

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 Super Term Plan UIN: 109N153V02	Part A
2.	Application Number	Dynamic	
3.	Type of Insurance Policy	Pure Risk	Part B
4.	Basic Policy details	<ul style="list-style-type: none"> • 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) Dynamic Values in each point	Refer Part-A Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity <ul style="list-style-type: none"> - This Policy does not provide any maturity benefit for Plan Options 1 and 2. - Option 3: The Sum Assured on Maturity is total premiums payable excluding underwriting extra premiums and loadings for modal premiums, if any, rider premiums if any, discount on first year premium, if any and applicable taxes • Benefits payable on death <p><u>For Plan Option 1, 2 & 3:</u> Death Benefit will be the Sum Assured on Death payable as lumpsum, Income or income plus lumpsum.</p>	Refer Part C- Clause 2.1: Death Benefit Clause 3: Terminal Illness Benefit Clause 5: Accelerated Critical Illness Benefit Clause 6: Enhanced

		<p>Sum Assured on Death is highest of:</p> <ul style="list-style-type: none"> • 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 <p>In case Terminal Illness claim and/or Accelerated Critical Illness (ACI) Benefit claim and/or Instant claim benefit has already been paid, the Death Benefit payable here shall be reduced to the extent of reduction in Sum Assured on account of Terminal Illness and/or Accelerated Critical Illness (ACI) Benefit and/or Instant claim benefit already paid.</p> <p>Where,</p> <ol style="list-style-type: none"> 1) Annualized premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any. Any extra premium on account of ACI Benefit, if any, is also excluded. Any discount on the first year premium, is also excluded. 2) Total Premiums Paid means total of all the premiums received, excluding any underwriting extra premiums, any loadings for modal premiums, any rider premium and taxes. Any extra premium on account of ACI Benefit if any, is also excluded. Any discount on the first year premium if any, is also excluded. 3) The absolute amount assured to be paid on death is the Effective Sum Assured as on the date of death. The Effective Sum Assured changes to reflect any change in Sum Assured arising from the exercise of the Enhanced Life Stage Protection option, if any. The Effective Sum Assured is: <ul style="list-style-type: none"> - For Option 1 (Level Cover), the Sum Assured chosen at inception. - For Option 2 (Increasing Sum Assured), the Sum Assured at inception increases at 5% per annum simple at each policy anniversary subject to a cap of 200% of the Sum Assured at inception. 	<p>Life Stage Protection</p> <p>Clause 8: Cover Continuance Benefit</p> <p>Refer Part-C- Clause 11 for Health Management Services</p> <p>Clause 12: Survival Benefit</p> <p>Clause 13: Maturity Benefit</p> <p>Refer Part-D- Clause 5 for Surrender Benefit</p>
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		<p>For Option 3 (Level Cover with Return of Premium), the Sum Assured chosen at inception</p> <ul style="list-style-type: none"> Survival Benefits excluding that payable on maturity: Not Applicable Surrender benefits <p>If Plan Option 1 or 2 is chosen as per the Policy Schedule:</p> <p>Regular Pay: Not Applicable</p> <p>Limited Pay:</p> <ol style="list-style-type: none"> Within Premium Payment Term: Not applicable After Premium Payment Term: Unexpired risk premium <p>If Plan Option 3 is chosen as per the Policy Schedule:</p> <p>The surrender value is the higher of the Guaranteed Surrender Value and the Special Surrender Value</p> <ul style="list-style-type: none"> Options to policyholder for availing benefits, if any, covered under the policy <p>Terminal Illness Benefit</p> <p>In the event of the Life Insured, aged up to 80 years, being diagnosed with a Terminal Illness during the term of the policy, provided the policy is in-force, the Terminal Illness Benefit shall be payable in lump-sum and all future premiums shall be waived off. The Terminal Illness Benefit is 50% of the Sum Assured on death as applicable at the time of diagnosis of Terminal Illness, or Rs. 1 crore, whichever is lower. Where a Terminal Illness claim has been paid, in the event of subsequent death of the Life Insured during the policy term, the Sum Assured on Death shall be reduced by the amount of Terminal Illness Benefit previously paid. Terminal Illness Benefit shall only be payable on the first diagnosis of any Terminal Illness of the Life Insured during the policy term. The Terminal Illness benefit is inbuilt into the policy and will be available to all policies.</p> <p><u>Waiver of Premium on Accidental Total & Permanent Disability (ATPD)</u></p> <p>In the event of the Life Insured, aged up to 70 years, resulting in Total and Permanent Disability caused by an accident (a sudden unforeseen and involuntary event caused by external and visible means) during the</p>	
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term of the policy, provided the policy is in-force, the future premiums shall be waived off.

