

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 Secure Shield Plan 121N154V01	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	A Non-Linked, Non-Participating, Individual Savings Life Insurance Plan	Header
4	Basic Policy details	<p>Instalment Premium (in Rs): << <i>1st year Instalment Premium</i> >> Premium Payment Frequency: << <i>Frequency</i> >></p> <p>Insured Amount (in Rs): << <i>Insured Amount i.e. sum assured</i> >> Premium Payment Term (in Years): << <i>Premium Payment Term</i> >> Policy Term (in Years): << <i>Policy Term</i> >></p> <p>Policy Renewal Date: Refer to Policy Anniversary Date in Policy Schedule</p> <p>In case of any change to the proposed Premium after submission of the proposal, the details as mentioned in the Policy Schedule would be applicable.</p>	Part A (Clause 1.2)
5	Policy Coverage / Benefits Payable	<p>In the event of death or diagnosis of Terminal Illness (whichever occurs first) of the Life Assured during the Policy Term, provided the Policy is In-force as on the date of diagnosis or death prior to diagnosis of Terminal Illness, 100% of the Insured Amount shall be payable depending on the payout option chosen.</p> <p>Post age of 75 years, on diagnosis of Terminal Illness, lower of Insured Amount and INR Forty Lakhs will be paid and any outstanding Insured Amount in excess of INR Forty Lakhs, if any, will be paid on subsequent death of Life Assured, provided death occurs before the expiry of the Policy Term.</p> <p><u>Return of Premium (ROP)</u> At the end of the policy term, provided the policy is in-force as on the date of maturity, an amount equal to the total premiums paid (excluding any extra premium and taxes, if any) during the policy term shall be payable on survival of the Life Assured at the end of the policy term, provided no claim has occurred during the Policy Term.</p>	Part C (Clause 3.1)

		<p><u>Surrender Benefit:</u> The Surrender Value for the Policy is available after completion of the first Policy Year provided one full year premium has been paid. The Surrender Value payable during the Policy Term is higher of [Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</p> <p>Please refer to the Policy document for detailed information on Policy Benefits</p>	Part D (Clause 4.2)
6	Options Available	<p><u>Benefit Payout Option:</u> The claim payout shall be made in accordance with the option selected below. Lump Sum – payable as a one-time lump sum payment Monthly Income – payable in monthly instalments over 60 months.</p> <p>Selected benefit payout option shall apply only to the payout of the Insured Amount upon occurrence of the Insured Event.</p>	Part C (Clause 3.3)
7	Rider opted	Not Applicable	
8	Exclusions (events where insurance coverage is not payable), if any.	<p><u>Suicide Exclusion:</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 and the Policy will terminate.</p> <p>Please refer Policy Document for exclusions other than suicide.</p>	Part F (Clause 6.4)
9	Waiting period	Not Applicable	
10	Grace Period	30 days (15 days for monthly mode)	Part C (Clause 3.2.5)
11	Free Look Period	30 days	Part D (Clause 4.1)
12	Lapse, paid-up and revival of the Policy	<p><u>Lapse:</u> The Policy shall Lapse at the end of the Grace Period if due Premium for first policy year have not been paid in full and the Policy has not acquired a Surrender Value. The Policy status will be altered to Lapse and the Benefits, if any, will cease immediately.</p> <p><u>Paid-Up:</u> If the Policy has acquired a Surrender Value and no future Premiums are paid, the Policy may continue as Reduced Paid-up Policy.</p> <p>If premium for one complete policy year has been paid, if the policyholder opts to discontinue paying the premium, the policy shall be converted into a reduced Paid-up policy.</p> <p>Please refer to the Policy document for detailed information on Paid Up</p>	Part D (Clause 4.3.2) Part D (Clause 4.3.1)

		<p>Benefits.</p> <p>Revival: A Policy in Lapsed or Paid-up condition can be revived within the Revival Period of five years from the due date of first unpaid premium by paying the arrears of premiums along with applicable interest, subject to Board Approved Underwriting Policy.</p>	Part D (Clause 4.4)
13	Policy Loan	Upto 60% of applicable Surrender Value	Part D (Clause 4.5)
14	Claims / Claims Procedure	<ul style="list-style-type: none"> • 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 (Formerly Reliance Nippon Life Insurance Company Limited) Office no. 701 & 702, 7th floor 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 <p>Helpline no: For any assistance on claim, call us on our Toll-Free helpline number 1800 102 3330 (Monday to Saturday, from 8:00 AM to 8:00 PM, excluding public holidays)</p> <ul style="list-style-type: none"> • 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 	Part F (Clause 6.2)
15	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) – 7 days from request received date. • Contact Details: Call Us between 8am to 8pm, Monday to Saturday (except public 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	<p>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.</p> <p>If your complaint is unresolved, you can escalate in the following manner:</p>	Part G (Clause 7.3 & 7.4)

		<p>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</p> <p>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</p> <p>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/</p>	
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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 of 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 www.indusindnipponlife.com/downloads for accessing product related documents.