

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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)	Edelweiss Life – Zindagi Protect Plus UIN: 147N080V01	Part A				
2.	Policy Number	<< >>	Part A				
3.	Type of Insurance Policy	Individual, Non-Linked, Non-Participating, Pure Risk/Savings, Life Insurance Product	Part A				
4.	Basic Policy details	Instalment Premium << >> Mode of premium payment (e.g. Monthly, Quarterly, Half yearly or Yearly) << >> Sum Assured on Death << >> Sum Assured on Maturity << >> Premium Payment Term << >> Policy Term << >>	Part A				
5.	Policy Coverage/benefits payable	Maturity Benefit: Life Cover: No Maturity Benefit Return of Premium Option: Sum Assured on Maturity is payable to the Policyholder and Policy will terminate without any further benefit. Sum Assured on Maturity will be equal to 100% of Total Premiums Paid. Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly. Death Benefit: <table><tr><th><u>Plan Option(s):</u></th><th><u>Death Benefit</u></th></tr><tr><td>Life Cover Option: If the Life Insured dies while the Policy is In-Force, we will pay</td><td>Sum Assured on Death The Sum Assured on Death at any point of time is highest of: 10 times of Annualized Premium at policy commencement; OR </td></tr></table>	<u>Plan Option(s):</u>	<u>Death Benefit</u>	Life Cover Option: If the Life Insured dies while the Policy is In-Force, we will pay	Sum Assured on Death The Sum Assured on Death at any point of time is highest of: 10 times of Annualized Premium at policy commencement; OR	Part C & Part D
<u>Plan Option(s):</u>	<u>Death Benefit</u>						
Life Cover Option: If the Life Insured dies while the Policy is In-Force, we will pay	Sum Assured on Death The Sum Assured on Death at any point of time is highest of: 10 times of Annualized Premium at policy commencement; OR						

			- Any absolute amount assured to be paid on death; OR 10 times the Annual Premium at policy commencement Any absolute amount assured to be paid on death is equal to Base Sum Assured. In case Child's Future Protect Benefit is opted, the absolute amount will include additional Sum Assured with respect to Child's Future Protect Benefit, as stated in the Policy Schedule. The additional Sum Assured will be applicable only during the Child's Future Protect Benefit Coverage Term. The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death.	
		Return of Premium Option: If the Life Insured dies while the Policy is In-Force, we will pay	Sum Assured on Death The Sum Assured on Death at any point of time is highest of: 10 times of Annualized Premium at policy commencement; OR - Any absolute amount assured to be paid on death; OR 10 times the Annual Premium at policy commencement Any absolute amount assured to be paid on death is equal to Base Sum Assured. The Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death.	
		<u>If Better Half Benefit is opted (applicabl</u>	<u>Death Benefit</u>	

		<u>e only with Life Cover Option)</u>		
		In case of death of the Life Insured before the Maturity Date while the Policy is In-Force following benefits will be applicable:	Death Benefit as explained above will be payable. In addition, if your Spouse is alive and has not attained age of 75 years, following benefits will be applicable. a) Life cover will commence on the life of the Spouse with the Better Half Benefit Sum Assured and will continue for the remaining Policy Term or till the period Spouse attains age 85 years(age last birthday) or till the period Life Insured would have attained age 85 years (age last birthday), whichever is lower. This benefit will be paid as per Death Benefit Payment mode mentioned in the Policy Schedule. b) No more future Premiums will be required to be paid. As Better Half Benefit is available on the life of the Spouse after death of the Life Insured, if the Spouse dies before the death of the Life Insured, this benefit will not be available. Only one Spouse is covered under this Additional Benefit. The coverage term for this Additional Benefit will be equal to lower of the Policy Term or (85 less Entry Age of the Spouse) or (85 less Entry Age of the Life Insured). The Additional Premium towards Better Half Benefit will be payable only during the applicable coverage term of the Benefit or till the spouse's attained age of 75 years, whichever is earlier.	

