

## 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	Policy clause number
1	Name of Insurance Product and Unique Identification Number (UIN)	IndusInd Nippon Life Saral Pension 121N141V01	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	Immediate Annuity	Not Applicable
4	Basic Policy details	Annuity Option: <<Annuity Option>> Purchase Price (in Rs): <<Purchase Price (with GST)>> Mode of premium payment: Single Base Sum Assured (in Rs): Not applicable Sum Assured on Maturity (in Rs): Not applicable Premium Payment Term (in Years): Single Pay Annuity Payment Frequency: <<Annuity Payment Frequency>> Annuity Amount (in Rs): <<Annuity amount>> Policy Renewal Date: Refer to Policy Anniversary Date in Policy Schedule  In case of any change to the Annuity Amount / Premium after submission of the proposal, the details as mentioned in the Policy Schedule would be applicable.	Part A (Clause 1.2)
5	Policy Coverage / Benefits Payable	<b><u>Survival Benefit:</u></b> Survival Benefit depends on the Annuity Option chosen by the Policyholder at the inception of the Policy. <ul style="list-style-type: none"> <li>○ For Life Annuity with Return of 100% Purchase Price: Annuity amount as specified in the Policy Schedule shall be payable in arrears as per the chosen Annuity Payment Frequency, till the Annuitant survives.</li> <li>○ For Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: Annuity amount as specified in the Policy Schedule shall be payable in arrears as per the chosen Annuity Payment Frequency, as long as either of the Primary and/or the Secondary Annuitant is alive.</li> </ul>	Part C (Clause 3.1.1)

		<p><b>Death Benefit:</b></p> <ul style="list-style-type: none"> <li>○ For Life Annuity with Return of 100% Purchase Price: On Death of the annuitant, 100% of the Purchase Price shall be paid and the Policy will terminate.</li> <li>○ For Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor: On death of either the Primary Annuitant or the Secondary Annuitant, provided one of them is surviving, no death benefit is payable. On death of the last surviving annuitant, 100% of the Purchase Price shall be paid and the Policy will terminate.</li> </ul> <p><b>Maturity Benefit:</b> No Maturity Benefit is payable under the plan.</p> <p><b>Surrender Benefit:</b> The Policy can be surrendered any time after six months from the Date of Commencement of Policy, if the Annuitant/Primary Annuitant/Secondary Annuitant or their spouse or any of their children is diagnosed as suffering from any of the critical illnesses as defined in Annexure A of the Policy Document.</p> <p>The Surrender Value is equal to: 95% of the Purchase Price (i.e. Single Premium) less outstanding loan amount including loan interest, if any.</p>	Part C (Clause 3.1.2)
6	Options available	Annuity Options: <ol style="list-style-type: none"> <li>1. Life Annuity with Return of 100% Purchase Price</li> <li>2. Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the last survivor</li> </ol>	Not Applicable
7	Rider opted	Riders are not available under the policy	Not Applicable
8	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	Not Applicable
9	Waiting period	Not Applicable	Not Applicable
10	Grace Period	Not Applicable	Not Applicable
11	Free Look Period	30 days	Part D (Clause 4.1)
12	Lapse, paid-up and	<p><b>Lapse:</b> Not Applicable</p>	Not Applicable

	revival of the Policy	<p><b>Paid-Up:</b> Not Applicable</p> <p><b>Revival:</b> Not Applicable</p>	Not Applicable Not Applicable
13	Policy Loan	Loan can be availed any time after six months from the Date of Commencement of Policy. The maximum loan that can be granted under the policy shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount payable under the policy.	Part D (Clause 4.2)
14	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 and 45 days from the date of receipt of request in case of claims requiring investigation.</li> <li>Claim Procedure -           <p>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></p> <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> </li> <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 6.2)
15	Policy Servicing	<ul style="list-style-type: none"> <li>Turn Around Time (TAT)– 7 days from request received date</li> <li>Contact Details:           <p>Call Us between 8am to 8pm, Monday to Saturday (except business holiday), on Our Toll-Free Call Centre Number 1800 102 1010 or</p> <p>Email Us at: <a href="mailto:customerservice@indusindnipponlife.com">customerservice@indusindnipponlife.com</a> or</p> <p>Chat with us on WhatsApp number (+91) 7208852700</p> </li> </ul>	Part G

		<ul style="list-style-type: none"> <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>	
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> <p>Step 1: contact Our Service Branch Manager, who is also the Local Grievance Redressal Officer at Your nearest branch.</p> <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:</p> <p>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.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or our website <a href="https://www.indusindnipponlife.com/">https://www.indusindnipponlife.com/</a></p>	Part G (Clause 7.3 & 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.

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