

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 Century Plus (UIN-142N074V05)		-
2	Policy No			-
3	Type of Insurance Policy	Individual Non-Linked Non-Participating Savings Life Insurance Plan		-
4	Basic Policy Details	Instalment Premium	Rs.	Policy Schedule
		Mode of Premium Payment	Yearly	
		Basic Sum Assured	Rs.	
		Sum Assured on Maturity	Rs.	
		Premium Payment Term	<XX> Years	
		Policy Term	<XX> Years	
5	Policy Coverage/ benefits payable	Maturity Benefit – If the Life Insured is alive at the Maturity Date, the Guaranteed Maturity Benefit shall become payable to the Policyholder.		Part C – Section 1(b)
		Death Benefit – If Life Insured dies during the policy term, the death benefit will be paid to the nominee/ beneficiary in lumpsum and policy will terminate.		Part C – Section 1(a)
		Survival Benefit (excluding that payable on maturity) – There is no survival benefit under the policy.		Not applicable
		Surrender Benefit – Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)		Part D – Section 3
		Options to policyholders for availing benefits, if any, covered under the policy - The death benefit is payable in lumpsum and there is no settlement option available to policyholder		Part C – Section 1(d)
		Other benefits/ options payable, specific to the policy, if any –		Not applicable
		There are no further benefits/options payable under this Policy.		
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.		Part D – Section 7
		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.	
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 from the premium due date, during which the risk cover under the policy will continue.	Part C – 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.	Part D – Section 5
11	Lapse/ paid-up and revival of policy	(a) Lapse – If the due premiums are not paid within the grace period for first full year, then the 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 by the Policyholder for at least one full policy year, then, if the Policyholder fails to make the payment of future Premiums due, this Policy will automatically be converted into a Reduced Paid Up Policy.	Part C – Section 2(c) Part C – Section 2(e) Part C – Section 2(d)
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.	Part D – Section 6
13	Claims/ Claims Procedure	• Claim Intimation – For processing the 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 will be communicated to the Policyholder/ Beneficiary/ Nominee, as the case may be	Part F – Section 8
		Turn Around Time (TAT) for claims settlement Death Claims (not requiring investigation) – 15 days Death Claims (requiring investigation) – 45 days	-
		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 – customer@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 :	Part F – Section 8(a)(b)

		(a)Original Policy document (b)Claimant's statement/ claim form; (c) Copy of Death certificate of the Life Insured from the municipal/local authorities; (d)Copy of photo-identity proof of the claimant and supporting documents evidencing the rights of claimants; (e)Copy of the police panchnama, police inquest report and first information report in case of death due to accident (f) Discharge summary (in case of death at the hospital), as applicable	
14	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., 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	Part G – Section 15
		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)