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)	ABSLI Pratham Suraksha Plan UIN: 109N156V01	Part A
2.	Application Number		
3.	Type of Insurance Policy	Savings	Part B
4.	Basic Policy details	• Instalment Premium (Rs.) 1st Year – 2nd Year onwards – • Mode of premium payment (e.g. Monthly, Quarterly, half yearly or Yearly) • Sum Assured on death (Rs.) • Sum Assured on Maturity (Rs.): Refer below section for Maturity Benefit • Premium payment Term (Years) • Policy Term (Years)	Refer Part-A Policy Schedule
5.	Policy Coverage/benefits payable	• Benefits payable on maturity - The Sum Assured on Maturity is total premiums payable excluding loadings for modal premiums, if any, rider premiums if any, discount on first year premium, if any and applicable taxes • Benefits payable on death - Death Benefit will be the Sum Assured on Death payable as lumpsum. - Sum Assured on Death is highest of: - 11 times the Annualized premium - 105% of the Total Premiums Paid as on the date of death - The Absolute amount assured to be paid on death • Survival Benefits excluding that payable on maturity: **Not Applicable** • Surrender benefits - The surrender value is the higher of the Guaranteed Surrender Value and the Special Surrender Value • Lock-in period for Linked Insurance products: **Not**	Refer Part C-Clause 1: Death Benefit Clause 2: Maturity Benefit Refer Part-D-Clause 3 for Surrender Benefit

		Applicable	
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 ADD Rider Rider UIN: Rider Sum Assured (Rs.): Rider Premium (Rs.): Rider Name: ABSLI ADB Rider Plus Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable): Rider Name: ABSLI Critical Illness Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable): Rider Name: ABSLI Hospital Care Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable): Rider Name: ABSLI Surgical Care Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable): Rider Name: ABSLI Waiver of Premium Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):	Refer Part-A-Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	Brief list of the applicable exclusions, if any <u>Suicide Exclusion</u>: In the event 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 Policy shall terminate immediately and the Company shall pay the following to the Nominee or beneficiary of the Policyholder, provided the Policy is in-force and all due Installment Premiums under the Policy have been paid:	Refer Part F, Clause 2 If Riders are opted, please refer to Section F of the Rider Contract

		• Where the Policy has acquired the Surrender Value, higher of Surrender Value or Total 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 loadings for modal premiums paid excluding applicable taxes) till date of death.	
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	If the Instalment Premium is not received by Us by the due dates specified in the Policy Schedule, You will be given a Grace Period of 30 days (15 days in case of monthly frequency) to make the payment of due Premium(s), during which time the risk cover and all benefits under the Policy will continue to remain in force. If We do not receive the Instalment Premium in full within the Grace Period, the Policy benefits may Lapse fully or be deemed Reduced Paid-up in accordance with Premium Discontinuance and Reduced Paid-Up provisions as specified in Part D. On death during the Grace Period, the due unpaid Instalment Premium(s) will be deducted from the claim amount payable.	Refer Part C-Clause 4
12.	Free Look Period	You have a Free Look Period of 30 days from the date of receipt of the Policy document to review the terms and conditions of the Policy. If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy by sending a written notice of cancellation to Us stating the reasons for Your objection within the Free Look Period. Upon Your request and if no claim has been made under the Policy, We will refund the Premium paid. 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.	Refer Welcome Letter and Part D Clause 1
13.	Lapse, paid-up and revival of the Policy	***1. <u>Premium Discontinuance</u>*** **1.1 Reduced Paid-Up Policies:** If the due Premium is not received before the expiry of the Grace Period and at least one (1) full Policy Year's Premiums have not been received, the Policy shall lapse with immediate effect, and no benefits shall be payable under the Policy. If the due Premium is not received before the expiry of the Grace Period, but Premiums for at least one (1) full Policy Year have been received, the Policy shall automatically acquire Reduced Paid-Up ("RPU") status and continue	Refer Part D Clause 1, 2 and 4

		with reduced benefits as set out below. Upon the Policy acquiring Reduced Paid-Up (RPU) status, the benefits payable under the Policy shall be adjusted as follows: The Sum Assured shall be reduced to the Reduced Paid-Up Sum Assured and no further Premiums shall be payable under the Policy. The Reduced Paid-Up Sum Assured and the Reduced Paid-Up Sum Assured on Maturity shall be determined by multiplying the Sum Assured and the Sum Assured on Maturity, respectively, by a factor equal to the ratio of: (a) the number of Premium instalments paid up to the date the Policy acquires Reduced Paid-Up status; to (b) the total number of Premium instalments originally payable under the Policy during the Policy Term. After the Policy has acquired Reduced Paid-Up (RPU) status, the benefits payable under the Policy shall be as follows: **1.2 Death Benefit for RPU Policies:** In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be the amount equal to the RPU Sum Assured on Death. **1.3 Maturity Benefit for RPU Policies:** In the event the Life Insured survives until the end of the Policy Term, the Maturity Benefit payable shall be the amount equal to the RPU Sum Assured on Maturity. ***2. Revival*** The Company shall consider requests from the Policyholder to revive a Policy which has Lapsed or has become a Reduced Paid-up Policy for non-payment of Installment Premium, within a Revival Period of five (5) years from the due date of first unpaid premium and subject to the following conditions: a) Such requests shall be received in writing, and before the Policy Maturity Date. b) The Life Insured is required to furnish, at his / her own expense, satisfactory evidence of health and continuity of insurability. We may call for additional information /documents to process the Revival request. c) All due Instalment Premiums till the date of Revival along with interest and/or late fees, if any, at prevailing rate of interest along with applicable taxes, if any shall be paid in full. The Company may revise this interest rate from time to time. The provisions of Sec 45 of the Insurance Laws (Amendment) Act, 2015, as amended from time to time will also be applicable in case of Revival of the Policy. Refer Annexure C.	

		d) The monthly interest is determined at June 1st of every calendar year as (x+1%)/12 rounded to the nearest 0.5%, where x is the base rate of the State Bank of India. Currently, as declared on June 1st, 2026 the Company is charging a compound interest of 1% per month. Any change in basis of determination of interest rate for Revival can be done only after prior approval of IRDAI. e) The Company may revive or refuse to revive the Policy, based on the prevailing Board approved underwriting guidelines. The Revival will take effect only on it being specifically communicated by the Company to Policyholder. f) The Revival of the Policy may be on terms different from those applicable to the Policy before it Lapsed/became Reduced Paid-Up Policy, based on prevailing board approved underwriting guidelines. On Revival, all the benefits under the Policy, which prevailed before the date of first unpaid premium will automatically be reinstated and restored to their full value.	
14.	Policy Loan, if applicable	You may take a loan against your policy at any time after your policy acquires a surrender value. The minimum policy loan is Rs. 5,000 and the maximum is 80% of the then Surrender Benefit less any outstanding policy loan balance as of date.	Refer Part D Clause 5
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):	Refer Part F

		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) • 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/claim-procedure/online-claim/claim-forms-and-downloads	
16.	Policy Servicing	• Turn Around Time* (TAT): Free Look Payout: **T+7days** Processing of Proposal and Decision on the policy issuance: **7 days** Obtaining copy of the proposal: **30 days** Request for Policy Bond: **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/forms-and-downloads/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	Refer Part G

		https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Contact details of Ombudsman http://www.cioins.co.in/Ombudsman	

“We”, “Us”, “Our”, “Insurer” or “Company” refers to Aditya Birla Sun Life Insurance Company Limited.

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 Policyholder)