Life Insurance Company Limited The Claims Department Office no. 701 & 702, 7th floor	PART F (Clause 6.1) & (Clause 6.2)

		Silver Metropolis, Off Western Express Highway Goregaon East, Mumbai – 400063 OR You can email us the scanned copies of duly filled claims forms and other mandatory documents at claims@indusindnipponlife.com Helpline no: For any assistance on claim, call us on our helpline number 1800 102 3330 (Monday to Saturday, from 8:00 AM to 8:00 PM, excluding public holidays) • Link for downloading claim form and list of documents required: Click on https://www.indusindnipponlife.com/claims to know the documents required and to download claim forms	
15	Policy Servicing	• Turn Around Time (TAT)– 7 days from request received date • Contact Details: Call Us between 8am to 8pm, Monday to Saturday (except business holiday), on Our Toll-Free Call Centre Number 1800 102 1010 or Email Us at: customerservice@indusindnipponlife.com or Chat with us on WhatsApp number (+91) 7208852700 • Link for downloading forms: Click on https://www.indusindnipponlife.com/downloads> Select Policy Servicing Request forms	Part G
16	Grievances / Complaints	If You are dissatisfied with any of our services, please feel free to contact Us through any of the mode mentioned above under Policy Servicing. If your complaint is unresolved, you can escalate in the following manner: Step 1: contact Our Service Branch Manager, who is also the Local Grievance Redressal Officer at Your nearest branch. Step 2: Write to Head of Customer Care at headcustomercare@indusindnipponlife.com Step 3: Write to Our Grievance Redressal Officer at gro@indusindnipponlife.com Where the complaint is unresolved or the redressal is unsatisfactory, 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 Bima Bharosa TOLL FREE NO: 1800 4254 732 Email ID: complaints@irdai.gov.in You can also register Your complaint online at https://bimabharosa.irdai.gov.in While we expect to satisfactorily resolve your grievances, you may also at any time approach the Insurance Ombudsman. For contact details, contact number and email of the relevant Ombudsman office, kindly refer the policy document or the website https://www.cioins.co.in/ombudsman or our website https://www.indusindnipponlife.com/	Part G (Clause 7.4)

Declaration by the Policy Holder:

I have read the above and confirm having noted the details. I am aware that on request I can avail the CIS in local language.

Place:

Date: (Signature of the Policyholder)

Please Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Kindly visit
https://www.indusindnipponlife.com/downloads for accessing product related documents.