

IndusInd Nippon Life Group Jan Suraksha Kavach  
A Non-Linked, Non-Participating, Group Life Pure Risk Micro Insurance Plan

**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 the Insurance Product and Unique Identification Number (UIN)	<b>INLIC Group Jan Suraksha Kavach (UIN: 121N147V01)</b>	Part A (Forwarding Letter)
2.	Policy / Quotation number	Quotation number: << Quotation no.>> For Policy number, please refer to the Policy Schedule.	
3.	Type of Insurance Policy	A Non-Linked, Non-Participating, Group Life Pure Risk Micro Insurance Plan	Not Applicable
4.	Policy Details	<ul style="list-style-type: none"> <li>Total Instalment Premium Payable : &lt;&lt; as allotted by system (excluding taxes if any) &gt;&gt;</li> <li>Mode of Premium payment: &lt;&lt; as allotted by system Yearly/Half-Yearly/Quarterly/Monthly &gt;&gt;</li> <li>Annual Renewal Date of the Master Policy &lt;&lt;DD/MM/YY&gt;&gt;</li> <li>Sum Assured: &lt;&lt; as allotted by system/ As per scheme rules &gt;&gt;</li> <li>Premium Payment Term &lt;&lt; &gt;&gt;</li> <li>Policy Term &lt;&lt; &gt;&gt;</li> </ul>	Master Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><b>Death Benefit:</b></p> <p><u>Benefit Option: Single Life</u> Under this option, in the event of death of the Insured Member during the Insurance Coverage Period, provided the coverage in respect of that member is in force the death benefit equal to the Sum Assured with respect to the Insured Member as specified in the Certificate of Insurance (CoI) shall be payable. The insurance coverage for Insured Member will terminate on death of the Insured Member or on expiry of Coverage Period whichever is earlier.</p> <p><u>Benefit Option: Joint Life</u> Under this option the spouse of the primary Insured Member shall also be covered under the COI as Joint Life. On first death of any of the Insured Members during the insurance Coverage Period, provided the coverage is in force, the Sum Assured with respect to the Insured Member as specified in the Certificate of Insurance (CoI) shall be payable. The coverage for both the members will cease in case of death of any one of the members or on expiry of coverage tenure whichever is earlier.</p>	Part C (Clause 3.1)

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		<p>In the event of simultaneous death of both the members, the Sum Assured with respect to only one life shall be payable.</p> <p><b><u>Maturity Benefit:</u></b></p> <p>There is no maturity benefit under this plan.</p> <p><b><u>Surrender Benefit:</u></b></p> <p>In the event of surrender of the Master Policy by the Master Policy Holder, an option shall be given to Insured Member(s) on such surrender to continue the Cover till the expiry of the Coverage Period. In the event the Member decides to continue the Cover, then the same needs to be communicated to the Company by the MPH/ Member (as applicable). Once the Master Policy is surrendered by the Master Policyholder, Exit Value shall be paid with respect to those Insured member(s) who do not opt for continuance of Cover. On this payment, the cover of such Insured member(s) will cease and all rights, benefits and interests under this Policy will stand extinguished.</p> <p><b>Options to policyholders for availing benefits, if any, covered under the policy</b> This is not applicable</p> <p><b>Other benefits/options payable, specific to the policy, if any</b> This is not applicable</p>	<p>Part C (Clause 3.2)</p> <p>Part D (Clause 4.6)</p>
6.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Claim Provision</b> In case of compulsory employer-employee groups, no exclusion would be applicable.</p> <p>Exclusions for other than compulsory employer-employee group:</p> <p>If the Insured Member whether sane or insane, commits suicide within 12 months from the date of joining the insurance scheme, 80% of the received premiums with respect to the member will be paid.</p> <p>The suicide exclusion shall not be applicable for existing members who have renewed their policies under OYRT schemes.</p>	Part F (Clause 6.3)
7.	Grace Period	<p>1. <u>For Single Premium Policies</u></p> <p>Not Applicable</p> <p>2. <u>For OYRTA Policies</u></p> <p>A grace period of 30 days for Quarterly and Half-yearly mode, and 15 days for monthly mode during the Coverage Period, from the due date of first unpaid premium. During the grace period the Master Policy shall continue to remain in-force along with all benefits under this policy and in case of any valid claim, if any,</p>	Part D (Clause 4.3)