Accelerated Critical Illness (ACI) Benefit

Under this option, Accelerated Critical Illness (ACI) benefit is payable on diagnosis of any of the Critical Illness, during the ACI Benefit Cover Period, provided the policy is in-force and meets the terms and conditions. This option needs to be chosen at the inception of the policy.

The Policyholder can choose the ACI Sum Assured in steps of Rs. 5 lac subject to boundary condition as mentioned below.

Minimum ACI Sum Assured	Maximum ACI Sum Assured
Rs. 5,00,000	50% of the Sum Assured at Policy inception date, subject to a maximum of Rs. 50,00,000

The ACI Sum Assured is fixed and will not change even if the Sum Assured under the base Policy changes during the Policy Term.

Benefits Payable are:

- ACI Sum Assured is payable if the Life Insured is diagnosed with any of the Critical Illness. The ACI Benefit is paid only on the first occurrence of any of the specified Critical Illness during the Cover Period i.e., the ACI benefit will terminate on payment of the ACI Sum Assured.
- The ACI Benefit is accelerated and not an additional benefit i.e., the policy will continue till maturity after the ACI benefit is paid, provided the policy is in-force and all premiums are paid in full. On subsequent death of the Life Insured the death benefit payable is reduced by the extent of ACI Sum Assured.
- Other benefits/options payable, specific to the policy, if any

Enhanced Life Stage Protection

Under this option, the Life Insured may choose to increase the Sum Assured upon the occurrence of the following identified events without undergoing any medical examination.

Event	Increase as a percentage of Sum Assured at policy inception date
Marriage (first marriage after commencement of policy)	50%, subject to a maximum increase of Rs. 50,00,000
Child birth (first two children after commencement of policy)	25%, subject to a maximum increase of Rs. 25,00,000 per child
House Loan (Once during the Policy Term)	50%, subject to a maximum increase of Rs. 50,00,000

The increase in Sum Assured will be effective from the policy anniversary falling immediately after the date of exercising the option. Premium will be increased in line with the applicable premium rate based on the Plan Option, Life Insured's attained age, gender, death benefit payout option, outstanding PPT, outstanding PT and Smoker/ Non-smoker status.

Cover Continuance Benefit

Under this option, the policyholder is allowed to defer the due premium for the base policy (including premium for ACI benefit, if any) for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan. Upon the exercise of this option, the policyholder can defer a maximum of 1 annual premium, 2 half-yearly premiums, 4 quarterly premiums or 12 monthly premiums, as applicable.

In the event of a claim during this period, the Company will pay the claims as applicable after deducting the due unpaid premiums, if any, as on date of death or other insured event covered under base product.

There is no additional premium applicable for this feature

Health Management Services

Health Management Services are complimentary

		<p>services in the areas of prevention, diagnosis, treatment or recovery which may include services such as medical consultation, coaching, second opinion, personal medical case management with the objective of health management and improvement.</p> <p>These services are subject to:</p> <ul style="list-style-type: none"> - the availability of a suitable service provider/s; - primary diagnosis (wherever applicable) has been done by a registered medical practitioner as may be authorized by a competent statutory authority; - the eligibility conditions of the Life assured will be determined as per the Company's extant Underwriting Policy; - the eligibility will be reviewed periodically, and changes shall apply without any discrimination to all existing and new customers of the product. - In case of any change, the eligibility details will be displayed on Our website (lifeinsurance.adityabirlacapital.com), before using the services; - Whenever the eligibility criteria changes or the service is withdrawn, the same shall be communicated to all the policyholders. Prior to effecting any changes, we shall inform the same to IRDAI; and Note: - These services are aimed at improving policyholder engagement for policyholders with a Sum Assured of one crore rupees and higher at inception. - These Value-added Services are completely optional for the eligible Life Insured to avail. - For Life Assured availing such services, they are offered at no additional cost. - The Premiums charged shall not depend on whether such a service(s) is offered or availed. - The Life assured may exercise his/her own discretion to avail the services. - These services shall be directly provided by the service provider(s). - These services shall be provided for a period of initial 20 policy years or policy term, whichever is lower. - The services can be availed only where the Policy is in-force (i.e. the policy is either premium paying or fully paid-up) . - We reserve the right to change the service provider(s) at any time. - The services are being provided by third party 	
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		<p>service provider(s) and We will not be liable for any liability.</p> <ul style="list-style-type: none"> Lock-in period for Linked Insurance products: Not 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	<p>Summary of coverage</p> <p>Rider Name: ABSLI ADD Rider Rider UIN: Rider Sum Assured (Rs.): Rider Premium (Rs.):</p> <p>Rider Name: ABSLI ADB Rider Plus Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):</p> <p>Rider Name: ABSLI Critical Illness Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):</p> <p>Rider Name: ABSLI Hospital Care Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):</p> <p>Rider Name: ABSLI Surgical Care Rider Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):</p> <p>Rider Name: ABSLI Waiver of Premium Rider UIN: Rider Sum Assured (Rs.): Rider Instalment Premium (GST as applicable):</p>	Refer Part-A- Policy Schedule

