CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sr 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)	ABSLI Nishchit Aayush Plan UIN: 109N137V16	Part A
2	Application Number		
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part B
4	Basic Policy details	• Instalment Premium with applicable taxes: 1st Year – Rs 2nd Year onwards – Rs • Mode of premium payment: • Sum Assured on death: Rs • Sum Assured on Maturity: • Premium payment Term: • Policy Term:	Refer Part-A Policy Schedule
5	Policy Coverage/benefits payable	• Benefits payable on maturity: On Survival of life insured till the end of Policy Term, Guaranteed Lumpsum Benefit (GLB) shall be payable as Maturity Benefit. Guaranteed Lumpsum Benefit is equal to the Total Premiums Paid multiplied with the applicable Lumpsum factor. Where, 'Lumpsum Factor' refers to a pre-defined percentage of Total Premiums Paid as per the chosen benefit option, income variant, premium payment term and policy term. Guaranteed Lumpsum Benefit is further enhanced by 100%, provided all due premiums are paid. • Benefits payable on death: **Highest of below** - Sum Assured on Death - Surrender Benefit • Survival Benefits excluding that payable on maturity: Survival Benefit in the form of Guaranteed Income is payable by the Company as per the benefit option, income variant and deferment period chosen. • Surrender benefits: The Surrender Value payable will be equal to the higher of Guaranteed Surrender Value and Special Surrender Value. • Options to policyholders for availing benefits, if any, covered under the policy: - Death Benefit (Lumpsum/Staggered) - Survival Benefit - Surrender Benefit	Refer Part C - Maturity Benefit Refer Part C- Death Benefit Refer Part C - Survival Benefit Refer Part-D- Surrender Benefit

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		- Maturity Benefit - Grace period to pay premium. • Other benefits/options payable, specific to the policy, if any: - Lock-in period for Linked Insurance products	
6	Options available (in case of Linked Insurance Products)	• **Not applicable**	Not Applicable
7	Option available (in case of Annuity product)	• **Not applicable**	Not Applicable
8	Riders opted, if any	Summary of coverage • Rider Name: ABSLI ADB Rider Plus • Rider UIN: • Rider Sum Assured (Rs): • Rider Premium (GST as applicable): Rs. • Rider Name: ABSLI Waiver of Premium Rider • Rider UIN: • Rider Sum Assured (Rs): • Rider Premium (GST as applicable): Rs. • Rider Name: ABSLI Surgical Care Rider • Rider UIN: • Rider Sum Assured (Rs): • Rider Premium (GST as applicable): Rs. • Rider Name: ABSLI Hospital Care Rider • Rider UIN: • Rider Sum Assured (Rs): • Rider Premium (GST as applicable): Rs. • Rider Name: ABSLI Critical Illness Rider • Rider UIN: • Rider Sum Assured (Rs): • Rider Premium (GST as applicable): Rs. •	Refer Part-A- Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any.	**Suicide Exclusion:** In case the Life Insured, either minor or major, dies due to suicide within 12 months from the Risk Commencement Date or date of revival of the Policy, the Policy shall immediately terminate, and Company shall pay the following to the nominee: • Where the Policy has acquired the Surrender Value, higher of Surrender Value or (Total Premiums Paid plus underwriting extra premiums paid plus loadings for modal premiums paid excluding applicable taxes) till date of death. • Where the Policy hasn't acquired the Surrender Value, Total Premiums Paid plus underwriting extra premiums	Refer Part F for Base Coverage

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		paid plus loadings for modal premiums paid excluding applicable taxes) till date of death. **Rider Exclusion - ABSLI ADB Rider Plus** You shall not be entitled to any benefits for the death of the Life Insured directly or indirectly due to or caused, occasioned, accelerated, or aggravated by any of the following: − Death as a result of any disease or infection other than directly linked with an Accident. − Suicide, attempted suicide, or self-inflicted injury Notwithstanding this exclusion: In case of death of Life Insured 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 Accidental Death Benefit, as described in Part C, will not be payable. In such circumstances, ABSLI shall refund the rider premiums paid since date of inception of policy till date or ABSLI shall pay the Surrender Value available as on the date of death, whichever is higher to the nominee or beneficiary of the policyholder, provided the policy is in force. For this purpose, rider premiums considered will be exclusive of applicable taxes as the same are collected over and above the premiums as per prevailing tax rules. − Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent . − Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a licensed doctor other than life assured . − Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature. − Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route. − Engaging in or taking part in hazardous sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping. − War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law,	Refer Part F of Rider Contract for Rider Exclusion

