

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 Protect Shield Plus (UIN- 142N088V03)	-
2	Policy No		-
3	Type of Insurance Policy	Non-Linked Non-Participating Pure Risk Premium Individual Life Insurance Plan	-
4	Basic Policy Details	Instalment Premium	Rs.
		Mode of Premium Payment	<Monthly/ Quarterly/ Half Yearly/ Annual/ Single Pay>
		Sum Assured on Death	Rs.
		Sum Assured on Maturity	Not applicable
		Premium Payment Term	<XX> Years
		Policy Term	<XX> Years
5	Policy Coverage/ benefits payable	Maturity Benefit – There is no maturity benefit under the policy.	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, subject to the settlement decision of the Company	Part C – Section 1(a)
		Survival Benefit (excluding that payable on maturity) – There is no survival benefit under the policy	Not applicable
		Surrender Benefit – There is no surrender benefit under the policy.	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	Not applicable
		Other benefits/ options payable, specific to the policy, if any – You have an option to cancel the policy any time before the maturity and get policy cancellation value. However, this is available only in case of policy with single and limited premium payment term, and not under regular premium payment term.	Part D – Section 4
6	Rider Opted, if any	No rider is available under the product.	Not applicable
7	Exclusions (events where insurance	There is only one exclusion under the policy i.e. suicide exclusion, under which the death benefit is not payable.	Part F – Section 9

	coverage is not payable), if any.	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 Policy Cancellation value, if any 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 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 6
11	Lapse/ paid-up and revival of policy	(a) Lapse – If due premiums are not paid within the grace period, as mentioned above 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 – The policy will never acquire paid-up value.	Part C – Section 2
12	Policy Loan, if applicable	Policy loan is not available under the policy.	Part D – Section 8
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 10
		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	Part F – Section 10 (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: 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>Download centre - SUD Life Insurance</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 17
		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 Protect Shield Plus: Complete Term Life Insurance Plan to view customer information sheet.			

Declaration by the Policyholder

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

Place:
Date:

(Signature of the Policyholder)