

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet reference no. _____

This document provides key information about your Policy. You are also advised to go through your Policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Smart Term Plan Plus UIN- 104N127V01	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-linked Non-Participating Individual Pure Risk Life Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single> • Base Sum Assured: <add SA> • Sum Assured on Death at inception: <add SA> • Monthly Income chosen at inception: <Amount> • Income Cover: <Level income /Inflation-Proof income/NA> • Maturity Benefit: <add SA > • Policy Term: <add Policy term> • Premium Payment Term: <add PPT> • Survival Benefit: < > 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on Death: <ul style="list-style-type: none"> ➤ If the Policy is in force, provided all the due Premiums have been paid and is not under Reduced Paid Up Mode, then, upon death of the Life Insured, during the Policy Term, We will pay the Death Benefit to the Claimant as per the Plan Variant selected by You. The Product has seven Plan Variants:- <ul style="list-style-type: none"> ○ Regular Cover ○ Rebalancing Cover ○ Early ROP Plus ○ Smart Cover ○ Return of Premium ○ Whole Life Cover ○ Income Protection Cover • Maturity Benefits <ul style="list-style-type: none"> ➤ The Maturity Benefit is only available if you have selected the 'Return of Premium (ROP)', 'Early ROP Plus Cover', or 'Whole Life Cover' Plan Variants. No Maturity Benefit is provided for other Plan Variants. 	<p>Clause 1.1.1 of Part C</p> <p>Clause 2 of Part C</p>

