

## 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 / Policy	IndusInd Nippon Life Cancer Shield Plan UIN: 121N153V01	Part A (Clause 1.2)
2	Policy number	Quotation number: << Quotation no.>> For policy number, please refer to the Policy Schedule.	Part A (Clause 1.2)
3	Type of Insurance Product / Policy	Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	Not Applicable
4	Sum Insured and Plan Option	Basic Sum Insured (in Rs): <<Basic Sum Insured >> Plan Option : << Silver / Gold / Little Star>> Policy Renewal Date: Refer to Policy Anniversary Date in Policy Schedule	Part A (Clause 1.2)
5	Policy Coverage/Benefits Payable	<p>Policy coverage depends on the plan option chosen. The plan option selected at policy inception cannot be changed later during the policy term.</p> <p>Plan Options:</p> <ol style="list-style-type: none"> <li>1. Silver Option</li> <li>2. Gold Option</li> <li>3. Little Star Option</li> </ol> <p><b><u>SILVER OPTION</u></b></p> <p>This option is available for Life Insured with age 18 years or above. Under this option, the basic sum insured selected by you shall remain the same during the policy term.</p> <p><b>1. Benefits payable on diagnosis of Early Stage Cancer or CIS</b></p> <p><b>a. Lumpsum Benefit</b></p> <ul style="list-style-type: none"> <li>• On diagnosis of Early Stage Cancer or CIS during the policy term, a lumpsum benefit of 25% of Basic Sum Insured shall be payable</li> <li>• A maximum of <b>two</b> claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of Rs.10 Lakhs per claim</li> <li>• There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS</li> <li>• However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below</li> </ul> <p><b>Relapse of Cancer Benefit</b></p> <p>On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:</p>	PART C (Clause 3.1)

- An additional lumpsum benefit of 25% of the Basic Sum Insured shall be payable
  - This benefit shall be paid only once during the policy term and shall be subject to a maximum limit of Rs. 10 Lakhs
  - The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
  - For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS
- b. Waiver of Premium Benefit (WOP)**
- Future Premiums shall be waived off for next three years or up to the remaining premium payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
  - This benefit shall be effective from the next premium due date immediately following the date of diagnosis
  - The policyholder has to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer
- 2. Benefits payable on diagnosis of Major Stage Cancer**
- a. Lumpsum Benefit**
- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of 100% of Basic Sum Insured shall be payable
  - This benefit shall be paid irrespective of any claim of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy
- b. Income Benefit**
- Income benefit of 1% of Basic Sum Insured per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
  - Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
  - In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant
  - The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

**GOLD OPTION**

This option is available for Life Insured with age 18 years or above.

**Increased Sum Insured Benefit**

- Under this option the Lumpsum & Relapse of Cancer Benefits are paid on Increased Sum Insured. Income Benefit is paid on Basic Sum Insured
- The Increased Sum Insured is determined by increasing Basic Sum Insured at a simple rate of 10% p.a. at each policy anniversary for
  - ten years or
  - till the first diagnosis of cancer to the life insured, whichever is earlier
- Once a claim is admitted under the Policy, the Increased Sum Insured Benefit will cease and the Increased Sum Insured at the date of diagnosis will remain constant for the remaining policy term

**1. Benefits payable on diagnosis of Early Stage Cancer or CIS**

**a. Lumpsum Benefit**

- On diagnosis of Early Stage Cancer or CIS during the policy term, a lumpsum benefit of 25% of Increased Sum Insured shall be payable
- A maximum of **two** claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan subject to a maximum limit of Rs.10 Lakhs per claim
- There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below

**Relapse of Cancer Benefit**

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of the Increased Sum Insured shall be payable
- This benefit shall be paid only once during the policy term and shall be subject to a maximum limit of Rs. 10 Lakhs
- The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS. Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

**b. Waiver of Premium Benefit (WOP)**

- Future Premiums shall be waived off for next three years or up to the remaining premium payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer

- This benefit shall be effective from the next premium due date immediately following the date of diagnosis
- The policyholder has to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

**2. Benefits payable on diagnosis of Major Stage Cancer**

**a. Lumpsum Benefit**

- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of 100% of Increased Sum Insured shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy

**b. Income Benefit**

- Income benefit of 1% of Basic Sum Insured per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant
- The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

**LITTLE STAR OPTION**

This option is available for Life Insured with 5 to 17 years of age for a fixed Basic Sum Insured of Rs. 10 Lakhs. Under this option, the basic sum insured shall remain the same during the policy term.

