

## 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 Wealth Smart Plus UIN: 109L147V02	Part-A
2.	Application Number		
3.	Type of Insurance Policy	Linked	Part-B
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• Instalment Premium with applicable taxes (Rs.) 1<sup>st</sup> Year – Rs 2<sup>nd</sup> Year onwards – Rs</li> <li>• Mode of premium payment</li> <li>• Sum Assured on death (Rs.)</li> <li>• Sum Assured on Maturity</li> <li>• Premium payment Term =</li> <li>• Policy Term</li> </ul>	Refer Part-A Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• Benefits payable on maturity: The Maturity Benefit shall be the Basic Fund Value plus the Top-up Fund Value, if any, valued at applicable NAV on the date of maturity.</li> <li>• Benefits payable on death: Highest of the below: <ul style="list-style-type: none"> <li>a) Sum Assured (reduced by partial withdrawals made during the two years immediately preceding the date of death of the Life Insured, if any)</li> <li>b) Fund Value as on the date of intimation death of the Life Insured</li> <li>c) 105% of the Total Annualized Premiums received by Us till the date of death of the Life Insured (reduced by all partial withdrawals, if any made during the two years' period immediately preceding the death of the Life Insured, if any). <ul style="list-style-type: none"> <li>• Survival Benefits excluding that payable on maturity: Not Applicable</li> <li>• Surrender benefits: Within first 5 policy years: Policy fund value after deduction of applicable Discontinuance/Surrender charges. The policy fund</li> </ul> </li> </ul> </li> </ul>	Refer Part C - Maturity Benefit  Refer Part C - Death Benefit  Refer Part-D Surrender Benefit  Refer Part-B, Lock in period

		<p>in the discontinued policy fund shall be payable at the end of lock-in period or date of surrender whichever is later.</p> <ul style="list-style-type: none"> <li>• After completion of 5 policy years: Policy fund value • Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> <li>- Death Benefit</li> <li>- Reduced paid up benefit</li> <li>- Maturity Benefit</li> <li>- Settlement option</li> <li>- Grace period to pay premium</li> <li>- Zero Premium Allocation charge</li> <li>- Zero Policy Administration charge</li> </ul> </li> <li>• Other benefits/options payable, specific to the policy, if any: Not applicable</li> <li>• Lock-in period for Linked Insurance products: 5 Years</li> </ul>	
6.	Options available ( <i>in case of Linked Insurance Products</i> )	<ul style="list-style-type: none"> <li>• Partial Withdrawal</li> <li>• Switches</li> <li>• Investment Option</li> <li>• Change in Investment Option</li> <li>• Premium Redirection</li> <li>• Risk Profile Switching</li> <li>• Systematic Withdrawal Facility</li> </ul>	Refer Part-D
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> <li>• Type of immediate annuity, for example Life annuity with Return of Purchase price etc.: Not applicable</li> <li>• Proportion of annuity amount guaranteed for variable payout option: Not applicable</li> <li>• Any other option: Not applicable</li> </ul>	Not Applicable
8.	Riders opted, if any	<p>Summary of coverage</p> <ul style="list-style-type: none"> <li>• Rider Name: ABSLI ADB Rider Plus</li> <li>• Rider UIN:</li> <li>• Rider Sum Assured (Rs):</li> <li>• Rider Instalment Premium (GST as applicable): Rs.</li>   <li>• Rider Name: ABSLI Waiver of Premium Rider</li> <li>• Rider UIN</li> <li>• Rider Sum Assured (Rs):</li> <li>• Rider Instalment Premium (GST as applicable): Rs</li>   <li>• Rider Name: ABSLI Suraksha Term Rider Plus</li> <li>• Rider UIN: <b>109A045V01</b></li> <li>• Rider Sum Assured (Rs): &lt;Dynamic&gt;</li> <li>• Rider Installment Premium (GST as applicable): Rs &lt;Dynamic&gt;</li> </ul>	Refer Part-A- Policy Schedule

9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion: In case of death of the Life Insured due to suicide within 12 months from the Policy Issue Date or from the date of Revival of the Policy, as applicable, the Nominee or the beneficiary of the Policyholder shall be entitled to the Fund Value, as available on the date of intimation of death.</p> <p><b>Rider Exclusion - ABSLI ADB Rider Plus</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>- Death as a result of any disease or infection other than directly linked with an Accident.</li> <li>- Suicide, attempted suicide, or self-inflicted injury</li> </ul> <p>Notwithstanding this exclusion:</p> <p>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.</p> <ul style="list-style-type: none"> <li>- Participation of the insured person in a criminal, illegal activity or unlawful act with criminal intent .</li> <li>- 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 .</li> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> <li>- War, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil</li> </ul>	<p>Refer Part F for Base Coverage</p> <p>Refer Part F of Rider Contract for Rider Exclusion</p>
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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 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

		<p>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;</p> <p>– war (whether declared or not), terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law,</p> <p>– rebellion, revolution, insurrection, military, or usurper power, riot or civil commotion;</p> <p>– taking part in any naval, military or air force operation during peace time;</p> <p>– 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.</p> <p><b>Rider Exclusion- Suraksha Term Rider Plus</b></p> <p><b>Terminal Illness Exclusion:</b></p> <p>You shall not be entitled to any benefits if a terminal illness results either directly or indirectly from any of the following causes:</p> <p>a) occasioned, accelerated or aggravated by intentional self-inflicted injury or;</p> <p>b) attempted suicide</p> <p><b>Suicide Exclusion:</b></p> <p>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 Death Benefit 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.</p>	
10.	Waiting /lien Period, if any	<p>ABSLI Waiver of Premium Rider – Waiting period of 90 days</p> <ul style="list-style-type: none"> <li>• ABSLI Suraksha Term Rider Plus – None</li> </ul>	Section F of the Rider Contract

11.	Grace period	<p><i>“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</i></p>	Part C
12.	Free Look Period	<p><i>You will have the right to return the Policy to Us within 30 days from the date of receipt of the Policy, in case You are not satisfied with the terms &amp; conditions of Your Policy. We will pay the Policy Fund Value plus non allocated Instalment Premiums plus all Charges levied (excluding the Fund Management Charge) by cancellation of Units once We receive Your written notice of cancellation (along with reasons thereof) together with the original Policy documents. We will reduce the amount of the refund by the proportionate risk premium and expenses incurred by Us on medical examination of the Life Insured and stamp duty charges in accordance with the IRDAI (Protection of Policyholders Interest) Regulations, 2024.</i></p>	Part D
13.	Lapse, paid-up and revival of the Policy	<p><i>“Lapse” is the status of the Policy when due premium is not paid within the grace period.</i></p> <p><i>“Reduced Paid-up Policy” means the Policy under which the due Instalment Premiums have been discontinued after the completion of the Lock-In Period.</i></p> <p><i>“Revival” means restoration of the policy, which was discontinued due to the non-payment of Instalment Premium, by the Company with all the benefits mentioned in the Policy document, with or without Rider benefits if any, upon the receipt of all the Instalment 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 Life Insured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with Our Board approved Underwriting policy.</i></p>	<p>Refer Part B – Lapse</p> <p>Refer Part D for Reduced Paid-up</p> <p>Refer Part D for Revival</p>
14.	Policy Loan, if applicable	Not Applicable	Not Applicable

15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time* (TAT) for claims settlement and brief procedure:</li> <li>• Maturity Claims, Survival Benefits and Annuities: On or before the due date</li> <li>• Death Claims - settlement/repudiation with investigation: 45 days</li> <li>• Death Claims - settlement without investigation: 15 days</li> </ul> <p>*For updated TAT, please refer below link  <a href="https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats">https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats</a> Mandatory Claim Requirements:</p> <ol style="list-style-type: none"> <li>1. Claimant Statement Form</li> <li>2. Death certificate issued by municipal corporation / Gram Panchayat (Self attested copy)</li> <li>3. Original Policy Document</li> <li>4. KYC document of beneficiary (Self attested copy)</li> <li>5. Relationship with the beneficiary with the Life Insured</li> <li>6. Bank details of the beneficiary</li> </ol> <p>Additional Requirements (Claims within 3 years from date of issue/revival):</p> <ol style="list-style-type: none"> <li>1. Medical Attendant's Certificate, if any.</li> <li>2. Hospital or treatment records, if any (Self attested copy)</li> <li>3. Employer's certificate (if applicable)</li> </ol> <p>Additional Requirements for Accidental/Unnatural Death:</p> <ol style="list-style-type: none"> <li>1. FIR &amp; Final Police Closure Report</li> <li>2. Post Mortem Report</li> <li>3. Policy Inquest Report/Inquest Panchnama</li> <li>4. News Paper Cutting (if any)</li> </ol> <ul style="list-style-type: none"> <li>• Helpline/Call Centre number: You can call us at our toll free no. 1800 270 7000</li> <li>• Contact details of the insurer: You can email us at Aditya Birla Capital - Life Insurance  <a href="mailto:claims.lifeinsurance@adityabirlacapital.com">claims.lifeinsurance@adityabirlacapital.com</a></li> <li>• Link for downloading claim form and list of documents required including bank account details.:  <a href="https://lifeinsurance.adityabirlacapital.com/customer-service/claim-procedure/online-claim/claim-forms-and-downloads">https://lifeinsurance.adityabirlacapital.com/customer-service/claim-procedure/online-claim/claim-forms-and-downloads</a></li> </ul>	Refer Part F,
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16.	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time* (TAT):</li> <li>• Free Look Payout: <b>T+7days</b></li> <li>• Processing of Insurance Proposal and seeking further requirements for consideration of the proposal: <b>7 days</b></li> <li>• Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later: <b>7 days</b></li> <li>• Providing copy of the policy along with the proposal form: <b>15 days</b></li> <li>• Non-Financial Request: <b>7 days</b></li> <li>• Policy Withdrawal and Surrender: <b>Within 7 days from the date of receipt of complete requests and requirements</b></li> <li>• For updated TAT, please refer below link <a href="https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats">https://lifeinsurance.adityabirlacapital.com/customer-service/service-tats</a></li> </ul> <ul style="list-style-type: none"> <li>• Helpline/Call Centre number: You can call us at our toll free no. 1800 270 7000</li> <li>• Contact details of the insurer: You can email us at <a href="mailto:care.lifeinsurance@adityabirlacapital.com">care.lifeinsurance@adityabirlacapital.com</a>, For NRI Customer <a href="mailto:absli.nrihelpdesk@adityabirlacapital.com">absli.nrihelpdesk@adityabirlacapital.com</a></li> <li>• Link for downloading applicable forms and list of documents required including bank account details.: <a href="https://lifeinsurance.adityabirlacapital.com/forms-and-downloads/policy-servicing-forms">https://lifeinsurance.adityabirlacapital.com/forms-and-downloads/policy-servicing-forms</a></li> </ul>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• Contact details of Grievance Redressal Officer of the insurer: <a href="https://lifeinsurance.adityabirlacapital.com/grievance-redressal">https://lifeinsurance.adityabirlacapital.com/grievance-redressal</a></li> <li>• Link for registering the grievance with the insurer's portal- <a href="https://lifeinsurance.adityabirlacapital.com/grievance-redressal">https://lifeinsurance.adityabirlacapital.com/grievance-redressal</a></li> <li>• Contact details of Ombudsman <a href="http://www.ciains.co.in/Ombudsman">http://www.ciains.co.in/Ombudsman</a></li> </ul>	Refer Part G

Declaration by the Policyholder

“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)