

## **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 Accidental Death and Disability Rider 121B017V03	Part A of Base Policy Clause 1.2
2	Policy / Quotation number	Quotation number: Same as Base Policy For policy number, please refer to the Policy Schedule of the Base Policy	Part A of Base Policy Clause 1.2
3	Type of Insurance Policy	Pure Risk	Not Applicable
4	Basic Policy details	<p>Instalment Premium (in Rs): &lt;&lt;1<sup>st</sup> year Instalment Premium (with GST)&gt;&gt;            Mode of premium payment: &lt;&lt;Mode&gt;&gt;            Rider Sum Assured (in Rs): &lt;&lt;Rider Sum Assured&gt;&gt;            Premium Payment Term (in Years): &lt;&lt;Premium Payment Term&gt;&gt;            Policy Term (in Years): &lt;&lt;Policy Term&gt;&gt;</p> <p>In case of any change to the Sum Assured / Premium after submission of the proposal, the details as mentioned in the Base Policy Schedule would be applicable.</p>	Part A of Base Policy Clause 1.2
5	Policy Coverage / Benefits Payable	<p><b><u>Accidental Death Benefit:</u></b></p> <p>In an unfortunate event of the death of the Life Assured due to an Accident within 180 days of the occurrence of an Accident, in addition to the death Benefit under the Base Policy, an additional Benefit equal to the Rider Sum Assured shall be payable to the Claimant under this Policy provided the Rider Benefit is In-force i.e. all the due Rider Premiums have been paid at the time of Accident. Upon the payment of this Benefit the Rider coverage will cease.</p> <p><b><u>Accidental Total and Permanent Disability Benefit</u></b></p> <p>In the event of Total and Permanent Disability of the Life Assured due to an Accident within 180 days from the occurrence of the Accident, an amount equal to the Rider Sum Assured shall be payable in equal annual instalment over a 10 years period under this Policy from the date of acceptance of the claim. In the event of Death of the Life Assured during the period of instalment payment (i.e. within 10 years), the outstanding instalment payments, if any, shall be payable to the Claimant.</p> <p>Upon successful acceptance of the claim, the Rider Policy will cease and the Policyholder is required to continue paying the premiums of the Base Policy and other Riders, if any.</p>	Part C (Clause 3.1.1)  Part C (Clause 3.1.2)

	<p>If Accident occurs during the Rider Term and the Rider is In-force at the time of Accident, and Death / Disability caused directly by such Accident and independent of all other causes within 180 days of the Accident, Accidental Death benefit / Accidental Total and Permanent Disability Benefit shall be payable even if the Death / Disability occurs after end/lapse of the Base or Rider Policy Term.</p> <p><b><u>Maturity Benefit</u></b> There is no Maturity Benefit under this Rider.</p> <p><b><u>Exit Benefit:</u></b> If the Base Policy to which the Rider is attached is lapsed or surrendered, the Rider coverage will be lapsed or surrendered and the Exit Value, if any, shall be payable as per the table below. The Rider coverage will be terminated once it is surrendered.</p> <table border="1"> <thead> <tr> <th>Premium Payment</th><th>Exit Benefit</th><th>Exit Value</th></tr> </thead> <tbody> <tr> <td rowspan="2">Limited Pay</td><td>For Rider Premium Payment Term less than 10 years: Exit Value will be acquired after the payment of 2 full years' Rider premiums</td><td>75% multiplied by Total rider Premiums Paid excluding first year Rider premium multiplied by ((Rider Term minus Rider Premium Payment Term) divided by Rider Term multiplied by (Outstanding Rider Term divided by Rider Term))</td></tr> <tr> <td>For Rider Premium Payment Term greater than or equal to 10 years: Exit Value will be acquired after the payment of 3 full years' Rider premiums.</td><td></td></tr> <tr> <td>Regular Pay</td><td>No Benefit payable</td><td>No Benefit payable</td></tr> </tbody> </table>	Premium Payment	Exit Benefit	Exit Value	Limited Pay	For Rider Premium Payment Term less than 10 years: Exit Value will be acquired after the payment of 2 full years' Rider premiums	75% multiplied by Total rider Premiums Paid excluding first year Rider premium multiplied by ((Rider Term minus Rider Premium Payment Term) divided by Rider Term multiplied by (Outstanding Rider Term divided by Rider Term))	For Rider Premium Payment Term greater than or equal to 10 years: Exit Value will be acquired after the payment of 3 full years' Rider premiums.		Regular Pay	No Benefit payable	No Benefit payable	Part C (Clause 3.1.3)  Part D (Clause 4.2)
Premium Payment	Exit Benefit	Exit Value											
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	For Rider Premium Payment Term greater than or equal to 10 years: Exit Value will be acquired after the payment of 3 full years' Rider premiums.												
Regular Pay	No Benefit payable	No Benefit payable											
6	<p>Exclusions (events where insurance coverage is not payable), if any.</p> <p>The Accidental Death Benefit is not payable if Death occurs after 180 days of the occurrence of the Accident. The Company will not pay any Accidental Death claim which results directly or indirectly from any one or more of the following:</p> <ol style="list-style-type: none"> <li>1. Death occurs as a result of insured person committing any breach of law with criminal intent</li> <li>2. Death occurs as a consequence of the insured person being under the influence alcohol or drugs other than in accordance with the directions of the registered medical practitioner</li> <li>3. Death occurs as a result of self-inflicted injuries whilst sane or insane</li> <li>4. Death occurs as a result of the insured person taking part in any naval, military or air force operation during peace time</li> <li>5. Death occurs as result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition</li> <li>6. Death occurs as a result of suicide or attempted suicide</li> <li>7. Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on scheduled timetable</li> <li>8. Death occurs as a result of war, invasion, civil war, rebellion, riot</li> </ol>	Part F (Clause 6.7)											