**The benefits applicable under this option depend upon the Attained Age of the Life Insured during the Policy Term.**

**A. From Policy Inception till policy anniversary after attaining 18 years of age:**

**1. Benefits payable on diagnosis of Early Stage Cancer or CIS**

No Benefit is payable on diagnosis of Early Stage Cancer or CIS

**2. Benefits payable on diagnosis of Major Stage Cancer**

On diagnosis of Major Stage Cancer a fixed lumpsum benefit of Rs. 10 Lakhs shall be payable.

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

**B. From policy anniversary after attaining 18 years of age (provided no prior claim has been paid) till the remaining policy term:**

**1. Benefits payable on diagnosis Early Stage Cancer or CIS**

**a. Lumpsum Benefit**

- On diagnosis of Early Stage Cancer or CIS during the remaining policy term, a lumpsum benefit of 25% of Basic Sum Insured shall be payable
- A maximum of **two** claims of Early Stage Cancer or CIS (of different organs) are allowed under this plan
- There shall be a cooling off period of 1 year in between two claims of Early Stage Cancer or CIS
- However, no claim shall be paid for the same Early Stage Cancer or CIS for which a claim has been paid earlier, except for the Relapse of Cancer Benefit stated below.

**Relapse of Cancer Benefit**

On diagnosis of second instance of the Early Stage Cancer or CIS of the same organ during the policy term, following an earlier diagnosis of the same Early Stage Cancer or CIS:

- An additional lumpsum benefit of 25% of Basic Sum Insured shall be payable
- This benefit shall be paid only once during the policy term
- The Relapse of Cancer Benefit shall be paid only on the second diagnosis after a complete remission period of 5 years of treatment for earlier Early Stage Cancer or CIS.  
Complete remission means there is no clinical, histological, radiological or biochemical evidence of malignant activity in any part of the body
- For availing the Relapse of Cancer Benefit, the Life Insured should have already undergone the required medical treatment for the first diagnosis of Early Stage Cancer or CIS

**b. Waiver of Premium Benefit (WOP)**

- Future Premiums shall be waived off for next three years or up to the remaining premium payment term, whichever is earlier, in case of valid claim of Early Stage Cancer or CIS or Relapse of Cancer
- This benefit shall be effective from the next premium due date immediately following the date of diagnosis
- The policyholder has to resume payment of premiums if the outstanding policy term is more than three years at the time of diagnosis of Early Stage Cancer or CIS or Relapse of Cancer

## 2. Benefits payable on diagnosis of Major Stage Cancer

### a. Lumpsum Benefit

- On diagnosis of Major Stage Cancer during the policy term, a lumpsum benefit of Rs. 10 Lakhs shall be payable
- This benefit shall be paid irrespective of any claims of Early Stage Cancer or CIS or Relapse of Cancer paid under the policy

### b. Income Benefit

- Income benefit of Rs. 10,000 per month, shall be payable for a fixed period of five years starting from the next monthly policy anniversary immediately following the date of diagnosis
- Income benefit shall continue to be paid for 5 years irrespective of the death of the Life Insured or expiry of the Policy term
- In case of the death of the Life Insured during the income benefit period, the remaining income benefit payouts shall continue to be paid to the Claimant
- The Claimant shall have an option to take the remaining income benefit payouts as a lumpsum amount. This shall be the discounted value of the future income benefit payments at the prevailing revival interest rate used by the Company

**On payment of benefits under Major Stage Cancer, the policy will terminate.**

**(Note: the above is a partial listing of the plan benefits. Please refer to the policy clauses for the full listing)**

Death Benefit – No benefit is payable on death of life insured

Maturity Benefit - No benefit is payable on maturity

Exit Benefit - No benefit is payable in the event of surrender by the policyholder opted for Regular premium paying frequency.

For other than Regular pay exit value is as follow:

Type	When is it payable	Exit Value
Regular Pay	Not applicable	No exit value payable
Single Pay	Exit Value shall be payable on completion of first policy year (for single pay policy)  Exit Value shall be payable on completion of first policy year if at least 1 full year's premiums have been paid (for limited pay policy)	<b>Single Pay:</b>  75% X Total Premium Paid X (1 - Premium Paying Term / Policy Term)  X (Outstanding policy term / Policy Term)