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		rebellion, revolution, insurrection, military or usurper power, riot or civil commotion, strikes. War means any war whether declared or not. − Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order − Accident occurring while or because the Insured is under the influence of Alcohol or Solvent abuse or taking of Drugs, narcotics, or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. **Rider Exclusion - ABSLI Waiver of Premium Rider** You shall not be entitled to any benefits if a disability or covered critical illness results either directly or indirectly from any of the following causes: – any pre-existing disease “Pre-existing Disease” means any condition, ailment, injury or disease: a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its latest revival date, whichever is later; OR b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy or its latest revival date, whichever is later; OR; c) A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy or its latest revival date, whichever is later, in a diagnostic illness or medical condition. This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception – any condition (disease, illness or injury) manifesting itself within 90 days from the effective date of the rider or its latest revival date, whichever is later; – any congenital condition; –AIDS, HIV related complications or any sexually transmitted diseases; – attempted suicide or self-inflicted injury, irrespective of mental condition; – participation in a criminal, unlawful or illegal activity; taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us; – nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident	

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		arising from such nature; – entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; – engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping; – war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, – rebellion, revolution, insurrection, military, or usurper power, riot or civil commotion; – taking part in any naval, military or air force operation during peace time; – no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of, or howsoever, to any Illness or accident for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy. **Rider Exclusion - ABSLI Surgical Care Rider** You shall not be entitled to any benefits if the surgery is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following: − Pre-existing Disease Pre-existing Disease means any condition, ailment, injury. or disease: a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement, whichever is later, or b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement, whichever is later − any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later; − any congenital condition, genetic disorders or birth defects; − purely investigative procedure not resulting in any treatment or elective procedures or failure to seek	

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		medical advice; − Any sexually transmitted diseases; − attempted suicide or self-inflicted injury, irrespective of mental condition; − participation in a criminal, unlawful or illegal activity; − taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us; − nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; − entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; − engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping; − war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion; − circumcision, any cosmetic procedures or plastic surgery; − pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility or sex change operation; − organ donation as a donor; − rehabilitation or convalescent care for a period beyond customary length of stay; − dental treatment except if arising from an accident; − non-allopathic treatment; − study and treatment of sleep apnoea; − deliberate exposure to exceptional danger, except in an attempt to save a human life; − treatment taken outside India. − Any surgery performed within 90 days from the start of coverage or the revival date. **Rider Exclusion - ABSLI Hospital Care Rider** You shall not be entitled to any benefits if the hospitalization is directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:	

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		− Pre-existing Disease Pre-existing Disease means any condition, ailment, injury or disease: a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement, whichever is later, or b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement, whichever is later − any congenital condition, genetic disorders or birth defects; − purely investigative procedure not resulting in any treatment or elective procedures or failure to seek medical advice; − Any sexually transmitted diseases; − attempted suicide or self-inflicted injury, irrespective of mental condition; − participation in a criminal, unlawful or illegal activity; − taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us; − nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; − entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; − engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping; − war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion; − circumcision, any cosmetic procedures or plastic surgery; − pregnancy, childbirth or their complications, abortion, medical termination of pregnancy, infertility or sex change operation; − organ donation as a donor; − rehabilitation or convalescent care for a period beyond customary length of stay; − dental treatment except if arising from an accident;	

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		− non-allopathic treatment; − study and treatment of sleep apnoea; − deliberate exposure to exceptional danger, except in an attempt to save a human life; − treatment taken outside India. − any surgery performed within 90 days from the start of coverage or the revival date **Rider Exclusion - ABSLI Critical Illness Rider** You shall not be entitled to any benefits if a covered critical illness results either directly or indirectly from any of the following causes: − any pre-existing condition (disease, illness or injury) which manifested itself prior to the effective date of the rider or its latest revival date, whichever is later; − any condition (disease, illness or injury) manifesting itself within 90 days from the effective date of the rider or its latest revival date, whichever is later; − any congenital condition; − Any sexually transmitted diseases; − attempted suicide or self-inflicted injury, irrespective of mental condition; − participation in a criminal, unlawful or illegal activity; − taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative or poison, except as prescribed by a registered medical practitioner acceptable to us; − nuclear contamination, the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; − entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; − engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race, underwater activities involving the use of breathing apparatus or not, martial arts, hunting, mountaineering, parachuting, bungee jumping; − war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. − Taking part in any naval, military or air force operation during peace time. – No payment will be made by the Company for any claim directly or indirectly caused by, based on, arising	