		<ul style="list-style-type: none"> • Survival Benefits <p>The Survival Benefit is only available if you have selected the 'Early ROP Plus', or 'Whole Life Cover' Plan Variants. No Survival Benefit is provided for other Plan Variants.</p> <ul style="list-style-type: none"> • Surrender Benefits ➤ You may request in writing to Surrender the Policy at any time but You will get the Surrender Value only if the Policy has acquired the Surrender Value or Early Exit Value or Special Exit Value or Additional Special Exit Value. <ul style="list-style-type: none"> • Options to Policyholders for availing benefits, if any, covered under the Policy: <ul style="list-style-type: none"> • TERMINAL ILLNESS BENEFIT ➤ If the Policy is in force and is not under Reduced Paid Up Mode, then, upon Diagnosis of Life Insured with a Terminal Illness, during the Policy Term, We will pay 100% of the Guaranteed Death Benefit (subject to maximum of Rs. 1 Crore) as accelerated Terminal Illness Benefit to the Claimant. For more details, please refer to Policy document. <ul style="list-style-type: none"> • COVER CONTINUANCE BENEFIT OPTION ➤ If the Policy has completed at least three (3) Policy Years from the Date of Commencement of Risk and all the due Premiums have been received in full and the Policy is in force, then, upon You submitting a prior written request to Us at least 30 days (15 days in case of monthly mode) in advance before the next Policy Anniversary, You shall be allowed to have a cover continuance benefit under the Policy for a period extending upto 12 months from the due date of first unpaid Premium ("Cover Continuance Benefit Period"). ➤ During this Cover Continuance Benefit Period, the Premium (including the Rider(s) Premium, additional Premium (if any) for the other inbuilt benefits, any Underwriting Extra Premium, loadings for modal premiums, applicable taxes, cesses and levies, etc. if any) due and payable for the said period shall be deferred ("Deferred Amount") but the risk cover under the Policy and Rider(s) shall continue as per the terms and conditions of the Policy and Rider(s), respectively. In case of any claim under the Policy on the happening of any insured event during this period, We shall pay the eligible claim under the Policy after deducting all the Deferred Amount. <ul style="list-style-type: none"> • INSTA PAYMENT ON CLAIM INTIMATION ➤ In case of death of the Life Insured post completion of minimum Waiting Period of One (1) Policy Year from the Date of Commencement of Risk or Revival of the Policy and provided the Policy is in force, the Company shall upon receipt of intimation of death claim (along with the 	<p>Clause 5 of Part C</p> <p>Clause 1 of Part D</p> <p>Clause 1.2 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1.4 of Part C</p>
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		<p>required supporting documents which include the death certificate, cancelled cheque / bank account details, claim intimation form, KYC of Claimant or any other document as may be required from time to time), endeavor to pay an accelerated death benefit as per the Base Sum Assured range from applicable Guaranteed Death Benefit within One (1) working day from the claim registration date as gesture to provide interim support. It is clarified that any payment shall be made upon the Company being satisfied with respect to the validity and enforceability of the documents submitted along with the intimation of death claim.</p> <ul style="list-style-type: none"> • LIFELINE PLUS <ul style="list-style-type: none"> ➤ The Lifeline Plus Top-Up Sum Assured option allows a female Life Insured to increase her Base Sum Assured following the death of her spouse, provided the Policy is force, and the following conditions are met. • HEALTH MANAGEMENT SERVICES <ul style="list-style-type: none"> ➤ To support the health and wellbeing of the Life Insured, You have the option to access health management services, including medical second opinions, consultations, and discounts on medicines from our registered service providers. These services are designed to help the Life Insured receive accurate diagnoses and access the appropriate care. • Pregnancy Related Complications and Congenital Anomalies of Newborn (maternity cover) <ul style="list-style-type: none"> ➤ The 'maternity cover' provides financial support in case of pregnancy complications and congenital anomalies in newborns. Please refer to Annexure B of the Policy for the list of pregnancy complications (for mother) and congenital anomalies in newborns (for child) covered under this option and the percentage of the Maternity Cover Sum Assured amount payable on happening of such complication or anomalies. • Other benefits/options payable, specific to the policy, if any: • SUM ASSURED BOOSTER <ul style="list-style-type: none"> ➤ If You are entitled for discount and have opted for the 'Regular Cover' and 'Return of Premium' Plan Variants, You will have an option to choose between the first-year discount or an increase in the Sum Assured on Death in lieu of the discount ("Sum Assured Booster"). The Sum Assured Booster for a Regular Premium Payment Option will be 2% of Base Sum Assured and for Single Premium Payment Option/ Limited Premium Payment Option, it will be 3% of Base Sum Assured. The Sum Assured Booster will be considered as top –up sum assured only and will not change the Base Sum Assured band. 	<p>Clause 1.5 of Part C</p> <p>Clause 1.6 of Part C</p> <p>Clause 1.7 of Part C</p> <p>Clause 1.8 of Part C</p>
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		<ul style="list-style-type: none"> • REDUCED PAID-UP BENEFIT/ NON FORFEITURE OPTIONS ➤ If Return of Premium, or 'Early ROP Plus' or 'Whole Life Cover' Plan Variants was chosen by You at the Date of Inception of Policy and Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums by You to Us, on the expiry of the Grace Period, this Policy will not become a Lapsed Policy and by default will continue under Reduced Paid-Up Mode unless revived. A Reduced Paid-Up Policy can be revived within a Revival Period, subject to conditions, for revival of Lapsed Policy. If a Reduced Paid-Up Mode Policy is not revived within Revival Period, then the Policy cannot be revived and the Policy will continue as Reduced Paid-Up Policy for the remaining Policy Term. 	Clause 3 of Part C
6.	Options available (in case of <i>Linked Insurance Products</i>)	This is not applicable	
7.	Option available (in case of Annuity product)	This is not applicable	
8.	Riders opted, if any	<ul style="list-style-type: none"> ➤ Axis Max Life Waiver of Premium Plus Rider (UIN:104B029V05): This rider provides waiver of all future premiums under a policy and all other attaching riders provided the base policy and attaching riders are in force. ➤ Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05): This rider provides additional benefits in case of death or dismemberment of the Life Insured due to an accident. ➤ Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <ul style="list-style-type: none"> • SUICIDE EXCLUSION ➤ Notwithstanding anything stated herein, if the Life Insured commits suicide, within 12 (Twelve) months from the Date of Commencement of Risk of Policy or from the date of Revival of this Policy, as applicable, all risks and benefits under this Policy shall cease and in such an event. We will only refund the sum of Total Premiums Paid, loading for modal premium and Underwriting Extra Premium, if any, received under the Policy by Us till the death of the Life Insured to the Claimant. • For exclusions applicable to Accidental Cover please refer to clause 5.2 of Part F of the Policy. • For exclusions applicable on maternity cover please refer to Annexure – B of Policy Document 	<p>Clause 5.1 of Part F</p> <p>Clause 5.2 of Part F</p> <p>Clause 6 of Part F</p>
10.	Waiting /lien Period, if any	a. 90 days, in case, the Policy is sourced through Point of Sale; and	Clause 63 of Part B