		<p>Limited Pay</p>	<p><b>Other than Single Premium:</b></p> <p>50% X Total Premium Paid X (1 - Premium Paying Term / Policy Term)</p> <p>X (Outstanding policy term / Policy Term)</p>	
		<p>Where, Total Premium Paid is defined as total premium received excluding any extra premium and taxes.</p>		
6	Exclusions	<p>No benefit under this policy will be payable in respect of any Cancer resulting directly or indirectly from or in respect of any of the following:</p> <ol style="list-style-type: none"> <li>1. "Pre-Existing Disease" means any condition, ailment, injury or disease: <ol style="list-style-type: none"> <li>a. that is/are diagnosed by a physician not more than 36 months prior to the Date of Commencement of the Policy issued by the Company or its reinstatement or</li> <li>b. for which Medical Advice or treatment was recommended by, or received from, a Physician not more than 36 months prior to the Date of Commencement of the Policy issued by the Company or its reinstatement</li> </ol> </li> <li>2. Any condition arising out of use, abuse or consequence or influence of any substance, intoxicant, drug, alcohol or hallucinogen</li> <li>3. Narcotics used by the Insured Person unless taken as prescribed by a Medical Practitioner</li> <li>4. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack</li> <li>5. Congenital external diseases, defects or Anomalies of the Insured</li> <li>6. Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he is licensed for, or any diagnosis or treatment that is not scientifically recognized or Unproven/Experimental Treatment, or is not Medically Necessary or any kind of self-medication and its complications.</li> </ol> <p><b>(Note: the above is a partial listing of the policy exclusions. Please refer to the policy clauses for the full listing)</b></p>		Annexure A
7	Waiting period	<p>Waiting period is that time period within which no policy claims are admissible. Waiting Period of 180 days will be applicable from the date of commencement of Risk and from the date of revival for every subsequent revival during the policy term. No benefit shall be payable if signs or</p>		PART F (Clause 6.2)

		symptoms, or diagnosis of Early Stage Cancer or CIS or Relapse of Cancer or Major Stage Cancer to the Life Insured occurs during this Waiting Period.	
8	Financial Limits of Coverage	<p>Early Stage Cancer or Carcinoma-in-situ (CIS): 25% of Basic Sum Assured subject to a maximum of Rs. 10 Lakhs per claim.</p> <p>Major Stage Cancer: 100% of Basic Sum Insured</p>	PART C (Clause 3.1)
9	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement – 15 days from the date of receipt of request in case of claims not requiring investigation.</li> <li>• 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 &amp; 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 <a href="mailto:claims@indusindnipponlife.com">claims@indusindnipponlife.com</a></li> </ul> <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"> <li>• Link for downloading claim form and list of documents required: Click on <a href="https://www.indusindnipponlife.com/claims">https://www.indusindnipponlife.com/claims</a> to know the documents required and to download claim forms</li> </ul>	PART F (Clause 6.6)
10	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT)– 7 days from request received date</li> <li>• 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: <a href="mailto:customerservice@indusindnipponlife.com">customerservice@indusindnipponlife.com</a> or  Chat with us on WhatsApp number (+91) 7208852700</li> <li>• Link for downloading forms:  Click on <a href="https://www.indusindnipponlife.com/downloads">https://www.indusindnipponlife.com/downloads</a> &gt; Select Policy Servicing Request forms</li> </ul>	Part G
11	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: Step 1: contact Our Service Branch Manager, who is also the Local Grievance Redressal Officer at Your nearest branch.</p>	PART G

		<p>Step 2: Write to Head of Customer Care at <a href="mailto:headcustomercare@indusindnipponlife.com">headcustomercare@indusindnipponlife.com</a></p> <p>Step 3: Write to Our Grievance Redressal Officer at <a href="mailto:gro@indusindnipponlife.com">gro@indusindnipponlife.com</a></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: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>  You can also register Your complaint online at <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></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 <a href="https://www.ciains.co.in/ombudsman">https://www.ciains.co.in/ombudsman</a> or our website <a href="https://www.indusindnipponlife.com/">https://www.indusindnipponlife.com/</a></p>	
12	Things to remember	<ul style="list-style-type: none"> <li>• <b>Free Look Cancellation</b>  You are provided with free look period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the terms and conditions stipulated in the Policy Document. In the event You disagree to any of the Policy terms or conditions, or otherwise and have not made any claim, You shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same. You are requested to take appropriate acknowledgement of Your request letter and return of Policy. Irrespective of the reasons mentioned, the Company shall refund the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses incurred by the Company on Your medical examination, if any, and stamp duty charges. Please note that if the Policy is opted through Insurance Repository ('IR'), the computation of the said Free look Period will be from the date of the email informing Policy credit in IR. Any request received by the Company for Free look cancellation of the Policy shall be processed and premium refunded within 7 days of receipt of the request.</li> <li>• <b>Policy Renewal</b>  Not Applicable</li> <li>• <b>Migration &amp; Portability</b>  Not Applicable</li> <li>• <b>Change in Sum Assured</b>  Not Applicable</li> </ul>	PART D (Clause 4.1)
13	Your Obligations	<ul style="list-style-type: none"> <li>• Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement.</li> </ul>	NA

		<ul style="list-style-type: none"><li>• Additionally, please ensure you have disclosed any major health related issues, your occupation and income.</li></ul>	
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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.

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