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		out of, or howsoever, to any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.	
10	Waiting /lien Period, if any.	• ABSLI Waiver of Premium Rider – Waiting period of 90 days • ABSLI Surgical Care Rider – Waiting period of first two policy years • ABSLI Hospital Care Rider – Waiting period of 90 days ABSLI Critical Illness Rider – Waiting period of 90 days	Section F of the Rider Contract
11	Grace period	"Grace Period" refers to the time granted by us from the due date for the payment of premium, without any penalty or late fee, during which time your Policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of your Policy. A period of 15 (Fifteen) days from the due date of the first unpaid Premium for monthly Premium payment mode and 30 (Thirty) days from the due date of the first unpaid Premium for annually, semi-annually or quarterly premium payment modes will be allowed. The insurance coverage continues during the grace period, however, in case of death during the grace period, the Company will recover the unpaid premium due from the death benefit • payable	Part C
12	Free Look Period	You have a free look period of 30 days from the date of receipt of the Policy, to review the terms and conditions of the Policy, in case You disagree with the terms & conditions of Your Policy, you have the option to return the original policy document to us for cancellation. We will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from Your end. We may reduce the amount of the refund by proportionate risk premium for the period of cover and expenses incurred by us on medical examination, if any and stamp duty charges while issuing Your Policy in accordance with IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.	Part D
		Lapse: It means a Policy which has not acquired the Surrender Value and where One Full Year Premium has not been received for the first Policy Year. **Reduced Paid-Up:** If this Policy has acquired a Surrender Value, i.e. on payment of One Full Year Premium all Instalment Premium during the first Policy Year, then, in the event of non-payment of the due Instalment Premiums by You to Us, on the expiry of the Grace Period this Policy will not become a Lapsed Policy	Refer Part B for Lapse Refer Part D for Reduced

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13	Lapse, paid-up and revival of the Policy	but will continue with reduced paid-up benefits. **Revival:** It means restoration of the Policy, which was discontinued due to the non-payment of premium, by the insurer with all the benefits mentioned in the Policy document, with or without rider benefits if any, upon the receipt of all the premiums due and other charges or late fee if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the Insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Board approved Underwriting Policy.	Paid-up Refer Part D for Revival
14	Policy Loan, if applicable	You may take a Loan against Your Policy once it has acquired a Surrendered Value. The minimum Loan amount is Rs. 5,000/- and maximum is 80% of the then applicable Surrender Value less any outstanding Policy loan balance as on date.	Part D
15	Claims/Claims Procedure	• Turn Around Time* (TAT) for claims settlement and brief procedure: Maturity Claims, Survival Benefits and Annuities: **On or before the due date** Death Claims - settlement/repudiation with investigation:**45 days** Death Claims - settlement without investigation: **15 days** *For updated TAT, please refer below link https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats Mandatory Claim Requirements: 1. Claimant Statement Form 2. Death certificate issued by municipal corporation / Gram Panchayat (Self attested copy) 3. Original Policy Document 4. KYC document of beneficiary (Self attested copy) 5. Relationship with the beneficiary with the Life Insured Bank details of the beneficiary Additional Requirements (Claims within 3 years from date of issue/revival): 1. Medical Attendant's Certificate, if any. 2. Hospital or treatment records, if any (Self attested copy) Employer's certificate (if applicable) Additional Requirements for Accidental/Unnatural Death: 1. FIR & Final Police Closure Report 2. Post Mortem Report 3. Policy Inquest Report/Inquest Panchnama 4. News Paper Cutting (if any)	Refer Part F

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		• Helpline/Call Centre number: You can call us at our toll-free no. 1800 270 7000 • Contact details of the insurer: You can email us at Aditya Birla Capital - Life Insurance claims.lifeinsurance@adityabirlacapital.com • Link for downloading claim form and list of documents required including bank account details: https://lifeinsurance.adityabirlacapital.com/customer service/claimprocedure/online-claim/claim-forms-and-downloads	
16	Policy Servicing	• Turn Around Time* (TAT): Free Look Payout: **T+7days** Processing of Insurance Proposal and seeking further requirements for consideration of the proposal:: **7 days** Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later: **7 days** Providing copy of the policy along with the proposal form: **15 days** Non-Financial Request: **7 days** Policy Withdrawal and Surrender: **Within 7 days from the date of receipt of complete requests and requirements** *For updated TAT, please refer below link https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats • Helpline/Call Centre number: You can call us at our toll-free no.: 1800 270 7000 Contact details of the insurer: You can email us at care.lifeinsurance@adityabirlacapital.com , For NRI Customer absli.nrihelpdesk@adityabirlacapital.com • Link for downloading applicable forms and list of documents required including bank account details: • https://lifeinsurance.adityabirlacapital.com/formsanddow nloads/policy-servicing-forms	Refer Part F
17	Grievances / Complaints	• Contact details of Grievance Redressal Officer of the insurer: https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Link for registering the grievance with the insurers portal https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Contact details of Ombudsman • http://www.cioins.co.in/Ombudsman	Refer Part G

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Declaration by the Policyholder

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

Place: <City mentioned in the Address>

Date: <OTP Authentication Date DD-MMM-YYYY>

<Name of the Policy Owner>
Authenticated through OTP
(Signature of the Policyhold

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