		<p>b. a period of 10 months, in case of benefit cover Option of 'maternity cover' starting from the Date of Commencement of Risk or Date of Issuance of Policy or date of Revival, whichever is later.</p> <p>c. A period of 1 year, in case of insta payment on claim intimation starting from the Date of Commencement of Risk or Date of Issuance of Policy or date of Revival, whichever is later</p>	
11.	Grace period	Number of Days: < 15/30 >	Clause 6 of Part C
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 6 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> • Grace Period: <ul style="list-style-type: none"> ➤ The Premium is due and payable by the due date specified in the Schedule. If the Premium is not paid by the due date, You may pay the same during the Grace Period without any penalty or late fee. ➤ The insurance coverage continues during the Grace Period. However, if the overdue Premium is not paid even in the Grace Period and the Life Insured dies, then, We will pay the death benefit after deducting the unpaid Premium (if any) till date of death. • Lapse Period <ul style="list-style-type: none"> ➤ A Policy which has not acquired Surrender Value /Early Exit Value • Policy Renewal <ul style="list-style-type: none"> ➤ The Premium is due and payable by the due date as specified in the Policy Schedule. The Policy will be renewed only upon receipt of due Premium. • Revival Period <ul style="list-style-type: none"> ➤ It means the period of five consecutive complete years from the date of first unpaid Premium. 	<p>Clause 6 of Part C</p> <p>Clause 7 of Part D</p> <p>Policy Schedule</p> <p>Clause 3 of Part D</p>
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> • Brief description <ul style="list-style-type: none"> ➤ Subject to the terms and condition of the Policy, if You have opted for Return of Premium, Early ROP Plus Cover and Whole Life Cover' as Plan Variants and once this Policy has acquired the Surrender Value, then, You will be eligible for grant of loans from Us. 	Clause 2 of Part D
15.	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement: Please refer to Annexure –B for details</p> <ul style="list-style-type: none"> • Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant. ➤ Please note that all death claims will be payable to the nominee/legal heir of the Policyholder. ➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the 	

normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim.

- **Helpline number**

1860-120-5577 (Call charges apply) or 0124- 4219090

- **Contact Details of the Insurer:**

Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - www.maxlifeinsurance.com

- Link for downloading claim form and list of documents required including bank account details:

➤ <https://www.maxlifeinsurance.com/downloads>

We will require the following documents in case of claim under this Policy regarding the death of the Life Insured:

- claimant's statement in the prescribed form (death claim application form -form A);
- original Policy document;
- a copy of police complaint/ first information report (in the case of death by accident or unnatural death or suicidal death of the Life Insured);
- All medical/ hospital records (including diagnostic records) in case of hospitalisation;
- a copy of duly certified post mortem report, autopsy/viscera report and a copy of the final police investigation report /charge sheet (in the case of death by accident or unnatural death or suicidal death of the Life Insured);
- original/ attested copy of death certificate issued by the local/municipal authority (only in the case of death of the Life Insured);
- discharge summary / indoor case papers in case death happened due to medical reasons in a hospital;
- medical booklet / CGHS card details in case of defence and central government personnel;
- body transfer certificate / embassy documents / postmortem report whichever applicable in case of death in foreign country;
- complete passport copy in case of death in foreign country;
- a self-attested copy of identity proof of the Claimant including Nominee(s) bearing their photographs and signatures (only in the case of the death of the Life Insured);
- other life / health insurance details with claim history details;
- employer certificate with complete leave records (Form E);
- ITR for last 3 years / GST certificate in case of self-employed;
- in case of a medical/natural death of the Life Insured, the attending physician's statement (Form C) and the medical records (admission notes, discharge/death summary, test reports, etc.);
- NEFT mandate form attested by bank authorities
- Bank details of Claimant;
- any other document or information required by Us for