		Dynamic	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any</p> <p><u>Suicide Exclusion:</u> <i>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 amount described in the Death Benefit provision will not be payable. In such circumstances, ABSLI shall refund the premiums paid since date of inception of policy till the date of death or ABSLI shall pay the Surrender Value (for Plan Option 3) or Unexpired Risk Premium Value (for Plan Options 1 & 2) available as on the date of death, whichever is higher to the nominee or beneficiary of the policyholder, provided the policy is in force.</i></p> <p><i>For this purpose, premiums considered will be exclusive of applicable taxes as the same are collected over and above the premiums as per prevailing tax rules</i></p> <p><u>ACI Benefit – Exclusions:</u></p> <p><i>The Life Insured shall not be entitled to any ACI Benefits if the covered Critical Illness results either directly or indirectly from any of the following causes:</i></p> <ul style="list-style-type: none"> • <i>Any Pre-Existing Disease. “Pre-existing Disease” means any condition, ailment, injury or disease:</i> <ul style="list-style-type: none"> a) <i>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</i> b) <i>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.</i> <p><i>This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception;</i></p> <ul style="list-style-type: none"> • <i>Any sickness-related condition manifesting itself within 90 days from the Policy commencement date or its latest revival date, whichever is later;</i> • <i>Any sexually transmitted diseases;</i> • <i>Any congenital condition</i> • <i>Suicide or attempted suicide or self-inflicted injury, irrespective of mental condition;</i> • <i>Participation in a criminal, unlawful or illegal activity;</i> • <i>Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotic, medicine, sedative</i> 	<p>Refer Part F, Clause 9</p> <p>If Riders are opted, please refer Section F of the Rider Contract</p>

		<p>or poison, except as prescribed by a registered medical practitioner acceptable to us;</p> <ul style="list-style-type: none"> • 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; • War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. • Taking part in any naval, military or air force operation during peace time. • Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. • 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. <p>Terminal Illness Exclusion - The Life Insured will not be entitled to any Terminal Illness benefits if it is caused directly or indirectly due to or occasioned, accelerated or aggravated by intentional self-inflicted injury or attempted suicide, whether medically sane or insane.</p> <p><i>If Riders are opted, please refer Section F of the Rider Contract</i></p>	
10.	Waiting /lien Period, if any	<p>ACI Benefit – A waiting period of 90 days is applicable for ACI Benefit from the policy effective date or the effective date the policy is revived, whichever is the later, during which time no ACI Benefit will be payable</p>	Refer Part c, Clause 5
11.	Grace period	<p>The policyholder will have a Grace Period of 30 days from the due date to pay premiums. During this period, all coverage under the policy will continue. If the premium is not paid within the Grace Period, then the provisions as per Section 8.3 – Non-Payment of Premiums will apply. In case of death during the grace period, ABSLI will recover the unpaid premium due from the death benefit payable.</p>	Refer Part C- Clause 14

12.	Free Look Period	<p><i>Policyholder will have the right to return the policy within 30 days from the date of receipt of the policy, in case he/she disagrees with the terms & conditions of the policy. ABSLI will refund the premium paid post receipt of written notice of cancellation (along with reasons thereof) together with the original Policy document from the policyholder. ABSLI may reduce the amount of refund by proportionate risk premium for the period of cover and expenses incurred by ABSLI on medical examination of the Life Insured, if any and stamp duty charges at the time of issuing the policy in accordance to IRDAI (Protection of Policyholders Interests, Operations and Allied Matters of Insurers) Regulations, 2024</i></p>	Refer Welcome Letter and Part D Clause 1
13.	Lapse, paid-up and revival of the Policy	<p>Lapse: <i>The policyholder will have a Grace Period of 30 days (15 days for Monthly mode) or 12 months during the period of cover continuance benefit if availed, from any premium due date to pay the premium. During this period, all coverage under the policy will continue.</i></p> <p><i>In case of occurrence of death or Terminal Illness or critical illness, during the grace period, ABSLI will recover the unpaid premium due from the death benefit or Terminal Illness benefit or ACI benefit payable.</i></p> <p><u>For Plan Options 1 and 2:</u> <i>If the premium due is not received during the Grace Period, the policy will lapse for risk coverage and no benefit will be payable thereafter.</i></p> <p><i>The policy can be revived within a revival period of five years from the due date of first unpaid premium, subject to the revival conditions.</i></p> <p><u>For Plan Option 3:</u> <i>If the premiums have not been paid for at least one full year, the policy will lapse without acquiring any surrender value. If the premiums have been paid for at least one full year and any subsequent premium is not paid, then on expiry of the Grace Period, the policy will be made Reduced Paid-Up (RPU). The Sum Assured is reduced to the RPU Sum Assured and no further premiums will be due. The policy will however lapse for ACI risk coverage, if any, and no ACI benefit will be payable thereafter.</i></p> <p><i>The policy can be revived within a revival period of five years from the due date of first unpaid premium, subject to the revival conditions.</i></p>	Refer Part D Clause 2,3 and 4

		<p><u>Revival</u></p> <p>On non-payment of premium after grace period, a policy will either be treated as lapsed with no benefit payable or made RPU.</p> <p>Such a policy can be revived to its full value within five years from the due date of the first unpaid premium by paying all due and unpaid policy premiums (along with the interest) to date and by giving ABSLI satisfactory evidence of insurability in respect of the Life Insured. ABSLI according to its Board approved underwriting policy will decide whether to reinstate to policy to its full value. The effective date of the revival is when these requirements are met and approved by the Company as per the Board approved underwriting policy. On the effective date of the revival, the Sum Assured on Death and other benefits (if any) will be restored to their full value.</p> <p>The monthly interest rate charged on unpaid premiums will be declared by ABSLI on June 1st of each calendar year and is determined as $(x+1\%)/12$ rounded to the nearest 0.5% where x is the base rate of the State Bank of India. Any change in basis of determination of interest rate for revival can be done only after prior approval of the Authority. The interest rate, as declared on June 1st, 2025, is 1% per month.</p> <p>After the policy has become RPU, the benefits payable will be amended</p> <p>The RPU Terminal Illness Benefit, RPU Sum Assured, RPU Effective Sum Assured and RPU Sum Assured on Maturity shall be equal to the Terminal Illness Benefit, Sum Assured, Effective Sum Assured and Sum Assured on Maturity respectively, multiplied by the ratio of:</p> <ul style="list-style-type: none"> - The number of premium instalments paid to date; over - The total number of premium instalments originally due for the Policy Term. 	
14.	Policy Loan, if applicable	Not Applicable	Not Applicable
15.	Claims/Claims Procedure	<p>• Turn Around Time* (TAT) for claims settlement and brief procedure:</p> <p>Maturity Claims, Survival Benefits and Annuities: On or before the due date</p> <p>Death Claims - settlement/repudiation with investigation: 45 days</p> <p>Death Claims - settlement without investigation: 15 days</p> <p>*For updated TAT, please refer below link</p>	Refer Part F, Clause 6

		<p>https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats</p> <p>Mandatory Claim Requirements:</p> <ol style="list-style-type: none"> 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 <p>Additional Requirements (Claims within 3 years from date of issue/revival):</p> <ol style="list-style-type: none"> 1. Medical Attendant's Certificate, if any. 2. Hospital or treatment records, if any (Self attested copy) 3. Employer's certificate (if applicable) 4. Additional Requirements for Accidental/Unnatural Death: <ol style="list-style-type: none"> 1. FIR & Final Police Closure Report 2. Post Mortem Report 3. Policy Inquest Report/Inquest Panchnama 4. News Paper Cutting (if any) <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 	Refer Part F, Clause 7

		<ul style="list-style-type: none"> • 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 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer of the insurer: https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Link for registering the grievance with the insurer's portal- https://lifeinsurance.adityabirlacapital.com/grievance-redressal • Contact details of Ombudsman http://www.cioins.co.in/Ombudsman 	Refer Part G

“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)