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		the same shall be paid subject to receipt/deduction of the unpaid due premium	
8.	Free Look Period	In the event the Master Policyholder disagrees with any of the terms and conditions of the Master Policy, the Master Policyholder may return the Policy to the Company within 30 days of its receipt for cancellation, stating the reasons for objections. On such cancellation, the Insurer will refund the entire premium received towards the Master Policy subject to deduction towards proportionate risk premium for the period of cover, the expenses incurred on medical examination of the Members, if any, and the stamp duty charges.	Part D (Clause 4.1)
9.	Rider opted	No rider is available under this Policy.	Not Applicable
10.	Lapse, Paid-Up and Revival of the Master Policy	<p><b>Lapse</b></p> <p>1. <u>For Single Premium Policies</u> Not Applicable</p> <p>2. <u>For OYRT Policies</u> Under Yearly Premium Payment Mode: Not Applicable Under other than Yearly Premium Payment Mode: If Premium(s) have not been paid within the Grace period, the Insured Member Coverage under the Master Policy shall Lapse.</p> <p><b>Revival of cover</b></p> <p>1. <u>For Single Premium Policies</u> Not Applicable</p> <p>2. <u>For OYRT Policies</u> For other than yearly Premium Payment Mode: The Insured Member's cover under the Master Policy can be revived from the due date of the first unpaid Premium and before the end of the Cover period. The revival will be considered on receipt of written application from the Insured Member along with the proof of continued insurability of Insured Member and on payment of all overdue Premiums with interest. The revival will be effected subject to the Underwriting based on Company's Board approved Underwriting policy. Revival will take effect only after the Company communicates its decision to the Insured Member. The interest will be charged at a rate declared by the Company from time to time.</p>	<p>Part D (Clause 4.2)</p> <p>Part D (Clause 4.4)</p>
11.	Policy Loan, if any	No policy loan is available under this Master Policy.	Part D (Clause 4.7)
12.	Claims/Claims Procedure	<b>Turn Around Time (TAT) for claims settlement:</b>	Part F (Clause 6.2)

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		<p>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.</p> <p><b>Claim Procedure :</b></p> <p>In the event of a claim arising under this Policy, the Master Policyholder shall intimate to the Company in writing and provide the documents mentioned in policy documents to enable the Company to process the claim.</p> <p>Please refer to the Policy Document for further details.</p> <p>To intimate a claim please submit the required documents via courier to: The Claims Department IndusInd Nippon Life Insurance Company Limited The Claims Department 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:groupclaims@indusindnipponlife.com">groupclaims@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> <p>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</p>	
12.	Policy Servicing	<p><b>Turn Around Time (TAT) :</b> up to 7 days</p> <p>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:groupservice@indusindnipponlife.com">groupservice@indusindnipponlife.com</a> or Chat with us on WhatsApp number (+91) 7208852700</p> <p><b>Details of the Insurer:</b></p> <p>IndusInd Nippon Life Insurance Company Limited (Formerly Reliance Nippon Life Insurance Company Limited), Unit Nos. 401B, 402, 403 &amp; 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai– 400051 OR IndusInd Nippon Life Insurance Company Limited 7th Floor, Silver Metropolis, Off Western Express Highway, Goregaon East, Mumbai - 400063. Website - <a href="http://www.indusindnipponlife.com">www.indusindnipponlife.com</a></p>	Part G
13.	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>	Part G (Clause 7.3)

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	<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>	
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Declaration by the Master Policy Holder

I have received the above and I have read and confirm having noted the details.

Place:

Date:

(Signature of the Master Policy Holder)

**Note:**

The Master Policy Holder shall ensure that the Customer Information Sheet (CIS) is distributed/shared with all members of the Group Policy and shall provide the insurer with an acknowledgment of the same.

In case of any conflict, the terms and conditions mentioned in the Master Policy shall prevail.

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