Clause 2 of Part F

		<p>assessing and approving the claim request.</p> <ul style="list-style-type: none"> ➤ In case of claim with towards Terminal Illness: <ul style="list-style-type: none"> • Claimant's statement in the prescribed form; • a copy of police complaint/ first information report (wherever applicable); • attending physician's statement; • certificate by a Medical Practitioner confirming Diagnosis of Terminal Illness of the Life Insured/ Secondary Life; • All medical/ hospital records (including diagnostic records) pertaining to Terminal Illness and treatment. • a self-attested copy of identity proof of the Claimant including Nominee(s), if any, bearing their photographs and signatures; and • any other documents/information required by Us for assessing and approving the claim request. ➤ In case of Maturity claim: <ul style="list-style-type: none"> • NEFT Form (if not provided earlier) • a cancelled cheque or copy of passbook with pre-printed name and bank account number, for payout through NEFT (if not provided earlier) • a self-attested photo ID proof ➤ In case of claim under the 'Maternity Cover' <ul style="list-style-type: none"> • claimant's statement in the prescribed form (form AA); • first consultation records (where Life Insured and child went with initial signs/symptoms) • employer's certificate with complete leave records (Form E) • a cancelled cheque or copy of passbook with pre-printed name and bank account number, for payout through NEFT (if not provided earlier) • NEFT Form (if not provided earlier) • Bank statement of last 2 years of the Life Insured • certificate by a Medical Practitioner confirming Diagnosis of complications of pregnancy or congenital anomalies • physician's statement from treating Medical Practitioner • all medical/ hospital records (including Diagnostic records) pertaining to Diagnosis of complications of pregnancy or congenital anomalies and treatment • a self-attested photo ID proof. 	
16.	Policy Servicing	<p>Turn Around Time (TAT): Please refer to Annexure –B for details</p> <ul style="list-style-type: none"> • Helpline number: 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: ➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - www.maxlifeinsurance.com • Link for downloading applicable forms and list of documents required including bank account details: ➤ https://www.maxlifeinsurance.com/downloads 	

		<p>➤ We will require the following documents in case of policy servicing under this Policy regarding the death of the Life Insured:</p> <ul style="list-style-type: none"> • Application in the prescribed form; • original Policy document (if any); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; • any other documents or information required by Us for assessing and approving the claim request; 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: • Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India • Link for registering the grievance with the insurer's portal: https://www.maxlifeinsurance.com/customer-service/grievance-redressal • Contact details of Ombudsman: Refer Annexure A for the Ombudsman details 	<p>Clause 1 of Part G</p> <p>As per Annexure A</p>

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

Note:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.maxlifeinsurance.com/term-insurance-plans/smart-term-plan-plus>.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. Base Sum Assured is subject to underwriting, for actual Sum Assured details & updated UIN number (in case of modification), please refer to the Policy document.
- iv. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.:- 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in. (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: bimalokpal.bengaluru@cioins.co.in. (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal-462 011. Tel.:- 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.:- 0674-2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in (State of Odisha.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.:- 0172 - 4646394/2706468 Email: bimalokpal.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

CHENNAI- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

DELHI- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110 002. Tel.:- Tel.:- 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: bimalokpal.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.)

GUWAHATI - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati-781 001(ASSAM) Tel.:- 0361-2632204/2602205 Email: bimalokpal.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

JAIPUR- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363/ 2740798 Email: bimalokpal.jaipur@cioins.co.in (State of Rajasthan)

KOLKATA - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata-700 072. Tel : 033-22124339/22124341 Email: bimalokpal.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522 - 4002082 / 3500613 Email:

bimalokpal.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in (State of Goa and Mumbai Metropolitan Region excluding areas of Navi Mumbai and Thane)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddha Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: bimalokpal.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : bimalokpal.patna@cioins.co.in (State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in (State of Maharashtra including Navi Mumbai and Thane and excluding Mumbai Metropolitan Region.)

Annexure –B

Services parameters and turnaround times: Policyholder servicing parameters and turnaround times shall be as follows :-

S. No	SERVICE	DESCRIPTION OF ITEM OF SERVICE	Regulatory Turnaround Time
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later.	7 days from receipt of all necessary documents
		Providing copy of the policy along with the proposal form.	15 days
2	post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	7 days from receipt of all necessary documents
3	Free-Look Cancellation	Free Look Cancellation & Refund from the date of receipt of request (receipt of all necessary documents)	
4	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	7 days from receipt of all necessary documents
		Registration /Change of Nomination, Assignment.	
		Inclusion of new member in case of group policy	
		Alteration in ORIGINAL POLICY CONDITIONS (where applicable)	
		Policy loan	
		Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services.	7 days
		Decision on Policy Revival after receipt of all requirements.	
		Issue of Premium Payment Certificates (PPC)	
		Issue of Duplicate Policy	
5	Death claims	Death claims settlements (not requiring investigations)	15 days from receipt of all necessary documents

		Early death claims requiring investigations - decision & payment	45 days from receipt of all necessary documents
6	Survival , Maturity , annuity paymen ts	Settlement of Maturity Claims	On due date
		Settlement of Survival Benefits	
		Annuity payments / Pension Payment	
		Surrender or partial withdrawal of Policy	7 days from receipt of all necessary documents

