

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY

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

IN THIS POLICY, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY YOU

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 Wealth PRO UIN – 142L104V01	-	
2	Policy No		-	
3	Type of Insurance Policy	Unit Linked Non-Participating Individual Life Insurance Plan	-	
4	Basic Policy Details	Instalment Premium (including taxes)	Rs.	Schedule
		Mode of Premium Payment		
		Sum Assured	Rs.	
		Sum Assured Multiple		
		Annualized Premium	Rs.	
		Plan Option		
		Death Benefit Option		
		Premium Payment Term	<XX> Years	
		Policy Term	<XX> Years	
5	Policy Coverage/benefits payable	Benefit payable on maturity – On survival of the Life Insured till the end of the policy term, the Company will pay the Fund Value at the prevailing NAV of maturity date along with the Return of Mortality Charges and Return of Policy Administration Charges, if any, as specified in the Policy Document.	Part C – Section 1(ii)	
		Benefit payable on Death – If Life Insured dies during the policy term provided the Policy is in-force, then the death benefit will be paid to the Claimant/ beneficiary, depending on the Plan Option and Death Benefit Option selected by the Policyholder at the inception of the Policy. Under Death Benefit Option – ‘Life Secure’, the policy will terminate upon death of the Life Assured. However, under Death Benefit Option – ‘Life Secure Plus’ and ‘Life Secure Income Plus’, the policy will	Part C – Section 1(i)	

UIN – 142L104V01

Date of launch –

		continue till the end of policy term. All future premiums payable under the policy, if any, after the date of death of the Life Insured, will be waived off by the Company provided the Policy is in-force at the time of death. <i>For more details, refer the policy document.</i>	
		Survival Benefits excluding that payable on maturity – No survival benefits available	Not applicable
		Surrender Benefits – i) Surrendered within lock-in period – Policy will be discontinued and no coverage will be applicable. The fund value, minus discontinuance charges, will be transferred to a Discontinued Policy Fund and paid out to you after the lock-in period ends. ii) Surrender after lock in period – Fund Value as on surrender date will be payable.	Part D – Section 5
		Options to policyholders for availing benefits, if any, covered under the policy- Death benefit can be availed through settlement option (applicable only for Death Benefit option – ‘Life Secure’).	Part D – Section 9
		Other benefits/ options payable, specific to the policy, if any	-
		Lock-in period for Linked Insurance products - Period of five consecutive completed years from the Date of Commencement of Policy during which the proceeds of the discontinued policy cannot be paid except in case of death or any other contingency, if any covered under the policy.	Definition
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal - It is allowed from 6th policy year onwards or after the Life Insured attains age 18, whichever is later, with a minimum amount of Rs. 1,000/-.	Part D – Section 9(d)
		Top-up Provision - Top-up facility is not available under the product.	Part D – Section 9 (f)
		Switches - Facility is allowed throughout the policy term wherein You can switch out any amount of your Fund Value, with a minimum of Rs. 5,000 per switch, and it can be based on a specific amount or percentage. (Available only under Self-Managed Investment Strategy)	Part D – Section 9 (c)
		Settlement option - This is available under Death Benefit Option – ‘Life Secure’. The Beneficiary/Claimant can choose to receive the death benefit in instalment for a period of five years from the date of death and opt for various Settlement Options, as specified in the policy document.	Part D – Section 9 (a)
		Any other option (a) Premium Redirection – If you have opted for self-management investment strategy, then you can alter the allocation percentages under various funds for future premiums by giving written notice to the Company.	Part D – Section 9 (b)

		(b) Change in Premium Payment Term - You have an option to increase or decrease the PPT provided all the due premiums till the date of such request have been paid. (c) Systematic Withdrawal Plan – You have an option to withdraw from the Fund at pre-determined intervals (monthly, quarterly, half-yearly, yearly or on specified date). It is allowed from 11th policy year onwards or after the Life Insured attains age 18, whichever is later, with a minimum amount of Rs. 1,000/-.	Part D – Section 9(g) Part D – Section 9(e)
7.	Rider Opted, if any	No rider is available under the product.	Part C – Section 1(iii)
8.	Exclusions (events where insurance coverage is not payable), if any.	In the event if the Life Insured commits suicide within 12 months from the Date of Commencement of the Policy or from the Date of Revival of the policy, as applicable, the Claimant/ Beneficiary shall be entitled to the Fund Value, as available on the date of intimation of death.	Part F – Section 14
9.	Waiting /lien Period if any	There is no waiting/ lien period under this product, and the cover will start immediately.	-
10.	Grace period	A period of 30 days is available for Yearly and Half yearly mode and 15 days for monthly premium payment mode from the premium due date. During this period, the risk cover under the policy will continue.	Part C – Section 3(ii)
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 of the Policy or otherwise.	Part D – Section 7
12.	Premium Discontinuance/ paid-up and revival of policy	(a) Premium Discontinuance – If due premiums are not paid within the grace period, then the policy will acquire discontinuance status. The treatment of discontinuance will differ depending on the period when the policy acquires such status i.e. discontinuance within lock-in period of 5 years or after lock-in period. <i>For more details, policy document is to be referred.</i> (b) Revival of Policy - You can revive/ reinstate your discontinued or reduced paid-up policy within 3 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. <i>For more details, policy document is to be referred.</i> (c) Reduced Paid-up - If the policy acquires premium discontinuance status after the lock-in period of 5 years, then it will be converted into reduced paid-up policy and will continue with reduced paid-up benefits. <i>For more details, policy document is to be referred.</i>	Discontinuance - Part C Section 3(iii) Revival - Part C – Section 3 (v) Paid up - Part C – Section 3 (iv)
13.	Policy Loan, if applicable	No Policy Loan facility available under this policy.	Part D – Section 8
14.	Claims/ Claims Procedure	Maturity Claim You are required to submit original policy document and other requisite documents at any of our touchpoints for processing your maturity claim on the due date.	Part F – Section 15 (a)

	Death Claim • Claim Intimation – For processing the death claims, the Nominee/ Claimant/ 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 will be communicated to the Claimant/Beneficiary, 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	Part F – Section 15 (b)
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., Registered Office: 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	-				
	Link for downloading claim form - Quickly Check Your Claim Status SUD Life Insurance Claims Support	-				
	List of documents required for processing of death claim 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	Part F – Section 15 (b)				

		(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,	
15.	Policy Servicing	Turn Around Time - All service requests will be attended within a period of 7 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., Registered Office: Unit No. 1101, 11 th Floor, Building No. 1, Raheja Mindspace Juinagar, Plot No. 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 – <i>Kindly refer to the following link of our website</i> <u>Download centre - SUD Life Insurance</u>	-
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., Registered Office: Unit No. 1101, 11 th Floor, Building No. 1, Raheja Mindspace Juinagar, Plot No. Gen 2/1/E, TTC Industrial Area, MIDC Juinagar, Navi Mumbai - 400706	Part G – Section 23
		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:

Date:

(Signature of the Policyholder)

UIN – 142L104V01

Date of launch –