		<p>9. Death occurs as a result of nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel material or property contaminated by nuclear fuel materials or Accident arising from such nature.</p> <p>The Accidental Total and Permanent Disability Benefit is not payable if Total and Permanent Disability occurs after 180 days of the occurrence of the Accident. The Company will not pay any Accidental Total and Permanent Disability claim which results directly or indirectly from any one or more of the following:</p> <ol style="list-style-type: none"> <li>1. Disability occurs as a result of insured person committing any breach of law with criminal intent</li> <li>2. Disability occurs as a consequence of the insured person being under the influence alcohol or drugs other than in accordance with the directions of the registered medical practitioner</li> <li>3. Disability occurs as a result of attempted suicide or self injury whilst sane or insane</li> <li>4. Disability occurs as a result of the insured person taking part in any naval, military or air force operation during peace time</li> <li>5. Disability occurs as result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition</li> <li>6. Disability occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on scheduled timetable</li> <li>7. Disability occurs as a result of failure to seek or follow medical advice</li> <li>8. Disability occurs as a result of war, invasion, civil war, rebellion, riot</li> <li>9. Disability occurs as a result of nuclear explosion and radiation of any kind</li> <li>10. Disability occurs as a result of sickness or disease.</li> </ol>	
7	Waiting period	Not Applicable	Not Applicable
8	Grace Period	The Grace Period will be same as applicable for the Base Policy.	Part C (Clause 3.2.2)
9	Free Look Period	30 days	Part D (Clause 4.1)
10	Lapse, paid-up and revival of the Policy	<p>If the Policyholder discontinues the payment of premiums, the Policy will be treated as Lapsed or Paid-up</p> <p><b>Lapse:</b></p> <ul style="list-style-type: none"> <li>• Single pay: Benefit shall not lapse.</li> <li>• Limited pay: <ul style="list-style-type: none"> <li>◦ If Rider Premium Payment Term is less than 10 years, Rider Benefit shall lapse at the end of the Grace Period if all premiums have not been paid in full for first two consecutive years.</li> <li>◦ If Rider Premium Payment Term is greater than or equal to 10 years, Rider Benefit shall lapse at the end of the Grace Period if all premiums have not been paid in full for first three consecutive years.</li> </ul> </li> <li>• Regular pay: <ul style="list-style-type: none"> <li>◦ Rider Benefit will lapse if due premiums are not received till the end of the Grace Period.</li> </ul> </li> </ul> <p>No Benefit is payable when the Rider is in Lapse status</p>	Part C (Clause 3.2.3)

		<p><b>Paid-up benefits:</b></p> <ul style="list-style-type: none"> <li>• Single Pay: Rider will be treated as Fully Paid-up.</li> <li>• Limited Pay: <ul style="list-style-type: none"> <li>○ If any of the Rider premiums are unpaid and the Rider has acquired Exit Value, Rider can be converted into Paid-up. Rider will be made Paid-up only if the Base Policy is converted to Paid-up, subject to the Terms &amp; Conditions of the Base Policy.</li> <li>○ Rider Benefit will be based on Paid-up Rider Sum Assured. Where, Paid-Up Rider Sum Assured = (Total Rider Premiums Paid divided by Total Rider Premiums payable) multiplied by Rider Sum Assured</li> </ul> </li> <li>• Regular Pay: Rider shall not acquire any Paid-up value</li> </ul> <p><b>Revival:</b></p> <p>Rider coverage in Lapsed or Paid-up state can be revived during the Revival Period as applicable to the Base Policy from date of lapsation / acquiring Paid-up Value</p> <p>Revival will be based on Company's Board approved Underwriting Policy. All Terms and Conditions applicable under the Base Policy shall be applicable to this Rider. The revival of the Rider shall take effect only if the Base Policy is In-force or it has been revived.</p>	Part C (Clause 3.2.3)
11	Policy Loan	Not Applicable	Part D (Clause 4.3)
12	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 - <ul style="list-style-type: none"> <li>To intimate a claim please submit the required documents at your nearest INLIC Branch office</li> <li>OR</li> <li>You can send the documents via courier to: The Claims Department IndusInd Nippon Life Insurance Company Limited Office no. 701 &amp; 702, 7th floor Silver Metropolis, Off Western Express Highway Goregaon East, Mumbai – 400063</li> <li>OR</li> <li>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> </li> <li>• 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)</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 & 6.3)

13	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:rnlife.customerservice@relianceada.com">rnlife.customerservice@relianceada.com</a></p> <p>or</p> <p>Chat with us on WhatsApp number (+91) 7208852700</p> </li> <li>Link for downloading forms:           <p>Click on <a href="https://www.indusindnipponlife.com/downloads">https://www.indusindnipponlife.com/downloads</a> &gt; Select Policy Servicing Request forms</p> </li> </ul>	Part G of Base Policy
14	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:rnlife.headcustomercare@relianceada.com">rnlife.headcustomercare@relianceada.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</p> <p>Bima Bharosa TOLL FREE NO: 1800 4254 732</p> <p>Email ID: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a></p> <p>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 of Base Policy 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.

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