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 Builder Plan UIN: 142L042V02		**-**
2	**Policy No**			-
3	**Type of Insurance Policy**	Individual Unit Linked Non-Participating Life Insurance Plan		-
4	**Basic Policy Details**	**Instalment Premium (including taxes)**	Rs.	Schedule
		Mode of Premium Payment	Single	
		Sum Assured	Rs.	
		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 provided the policy is in-force, the Fund Value under the Base Plan and Top Up, if any at the prevailing NAV as on maturity date will be paid to the Policyholder and the policy will terminate immediately		Part C – Section 2(b)
		Benefit payable on Death – If Life Insured dies during the policy term then the death benefit will be paid to the nominee/ beneficiary		Part C – Section 2(a)
		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 C - Section 2(d)
		Options to policyholders for availing benefits, if any, covered under the policy- Death Benefit can be availed through settlement option		Part D – Section 8 (a)

		Other benefits/ options payable, specific to the policy, if any – No further benefits/options are payable under this policy	Not applicable
		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 – <u>Under Base Plan:</u> It is allowed from 6^{th} policy year onward with a minimum amount of Rs. 5000 or after the Life Insured attains age 18, whichever is later. <u>Under Top Up:</u> It is allowed from 6^{th} policy year onward with a minimum amount of Rs. 1000 or after the Life Insured attains age 18, whichever is later.	Part D – Section 8 (d)
		Top –up Provision - Top-up premium is allowed under this plan anytime during the policy term provided the base plan is in force. All Top Up Premiums remitted will have a life cover attached to the same. Policyholder is not permitted to remit any Top-up premiums during the last five years of the policy	Part D – Section 8 (c)
		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 for Base Plan and Rs. 1000 for Top-up premium per switch. Switching is subject to condition that the minimum allocation percentage per selected fund shall be 10%.	Part D – Section 8 (b)
		Settlement option - This is available for death benefit. The beneficiary/ policyholder 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 8 (a)
7.	**Rider Opted, if any**	No rider is available under the product.	Part C – Section 2(c)
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 Nominee/ Beneficiary shall be entitled to the Fund Value including Fund Value under Top-up, if any as on the date of intimation of death.	Part D – Section 5
9.	**Waiting /lien Period if any**	There is no waiting/ lien period under this product, and the cover will start immediately.	-
10.	**Grace period**	Not Applicable	-
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.	Part D – Section 6
12.	**Premium Discontinuance/ paid-up and revival of policy**	(a) Premium Discontinuance – This is a Single Premium policy. (b) Revival of Policy - This is a Single Premium policy. (c) Paid-up – This is a Single Premium policy.	Part C Section 3
13.	**Policy Loan, if applicable**	No Policy Loan facility available under this policy.	Part D – Section 7
14.	**Claims/ Claims Procedure**	• Claim Intimation – For processing the death claims, the Nominee/ Policyholder/ Beneficiary has to submit the requisite documents to	Part F – Section 13

		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 will be communicated to the Policyholder/ Beneficiary/ Nominee, as the case may be	
		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 – 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) Completely filled & signed Claim Intimation form (b) Original Death Certificate / Attested copy of death certificate (c) Copy of ID & Address proof of Claimant (d) Copy of Bank pass book OR cancelled cheque of Claimant (e) Copies of First Information Report, Post Mortem Report, Panchnama, duly attested by police officials, in case of unnatural deaths including accidents, murder, suicide etc. (f) Copy of Hospitalization documents (discharge summary, all investigation/Diagnosis reports) in case the Member was treated for any illness related to the cause of death	Part F – Section 13 (b)
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: ✆ 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*	-

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., 11th Floor, Vishwaroop IT Park, Plot No. 34, 35 & 38, Sector 30A of IIP, Vashi, Navi Mumbai – 400 703	Part G – Section 24
		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: