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 Immediate Annuity Plus (UIN – 142N048V08)		-
2	**Policy No**			-
3	**Type of Insurance Policy**	Non-Linked Non-Participating Individual Immediate Annuity Plan		-
4	**Basic Policy Details**	**Instalment Premium/ Single Premium (including taxes)**	Rs.	Policy Schedule
		Mode of Premium Payment	<Monthly/ Quarterly/ Half Yearly/ Annual/ Single Pay>	
		Purchase Price	Rs.	
		Annuity Payment mode	<<Yearly/Half Yearly/Quarterly/Monthly>>	
		Plan Option	A/ B/ C	
		Annuity Option		
5	**Policy Coverage/ benefits payable**	**Maturity Benefit** – No maturity benefit is payable by the Company under this Policy.		Part C – Section 3(iii)
		Death Benefit – Death benefits is as per the Annuity Option chosen by the Primary Annuitant		Part C – Section 3(i)
		Survival Benefit (excluding that payable on maturity) – The Annuity Instalments will be payable as per the annuity option and annuity payment mode chosen by the Primary Annuitant.		Part C – Section 3(ii)
		Surrender Benefit – The Surrender benefit is available only with certain Annuity options. The Annuitant can surrender the Policy at any time on the occurrence of the events as specified under the chosen plan option. For policies purchased by NPS Subscribers, the surrender is not allowed and shall be subject to the applicable provisions of PFRDA regulations, as notified from time to time.		Part D - Section 5
		Options to Policyholders for availing benefits, if any, covered under the Policy –		Annuity Payment mode – Part C Section 10

		Annuity Payment modes - The Primary Annuitant can choose at the time of purchase of annuity, to receive the annuity payment on Monthly, Quarterly, Half-Yearly or Yearly frequency. Once chosen, the Annuity Payment Mode cannot be changed at later stages. The death benefits will be payable depending on the annuity options opted by the Primary Annuitant.	Death Benefit – Part C Section 3
		Other benefits/ options payable, specific to the Policy, if any – There are no further benefits/options payable under this Policy	Not applicable
6	**Option available (in case of Annuity product)**	**Type of immediate annuity**- The Annuity Option opted by the Primary is specified in the Policy schedule	Section C
		Proportion of annuity amount guaranteed for variable pay-out option - Not applicable as this is an immediate annuity product	Not applicable
		Any other option	Not applicable
7	**Rider Opted, if any**	No rider is available under the product.	Not applicable
8	**Exclusions (events where insurance coverage is not payable), if any.**	If the Annuitant whether sane or insane commits suicide, the benefits payable is the same as the benefits payable on normal death i.e. Section 3(i) of the Policy document.	Part D – Section 8
9	**Waiting /lien Period if any**	There is no waiting/ lien period under this product, and the cover will start immediately	-
10	**Grace period**	There is no grace period under this product, as this is a single premium policy	-
11	**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. In case of free look cancellation of policy purchased from proceeds of deferred pension plan of SUD Life or any other Insurance Company or accumulated proceeds of National Pension Scheme (NPS), no amount will be refunded to the Annuitant. Kindly refer to the Policy document for more information	Part D – Section 9
12	**Lapse/ paid-up and revival of Policy**	(a) Lapse – Not applicable under this Policy (b) Revival of Policy - Not applicable under this Policy (c) Paid-up – Not applicable under this Policy	Part D – Section 11
13	**Policy Loan, if applicable**	There is no loan applicable for this Policy.	Part D – Section 12
14	**Claims/ Claims Procedure**	• Claim Intimation – For processing the death claims, the Annuitant/ Policyholder/ Nominee has to submit the requisite documents to any of our touchpoint or intimate online on the Company's website. *Claims forms can also be downloaded from the website* *www.sudlife.in* • 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	Part F – Section 13

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<tr><td></td><td></td><td>will be communicated to the Policyholder/ Annuitant/ Nominee, as the case may be</td><td></td></tr>
<tr><td></td><td></td><td>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></td><td>-</td></tr>
<tr><td></td><td></td><td>Helpline/ Call Centre number & Contact details

You can reach us through:
☏ Call - Toll Free number - 1800-266-8833 between 9.00am to 7.00 pm (Monday to Saturday)
💻 Email – <u>customercare@sudlife.in</u>
✍ Address - Star Union Dai-ichi Life Insurance Company Ltd., Unit No. 1101, 11th Floor, Building No. 1, Raheja Mindspace Juinagar, Plot No. Gen 2/1/E, TTC Industrial Area, MIDC Juinagar, Navi Mumbai - 400706</td><td>-</td></tr>
<tr><td></td><td></td><td>Link for downloading claim form - <u>Quickly Check Your Claim Status | SUD Life Insurance Claims Support</u></td><td>-</td></tr>
<tr><td></td><td></td><td>List of documents required including bank account details for intimation of Death claim:
i. Claim intimation form;
ii. Attested copy of death certificate;
iii. Original Policy document;
iv. Photo identity proof and address proof of claimant. Wherever nominee is minor, kindly submit KYC & bank proof of appointee as well;
v. Bank statement/passbook or cancelled cheque leaf with name of nominee printed on the cheque;
vi. 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
vii. Copies of First Information Report, Post Mortem Report, Panchnama, duly attested by police officials, in case of unnatural deaths including accidents, murder, suicide etc

<u>Documents for availing Annuity Payouts</u> - Existence Certificate/ Life Verification Certificate to be submitted annually at the beginning of each policy year in the format prescribed by the Company.</td><td>Part F – Section 13 (a)</td></tr>
<tr><td>15</td><td>Policy Servicing</td><td>All service requests will be attended within a period of 7 days</td><td>-</td></tr>
<tr><td></td><td></td><td>Helpline/ Call Centre number & Contact details

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</table>

		Gen 2/1/E, TTC Industrial Area, MIDC Juinagar, Navi Mumbai - 400706	
		Link for downloading applicable forms and list of documents required including bank account details – *Kindly refer to the following link of our website* *Download centre - SUD Life Insurance*	-
16	**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., Unit No. 1101, 11th Floor, Building No. 1, Raheja Mindspace Juinagar, Plot No. Gen 2/1/E, TTC Industrial Area, MIDC Juinagar, Navi Mumbai - 400706	Part G – Section 22
		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	
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 https://www.sudlife.in/products/life-insurance to view the customer information sheet			

Declaration by the Policyholder

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

Place: (Signature of the Policyholder)

Date: