

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Title	Description
Branch office location	<Map as per Excel>
Branch office Address	<Map as per Excel>
Risk commencement date	
Nominee under the Policy	

Sl. No	Title	Description		Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	SUD Life Guarantee Royale (UIN- 142N122V01)		-
2	Policy No			-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Savings Life Insurance Plan		-
4	Basic Policy Details	Instalment Premium	Rs.	Schedule
		Mode of Premium Payment	<Monthly/ Quarterly/ Half Yearly/ Annual>	
		Sum Assured on Death	Rs.	
		Sum Assured on Maturity	Rs.	
		Premium Payment Term	<XX> Years	
		Policy Term	<XX> Years	
5	Policy Coverage/ benefits payable	Maturity Benefit – On survival of the Life Insured till the end of the policy term, the Guaranteed Maturity Benefit (GMB) will be paid.		Section 1(b)
		Death Benefit – If Life Insured dies during the policy term, the death benefit will be paid to the nominee/ beneficiary in lump subject to the settlement decision of the Company		Section 1(a)
		Survival Benefit – There is no survival benefit under the policy		Not applicable
		Surrender Benefit – on Surrender of the Policy, the Company will pay higher of Guaranteed Surrender Value or Special Surrender Value		Section 3
		Options to policyholders for availing benefits, if any, covered under the policy – There are no options available to the policyholder for availing the benefits.		Not applicable
		Other benefits/ options payable, specific to the policy, if any – 1. Guaranteed Additions will accrue each year and will be attached to an in-force Policy starting from the end first Policy Year till the end of the Policy Term. The accrued Guaranteed Additions will be paid along with the Maturity benefit or Surrender benefit or Death benefit, whichever is earlier.		Section 1(d) (I) Section 1(d) (II)

		2. Maturity Loyalty Addition (MLA) will be attached to the policy at the end of the policy term on the date of maturity, provided the policy is in force. Maturity Loyalty Addition shall be calculated as % of one Annualized Premium and will be paid along with the Maturity Benefit.	
6	Rider Opted, if any	If opted by the Policyholder, please refer to the rider policy document for rider benefits, terms and conditions and other details.	Part C – Section 1(c)
7	Exclusions (events where insurance coverage is not payable), if any.	There is only one exclusion under the policy i.e. suicide exclusion, under which the death benefit is not payable. If Life Insured commits suicide within 1 year from the date of commencement of risk or date of revival of the policy, the insurance cover will cease immediately, and no Death Benefit is payable. In such an event, we will only pay an amount that is higher 80% of the Total Premiums Paid or Surrender Value as on the date of death	Section 9
8	Waiting / lien Period if any	There is no waiting/ lien period under this product, and the cover will start immediately.	-
9	Grace period	A period of 30 days is available for Yearly, Half yearly, Quarterly mode and 15 days for monthly mode of premium from the premium due date. During this period, which the risk cover under the policy will continue.	Section 2(b)
10	Free Look Period	A period of 30 days from the date of receipt of policy document within which You can approach the Company for cancellation in case of disagreement with any of the terms & conditions.	Section 5
11	Lapse/ paid-up and revival of policy	(a) Lapse – If due premiums are not paid within the grace period, for first full policy year, then your policy will lapse. (b) Revival of Policy - You can revive your policy within 5 years from the due date of first unpaid premium by paying all outstanding premium amount with prevailing interest rate and fulfilling medical requirements specified by the Company, if required. (c) Paid-up – If all due premiums have been paid to the Company for at least first full Policy Years and subsequent premiums are not paid, then the Policy will automatically be converted into a reduced paid-up Policy and will continue with the reduced paid-up benefits as provided in the Policy Schedule.	Section 2
12	Policy Loan, if applicable	You can avail loan from the Company (provided the policy has acquired surrender value, by assigning the policy document as a collateral security) up to 70% of Surrender Value at the applicable interest rate levied by the Company.	Section 7
13	Claims/ Claims Procedure	• Claim Intimation – For processing the maturity and death claims, the Nominee/ Policyholder/ Beneficiary has to submit the requisite documents to any of our touchpoint or intimate online on the Company's website. <i>Claims forms can also be downloaded from the website www.sudlife.in</i> • Claim processing - Basis the claim documents shared, the Claims team will review and decide on the claim settlement. • Claim decision and communication – The Company will assess and decide upon the claim within the regulatory timelines and decision	Section 12

		will be communicated to the Policyholder/ Beneficiary/ Nominee, as the case may be					
		Turn Around Time (TAT) for claims settlement The Company will decide and settle the claims within the following timelines: <table><tr><td>Death claims settlements (not requiring investigations)</td><td>15 days</td></tr><tr><td>Early death claims requiring investigations - decision & payment</td><td>45 days</td></tr></table>	Death claims settlements (not requiring investigations)	15 days	Early death claims requiring investigations - decision & payment	45 days	-
Death claims settlements (not requiring investigations)	15 days						
Early death claims requiring investigations - decision & payment	45 days						
		Helpline/ Call Centre number & Contact details You can reach us through: ① Call - Toll Free number - 1800-266-8833 between 9.00am to 7.00 pm (Monday to Saturday) ✉ Email – customercare@sudlife.in ✉ Address - Star Union Dai-ichi Life Insurance Company Ltd., 11th Floor, Vishwaroop IT Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai – 400 703	-				
		Link for downloading claim form - Quickly Check Your Claim Status SUD Life Insurance Claims Support	-				
		List of documents required including bank account details : (a) Claim intimation form; (b) Attested copy of death certificate; (c) Original Policy document; (d) Photo identity proof and address proof of claimant. Wherever nominee is minor, kindly submit KYC & bank proof of appointee as well; (e) Bank statement/passbook or cancelled cheque leaf with name of nominee printed on the cheque; (f) Copy of Hospitalization documents (discharge summary, all investigation/diagnosis reports) in case the Life Insured was treated for any illness related to the cause of death, wherever applicable (g) Copies of First Information Report, Post Mortem Report, Panchnama, duly attested by police officials, in case of unnatural deaths including accidents, murder, suicide etc	Section 12 (b)				
14	Policy Servicing	All service requests will be attended within a period of 7 days from the date of receipt of servicing request	-				
		Helpline/ Call Centre number & Contact details You can reach us through: ① Call - Toll Free number - 1800-266-8833 between 9.00am to 7.00 pm Monday to Saturday ✉ Email – customercare@sudlife.in ✉ Address - Star Union Dai-ichi Life Insurance Company Ltd., 11th Floor, Vishwaroop IT Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai – 400 703	-				
		Link for downloading applicable forms and list of documents required including bank account details –	-				

		<i>Kindly refer to the following link of our website</i> <i><u>Download centre - SUD Life Insurance</u></i>	
15	Grievance/ Complaints	Contact details of Grievance Redressal Officer (GRO) - You can contact GRO by sending an email/ letter to the below address: ✉ Email - gro@sudlife.in ✉ Address - Star Union Dai-ichi Life Insurance Company Ltd., 11th Floor, Vishwaroop IT Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai – 400 703 Link for registering the grievance with SUD Life Insurance - Click/ visit - Star Union Dai-ichi GrievanceFormWebsite (sudlife.in) www.sudlife.in Contact details of Ombudsman - Click/ visit - CIO (cioins.co.in) www.cioins.co.in	Section 19
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail. Refer to Secure Your Future Now: Explore and Buy the Best Savings Plans with SUD Life to view the customer information sheet.			

Declaration by the Policyholder

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

Place:
Date:

(Signature of the Policyholder)