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	

<table>
<tr><th>Sl. No</th><th>Title</th><th colspan="2">Description</th><th>Policy Clause Number</th></tr>
<tr><td>1</td><td>Name of the Insurance Product and Unique Identification Number (UIN)</td><td colspan="2">SUD Life Century Royale (UIN- 142N083V04)</td><td>-</td></tr>
<tr><td>2</td><td>Policy No</td><td colspan="2"></td><td>-</td></tr>
<tr><td>3</td><td>Type of Insurance Policy</td><td colspan="2">Individual Non-Linked Non Participating Savings Life Insurance Plan</td><td>-</td></tr>
<tr><td rowspan="6">4</td><td rowspan="6">Basic Policy Details</td><td>Instalment Premium</td><td>Rs.</td><td rowspan="6">Schedule</td></tr>
<tr><td>Mode of Premium Payment</td><td><Monthly/ Quarterly/ Half Yearly/ Annual></td></tr>
<tr><td>Sum Assured on Death</td><td>Rs.</td></tr>
<tr><td>Sum Assured on Maturity</td><td>Rs.</td></tr>
<tr><td>Premium Payment Term</td><td><XX> Years</td></tr>
<tr><td>Policy Term</td><td><XX> Years</td></tr>
<tr><td rowspan="6">5</td><td rowspan="6">Policy Coverage/ benefits payable</td><td colspan="2">Maturity Benefit – On survival of the Life Insured till the end of the policy term, the Company will pay the Guaranteed Maturity Benefit (GMB), as specified in the Policy Document.</td><td>Part C – Section 1(b)</td></tr>
<tr><td colspan="2">Death Benefit – If Life Insured dies during the policy term, the death benefit will be paid to the nominee/ beneficiary, subject to the settlement decision of the Company.</td><td>Part C – Section 1(a)</td></tr>
<tr><td colspan="2">Survival Benefit (excluding that payable on maturity) – On survival of the Life Insured, the Guaranteed Income (GI) payouts as percentage of Guaranteed Maturity Benefit will be paid during the payout period till the end of the Policy Term.</td><td>Part C – Section 1(c)</td></tr>
<tr><td colspan="2">Surrender Benefit - Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).</td><td>Part D - Section 3</td></tr>
<tr><td colspan="2">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</td><td>Not applicable</td></tr>
<tr><td colspan="2">Other benefits/ options payable, specific to the policy, if any –</td><td>Not applicable</td></tr>
</table>

		There are no further benefits/options payable under this Policy.	
6	**Rider Opted, if any**	No rider is available under the product	Not applicable
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 till date of death or Surrender Value** available as on the date of death.	Part F – Section 8
8	**Waiting /lien Period if any**	There is no waiting/ lien period under this product, and the cover will start immediately.	Not applicable
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.	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 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 Document.	Part C – 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.	Part D – Section 7
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. *Claims forms can also be downloaded from the website <u>www.sudlife.in</u>* • 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 9
		Turn Around Time (TAT) for claims settlement The Company will decide and settle the claim within regulatory timelines from the date of receipt of claim intimation or last requirement, whichever is later.	-

		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 – 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) 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 with last 3 months transactions or cancelled cheque leaf with name printed on the cheque (f) Advance Discharge Voucher	Part F – Section 9 (a)(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: ✆ 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 – *Kindly refer to the following link of our website* *Download centre - SUD Life Insurance*	-
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 16
		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 SUD Life Century Royale: Best Savings Plan for Guaranteed Happiness **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: