

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 AADARSH (UIN: 142N054V04)		-
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	<Monthly/ Quarterly/ Half Yearly/ Annual >	
		Basic Sum Assured	Rs.	
		Premium Payment Term	<XX> Years	
		Policy Term	<XX> Years	
5	Policy Coverage/ benefits payable	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.		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 is paid as lumpsum, subject to the settlement decision of the Company. In case of death due to Accident, twice the Death Sum Assured will be payable as lumpsum. For policies opted through POS channel, the benefits are different in case the event happens during the waiting period, please refer the policy terms and conditions for more information, else, the benefits are same.		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 4
		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(a)
		Other benefits/ options payable, specific to the policy, if any – There are no further benefits/options payable under this Policy.		Not applicable

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.	<p>Accidental Death Benefit shall not be payable on death of the Life Insured which have occurred directly or indirectly as a result of any of the following:</p> <ul style="list-style-type: none"> (a) Life Insured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping etc). (b) Self-inflicted injury, death due to suicide attempt. (c) Life Insured being under influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. (d) War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not). (e) Active participation by the Life Insure in strikes, industrial dispute, riots etc. (f) Criminal or illegal activity with a criminal intent (g) Nuclear reaction, radiation or nuclear or chemical contamination. <p>The Company would however pay the normal death benefit on death of the Life Insured occurring directly or indirectly as a result of above accident-related exclusion</p>	Part D – Section 10
8	Waiting Period if any	Refers to a period of 90 days beginning from the Date of Commencement of Risk under the Policy, applicable only for policies sourced through POS-P Channel.	Part B - 1
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 3
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 7
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.	Part C – Section 3(e)
		(b) 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(c)
		(c) 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.	Part D – Section 8
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 9

13	Claims/ Procedure	<ul style="list-style-type: none"> • 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 11
		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) Original Policy document (b) Completely filled & signed Claim Intimation form (c) Original Death Certificate / Attested copy of death certificate (d) Copy of ID & Address proof of Claimant (e) Copy of Bank pass book OR cancelled cheque of Claimant (f) Copies of First Information Report, Post Mortem Report, Panchnama, duly attested by police officials, in case of unnatural deaths including accidents, murder, suicide etc. (g) 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 11 (a)(b)
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: ☎ 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>	-

		<u>Download centre - SUD Life Insurance</u>	
15	Grievance/ Complaints	<p>Contact details of Grievance Redressal Officer (GRO) -</p> <p>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</p> <p>Link for registering the grievance with SUD Life Insurance -</p> <p>Click/ visit - Star Union Dai-ichi GrievanceFormWebsite (sudlife.in) www.sudlife.in</p> <p>Contact details of Ombudsman -</p> <p>Click/ visit - CIO (cioins.co.in) www.cioins.co.in</p>	Part G – Section 20
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)