		The following conditions are applicable for Better Half Benefit • If the Spouse dies before the death of the Life Insured, this benefit will not be applicable. • In the event of the occurrence of simultaneous death of the Life Insured and Spouse OR death of the Spouse arising directly or indirectly due to the same event which caused the death of the Life Insured, Better Half Benefit is not applicable. • Post death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' premiums paid till the date of death, provided the policy is in force.	
		In case Premium Break Benefit is opted, the Death Benefit will remain same and as per the additional Benefit selected, as mentioned in the above table. For more details on Premium Break please refer to the Product Brochure. Death Benefit will be payable in Death Benefit Payment Mode mentioned in the Policy Schedule which is described below: Lumpsum: Death Benefit will be payable in lumpsum Monthly Income: As specified in the Policy Schedule Lumpsum plus Monthly Income: This is a combination of Lumpsum and Monthly Income payment modes and the benefits payable are as mentioned in the Policy Schedule. Death Benefit Payment mode selected at Policy inception cannot be changed during the Policy Term. The death benefit payment mode for Additional Benefit(s), if any, will be same as that of Base Policy, if applicable. Kindly note (If Better Half Benefit is opted):	

		In case of death of the Life Insured, the Spouse will be required to submit fresh Nomination for the Policy. In case of death of the Spouse after the death of the Life Insured and if all the other conditions under Better Half Benefit are met, the claim amount will be payable to the Nominee(s) as selected by Spouse. In case the Spouse fails to submit fresh Nomination for the Policy, the Policy proceeds will be payable to the legal heir(s) of the Spouse. On the event of death of the Life Insured, the Spouse will become the Policyholder of the Policy. The death benefit payment mode for Spouse will be same as that of Life Insured, if applicable. Survival Benefit: Not Applicable Surrender Benefits: For Life Cover Option: Not applicable For Return of Premium Option: After completion of the first Policy Year provided one full year's Premium has been paid, your policy will acquire a Surrender Value. On receipt of a written request for Surrender from you, the Surrender Value, if any, will be immediately paid, the Policy will be terminated and all the benefits under the Policy shall cease to apply. Surrender Value: The surrender value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). Guaranteed Surrender Value (GSV): The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years. The Guaranteed Surrender Value is equal to GSV Factor x (Total Premiums Paid). Special Surrender Value (SSV): Your Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of your Policy. Early Exit Benefit (i.e. Unexpired Risk Premium Value): For Life Cover Option:	
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		Your Policy will be eligible for Early Exit Benefit (i.e. Unexpired Risk Premium Value), if all the Premiums have been paid in full for at least first two Policy Years for Limited Pay. No Unexpired Risk Premium Value will be payable in case of Regular Pay. For Return of Premium Option: Not Applicable																																																							
6.	Options available (in case of Linked Insurance Products)	This is a Non-Linked Insurance Product																																																							
7.	Option available (in case of Annuity product)	This is not an Annuity Product																																																							
8.	Riders opted, if any	<table><thead><tr><th>Rider Name</th><th>UIN</th><th>Rider Sum Assured</th><th>Modal Premium plus applicable taxes</th><th>Term (years)</th><th>PPT (years)</th></tr></thead><tbody><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="3">Total</td><td></td><td></td><td></td></tr></tbody></table>	Rider Name	UIN	Rider Sum Assured	Modal Premium plus applicable taxes	Term (years)	PPT (years)																																											Total						
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9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide: In case of death due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the total Premiums paid till the date of death or Surrender Value or Unexpired Risk Premium Value available as on the date of death whichever is higher, provided the Policy is in force. If Better Half Benefit opted, post death of the Life Insured, in case of death of Spouse due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the policy, as applicable, the Nominee or Beneficiary shall be entitled to at least 80% of the total of 'Better Half Benefit' Premiums paid till the date of death, provided the Policy	Part F																																																						

		is in force.	
10	Waiting /lien Period, if any	NA	
11	Grace period	If we do not receive the Premium in full by the Premium Due Date, then: (i) We will allow a Grace Period of 15 days, where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases, during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period. (ii) If any Premium remains unpaid at the end of the Grace Period, the Policy shall Lapse or become Reduced Paid-up as the case maybe. The Policy benefit thereafter would have no further value except as provided under the provisions mentioned below. (iii) In case of death during the Grace Period, the Death Benefit will be payable (after deducting the Premium due for the Policy Year in which death occurs)	Part C
12	Free Look Period	You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured. To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided in Policy Document. You are required to maintain the acknowledgement received from the Company as a proof of submission.	Part D
13	Lapse, paid-up and revival of the Policy	Premium Discontinuance: For Life Cover Option: For Regular Pay on premium discontinuance, the coverage will be lapsed and no surrender value or paid-up value will be payable. For Limited Pay, if all the premiums have not been paid in full for at least first two policy years, then on premium discontinuance, the policy will be lapsed and no surrender value or paid-up value will be payable. If all the Premiums have been paid in full for the entire Premium Paying Term for Limited Pay Premium payment option, there is an Early Exit Benefit (i.e.Unexpired Risk Premium Value) available. Early	Part C & Part D

