

## 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 Group Traditional Superannuation Plus 121N152V01	Part A (Forwarding Letter)
2	Policy / Quotation number	Quotation number: << Quotation no.>> For Policy number, please refer to the Policy Schedule.	Part A
3	Type of Insurance Policy	A Non-Participating, Non-Linked, Pension Group Fund Based Savings Product	Not Applicable
4	Basic Policy details	<ul style="list-style-type: none"> <li>• Type of Scheme: Group Superannuation Scheme</li> <li>• Master Policyholder Name: &lt;&lt;&gt;&gt;</li> <li>• Instalment Premium at Inception: ₹ &lt;&lt;&gt;&gt;</li> <li>• Sum Assured (in Rs): Rs.10,000 per Member/Employee</li> <li>• Annual Renewal Date of the Master Policy : &lt;&lt;XXX&gt;&gt;</li> <li>• Policy Period: Annually Renewable</li> </ul>	Part A (Clause 1.1)
5	Policy Coverage / Benefits Payable	<p><b><u>Death Benefit:</u></b></p> <p>On death of a Member/Employee, the Benefit in accordance with the Scheme Rules will be paid from the policy account of the Master Policyholder. Additionally, the Company shall pay Rs. 10,000/- as Sum Assured.</p> <p><b><u>Retirement/Voluntary Separation/Disability or Early Termination of Service of the Member/Employee:</u></b></p> <p>On retirement/voluntary separation/disability or early termination of Service of a Member/Employee, the Benefit as per the Scheme Rules/Trust Deed will be paid by Us to the Trustee/Employee/Master Policyholder in accordance with the Scheme Rules/Trust Deed from the policy account of Master Policyholder provided the Policy has not been terminated and subject to Market Value Adjustments, if applicable.</p> <p><b><u>Interest Rate Crediting</u></b></p> <p>The interest crediting rate net of applicable administration expenses shall be declared at the end of each financial year and corresponding interest amount will be credited to the policy account at the end of the financial year on pro-rata basis.</p> <p>This product provides a minimum guaranteed interest rate of 0.1% p.a. on the premiums/contributions paid into the Policy Account.</p> <p><b><u>Surrender of the policy:</u></b></p>	Part C (Clause 3.1.2)  Part C (Clause 3.1.1)  Part C (Clause 3.3)

		The surrender value payable shall be the Policy Account Value less the Market Value Adjustment amount (if applicable) plus interest earned (on pro-rate basis) less surrender charge	
6	Options available	<p><b><u>Annuity Purchase:</u></b></p> <p>The provisions relating to the annuitisation of benefits wherever applicable will be as per scheme rules of the MPH. The Master Policyholder or Member can purchase annuity from us or from another insurer as permitted by applicable regulation.</p> <p><b><u>Additions of new Members:</u></b></p> <p>New Members/Employees will be allowed to join at any time during the tenure of the policy. The insurance cover in respect of Members/Employees will start from the date of joining</p> <p><b><u>Aggregation Option:</u></b></p> <p>Under Aggregation Option, the Master Policyholder has an option to club all policies of this product (held by one company/group companies) for the purpose of determining the interest crediting rate applicable for the policy year.</p>	Part D (Clause 4.7)
7	Rider opted	No rider is available under this 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 under this Policy	Not Applicable
11	Free Look Period	30 days	Part D (Clause 4.1)
12	Termination of policy	<p>The Master Policyholder may terminate the Policy at any time by giving us written notice.</p> <p>The Master Policy will also terminate on any of the following events:</p> <ul style="list-style-type: none"> <li>• On the date on which surrender payout is made under the policy</li> <li>• If no further contribution is received within 90 days of the Policy Account Value becoming less than Rs 50,000</li> <li>• If Policy Account Value is not sufficient to recover Mortality Charge, then the insurance cover for the members shall lapse and the Master Policy shall terminate</li> </ul> <p>Where the policy is terminated during a policy period, we will pay back the Policy Account Value less the market value adjustment amount, if applicable, less Surrender charge, as may be applicable.</p>	Part D (Clause 4.2)

13	Claims / Claims Procedure	<p>The Company will pay the Death Benefit when it is satisfied of the identity of the Member/Employee and all relevant provisions of the Policy have been met.</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:</p> <p>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</p> <p>OR</p> <p>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> <p>Link for downloading claim form and list of documents required:      Click on <a href="http://www.indusindnipponlife.com/claims">www.indusindnipponlife.com/claims</a> to know the documents required and to download claim forms</p>	PART F (Clause 6.1.3)
14	Policy Servicing	<p>Turn Around Time (TAT) : up to 7 days</p> <ul style="list-style-type: none"> <li>• Helpline number -1800 102 1010</li> </ul> <p>Details of the Insurer: 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.</p> <p>Website - <a href="http://www.indusindnipponlife.com/">https://www.indusindnipponlife.com/</a></p> <p>Link for downloading applicable forms and list of documents required including bank account details:  <a href="http://www.indusindnipponlife.com/downloads">https://www.indusindnipponlife.com/downloads</a></p>	Part G
15	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>	Part G (Clause 7.3 & 7.4)

	<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></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>	
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Declaration by the Policy Holder:

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

Place:

Date:

(Signature of the Policyholder)

Please 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 policy document shall prevail.