

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 Super Suraksha Plus 121N149V01	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	<<Pure Risk>> Life variant <<Non-Linked other than pure risk and pension>> Life Plus variant	Not Applicable
4	Basic Policy details	Plan Variant: <<Life / Life Plus >> Instalment Premium post applicable discount, if any (in Rs): <<1 st year Instalment Premium post discount (with GST)>> Mode of premium payment: <<Mode>> Sum Assured on Death (in Rs): <<Sum Assured on Death>> Sum Assured on Maturity (in Rs): << XXXX/Not Applicable for Life Option>> Premium Payment Term (in Years): <<Premium Payment Term>> Policy Term (in Years): <<Policy Term>> Enhanced Coverage Benefit Option: <<Yes/No>> Policy Renewal Date: Refer to Policy Anniversary Date in Policy Schedule In case of any change to the Sum Assured / Premium after submission of the proposal, the details as mentioned in the Policy Schedule would be applicable. The Plan variant chosen at the inception of the Policy shall remain fixed and cannot be altered at a later date	Part A (Clause 1.2)
5	Policy Coverage / Benefits Payable	Death Benefit: In the event of unfortunate death of the Life Assured during the policy term provided the Policy is In-force i.e. all due premiums have been paid, below Death Benefit shall be payable to the Claimant(s): Death Benefit is higher of: <ul style="list-style-type: none"> • Sum Assured on Death 	Part C (Clause 3.1.1)

	<p>On payment of Early Exit Value, the policy shall terminate.</p> <p>Regular Pay: No Early Exit Value is payable under regular pay policies.</p> <p><u>Life Plus Variant:</u> The policies under this variant does not acquire any Exit Value.</p> <p><u>Surrender Benefit:</u> <u>Life Plus Variant:</u> The Policy shall acquire a Surrender Value after completion of 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) and Special Surrender Value (SSV)</p> <p><u>Life Variant:</u> The policies under this variant does not acquire any Surrender Value</p>	Part D (Clause 4.5)
6	<p><u>Death Benefit Payout option:</u> The plan offers three death benefit payout options, the Claimant(s) will have the option to choose from one of the following payout options at the time of claiming the Death Benefit under the base policy. In case no payout option is selected by the Claimant, then the Lumpsum Payout Option will be considered as the default payout option:</p> <ol style="list-style-type: none"> 1. Lumpsum Payout Option: Under this option entire Death benefit amount less Insta Payout on Claim, if any, will be payable in lumpsum. 2. Income Pay-out Option: Under this option the Death benefit amount less Insta Payout on Claim, if any, shall be paid as Monthly Income payment for a fixed period of 120 months starting immediately from the date of approval of death claim by the Company and shall be calculated as per the formula given in the Policy Document. 3. Lumpsum & Income Pay-out Option: Under this option the Death benefit amount less Insta Payout on Claim, if any, shall be paid as lumpsum in the proportion as may be selected by the Claimant and the remaining amount shall be paid as Monthly Income payment for a fixed period of 120 months starting immediately from the date of approval of death claim by the Company and shall be calculated as per the formula given in the Policy Document. The minimum amount that needs to be converted into monthly income payout must be at least 	Part C (Clause 3.1.1.1)

	<p>25% of Death Benefit (post deducting the InstaPayout on Claim, if any).</p> <p>Once the payout has been initiated there cannot be any further change in the payout options. The claimant also has the option to commute the remaining monthly income payouts anytime during the payout period.</p> <p>Enhanced Coverage Benefit Option</p> <p>This option is available in case of Regular Premium Paying Policies and for the Life Variant of the product only. If customer has opted for this option at inception of the policy, customer has the flexibility to increase the Base Sum Assured on the following events by paying additional premium towards increased coverage without the need of any additional underwriting at the time of exercising the option. The additional premium towards increased coverage shall be form part of the Total Premiums Paid and the Annualized Premium shall be also revised accordingly.</p> <p>You may exercise this option only on the below mentioned events:</p> <table border="1" data-bbox="437 977 1295 1501"> <thead> <tr> <th data-bbox="437 977 812 1157">Life Stage Events</th><th data-bbox="812 977 1090 1157">Additional Base Sum Assured (% of original Base Sum Assured)</th><th data-bbox="1090 977 1295 1157">Maximum Additional Base Sum Assured allowed</th></tr> </thead> <tbody> <tr> <td data-bbox="437 1157 812 1227">First Marriage</td><td data-bbox="812 1157 1090 1227">25%</td><td data-bbox="1090 1157 1295 1227">INR 25,00,000</td></tr> <tr> <td data-bbox="437 1227 812 1296">Birth/Legal adoption of 1st child</td><td data-bbox="812 1227 1090 1296">25%</td><td data-bbox="1090 1227 1295 1296">INR 25,00,000</td></tr> <tr> <td data-bbox="437 1296 812 1366">Birth/Legal adoption of 2nd child</td><td data-bbox="812 1296 1090 1366">25%</td><td data-bbox="1090 1296 1295 1366">INR 25,00,000</td></tr> <tr> <td data-bbox="437 1366 812 1501">Home Loan taken by Life Assured (Post Issuance of the Policy)</td><td data-bbox="812 1366 1090 1501">50% or Loan Amount (whichever is lower)</td><td data-bbox="1090 1366 1295 1501">INR 50,00,000</td></tr> </tbody> </table> <p>The total increase in the Base Sum Assured for all the above events taken together will be capped at 100% of Base Sum Assured chosen at inception of the policy. This option can be exercised within a period of 180 days from date of occurrence of the specified life stage events.</p> <p>Option to reduce the increased Base Sum Assured</p> <p>Under the enhanced coverage benefit as mentioned above, the increased Base Sum Assured can be reduced during the Policy Term to the extent of the Base Sum Assured, provided the Life Assured has attained the age of 45 years.</p>	Life Stage Events	Additional Base Sum Assured (% of original Base Sum Assured)	Maximum Additional Base Sum Assured allowed	First Marriage	25%	INR 25,00,000	Birth/Legal adoption of 1st child	25%	INR 25,00,000	Birth/Legal adoption of 2nd child	25%	INR 25,00,000	Home Loan taken by Life Assured (Post Issuance of the Policy)	50% or Loan Amount (whichever is lower)	INR 50,00,000	Part C (Clause 3.1.3.2)
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		of the policy, the policy will be eligible for all benefits as applicable for an in-force policy.	
13	Policy Loan	Not Applicable	Not Applicable
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 - <p>To intimate a claim please submit the required documents at your nearest INLIC Branch office</p> <p>OR</p> <p>You can send the documents via courier to:</p> <p>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</p> <p>OR</p> <p>You can email us the scanned copies of duly filled claims forms and other mandatory documents at claims@indusindnipponlife.com</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> 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 6.3)
15	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT)– 7 days from request received date or last requirement fulfilled date 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: 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	<p>Grievances / Complaints</p> <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 headcustomercare@indusindnipponlife.com</p> <p>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:</p> <p>IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 Bima Bharosa TOLL FREE NO: 1800 4254 732 Email ID: complaints@irdai.gov.in</p> <p>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>	Part G (Clause 7.3 & 7.4)
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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 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.