		Exit Benefit (i.e. Unexpired Risk Premium Value) is not applicable for Regular Pay Premium payment option. For more details on Unexpired Risk Premium Value, please refer to the Policy Document For Return of Premium Option: a) If all the Premiums for at least the first Policy Year have not been paid in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by us under the Policy, unless the Policy is revived within the revival period. b) After completion of first Policy Year provided one full year's Premium has been paid and if we do not receive subsequent Premiums within the Grace Period, the Policy will acquire Reduced Paid-up status and benefits will continue as per the Reduced Paid-up provision. After completion of first Policy Year provided one full year's premium has been paid, then on premium discontinuance, the policy will acquire Surrender Value and Reduced paid-up value. For Premium Break Benefit: If You are eligible to avail the Premium Break Benefit and You do not pay due Premium, the Policy will not lapse or surrender or become paid up as the case maybe and the Premium Break Benefit will be deemed to be exercised even though You have not availed the benefit. If the policyholder is not eligible for Premium Break Benefit/Premium Break Benefit due till that date has been exhausted and due premium is not paid then premium discontinuance will apply. Reduced Paid Up Value: For Life Cover Option: Not Applicable For Return of Premium Option: If all Premiums for at least first Policy Year have not been paid in full, then paid-up value is nil. After completion of first Policy Year provided one full year's Premium has been paid, then on premium discontinuance the policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately. The Reduced Paid-up value available under Return of Premium Option is as mentioned below: Death of the Life Insured: Reduced Paid-up Death Benefit is equal to Sum Assured on Death x (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)	
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		The Reduced Paid-up Death Benefit during the entire Policy Term will not be less than 105% of Total Premiums Paid upto date of death. Maturity: 100% Total Premiums Paid. Revival: If premiums are not paid within the grace period, the policy lapses and the policy may be revived within the Revival Period. Revival Period means the period of five consecutive years from the date of first unpaid premium, during which period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Insured and on payment of all overdue premiums. Company may charge interest, as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium. The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year. Any change in basis of determination of interest rate for revival shall only be done after prior approval of the Authority. The interest rate to be charged effective from April 2024 is 1.00% per month on unpaid premiums for every completed month from the date of the first unpaid premium. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view then it will be allowed to revive. Revival would be as per Board approved underwriting guidelines. All the benefits of the policy will be reinstated on the policy revival. If the coverage term for Additional Benefit(s) ceases before the Revival of the Policy, the benefits of only Base Plan Option will be reinstated on the Policy Revival. In such cases, the Policyholder needs to pay the unpaid Premium toward Base Plan Option only along with the applicable interest. If the Life Insured has opted for Premium Break Benefit at inception and if the policyholder does not pay due premium after availing the Premium Break, the revival	
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		period of 5 year will commence from the date of the first unpaid premium after the premium break.	
14	Policy Loan, if applicable	Life Cover Option: Not Applicable. Return of Premium Option: Policy loan is available once the policy acquires surrender value. Maximum loan amount available will be, 80% of present value of Reduced Paid-up Sum Assured on Maturity calculated at 7.25% p.a. Interest will be charged on the outstanding loan amount at a rate declared by the Company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th April 2024 then the revised rate will be applicable from 15th April 2024 till further revision in the loan interest rate. The current (15 Sep 2024) rate of interest on policy loan is 9.60% per annum. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loan from the date of revision. The interest rate methodology is reviewable with prior approval from Authority. For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance. The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including Death Benefit, Maturity Benefit and Surrender Benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value.	Part D
15	Claims/Claims Procedure	Death Claim Procedure: A claim would be settled within • 15 days from the date of intimation of claim, for cases not warranting investigation • 45 days from the date of intimation of claim, for cases warranting investigation You are requested to intimate us of the claim at any of our branch offices or to our Corporate Office address mentioned below: Claims Officer Edelweiss Life Insurance Company Limited 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W),	Part F

		Mumbai - 400070 Email Id: claims@edelweisslife.in Phone no: 1800 2121 212 Receipt of the claim intimation does not amount to acceptance of claim by the Company under the Policy and is subject to review by the Company. The decision on acceptance and admissibility of the Claim will be communicated separately by the Company to the claimant. Click here to know more about the claim procedure, download claim form and list of documents required to register a claim	
16	Policy Servicing	Click here to know the procedure/touchpoints/Turn Around Time for various Policy Servicing request. Click here to download the applicable forms and list of documents required for various policy servicing request.	
17	Grievances /Complaints	Grievance Redressal Mechanism: We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance, or dispute in respect of the Policy. Click here to know the Grievance Redressal Procedure.	PART G

Declaration by the Policyholder

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

Place:

(Signature of Policyholder)

Date:

Note:

Click here for the product related documents including the Customer Information sheet. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.