

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 Anmol Akshaya <<109N183V01>>	Part A
2	Application Number	<<>>	
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part B
4	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium with applicable taxes: 1st Year – Rs. << in Rs.>> 2nd Year onwards – Rs. << in Rs.>> • Mode of premium payment: << Monthly/ Quarterly/ Half-Yearly/ Yearly>> • Sum Assured on death: Rs << in Rs.>> • Sum Assured on Maturity: Not Applicable • Maturity Benefit: Rs<< >> • Total Income: << in Rs.>> • Premium payment Term: <<in years>> • Policy Term: <<in years>> • Plan Option: << My Savings, My Child>> 	Refer Part-A Policy Schedule
5	Policy Coverage/benefits payable	<p>My Savings option</p> <ul style="list-style-type: none"> • Benefits payable on maturity: On survival of the Life Insured till the end of the policy term, a lumpsum benefit at maturity shall be paid which will be a sum of: <ul style="list-style-type: none"> i. Guaranteed Maturity Benefit (GMB); plus ii. Accrued Bonus, if any; plus iii. Terminal Bonus, if any. <p>My Child option</p> <p>Benefits payable on maturity: On survival of the Life Insured till the end of the policy term, terminal bonus if any shall be payable</p> <ul style="list-style-type: none"> • Benefits payable on death: In the event of death of the Life Insured during the Policy Term, the Death Benefit payable shall be: <ul style="list-style-type: none"> a) Sum Assured on Death; plus b) Accrued Bonus till date of death (if any); plus c) Terminal bonus (if any) <p>Where, The Sum Assured on Death is the highest of:</p>	<p>Refer Part C - Maturity Benefit</p> <p>Refer Part C- Death Benefit</p> <p>Refer Part C – Income Benefit Payout</p> <p>Refer Part-D- Surrender Benefit</p>

		<ul style="list-style-type: none"> • 105% of the Total Premiums Paid up to the date of death • Sum Assured <p>Where Sum Assured shall be 7 times the Annualized Premium for Band 1 and 2 and 11 times the Annualized Premium for all other Bands.</p> <p>• Survival Benefits excluding that payable on maturity:</p> <p>My Child option Income Benefit Payout If the Policy has not been terminated as of the commencement of the Income Benefit Payout Period, the Income Benefit payable shall comprise of:</p> <p>(a) the Guaranteed Maturity Benefit (GMB); plus (b) the Accrued Bonus, if any.</p> <p>The total of the above benefits shall be paid in equal instalments, in accordance with the Income Payout Option opted at policy inception.</p> <p>This benefit shall be payable irrespective of whether death occurs prior to the commencement of the Income Benefit Payout Period.</p> <p>• Surrender benefits:</p> <ul style="list-style-type: none"> - One Full Year Premium for the first Policy Year paid by Policyholder: Special Surrender Value (SSV). - Premiums for the first two Policy Years paid by Policyholder: Higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). <p>• Options to policyholders for availing benefits, if any, covered under the policy:</p> <ul style="list-style-type: none"> i. Grace Period ii. Policy Loan iii. 'HER' Benefit <ul style="list-style-type: none"> a. Health Management Services b. Cancer care benefit c. Accelerated benefit on childbirth <p>• Other benefits/options payable, specific to the policy, if any:</p> <ul style="list-style-type: none"> i. Extended Life Cover (ELC) <ul style="list-style-type: none"> a. up to age 75 b. up to 85 years ii. Policy Continuance Benefit (PCB) 	<p>Refer Part C – Grace period</p> <p>Refer Part D – Policy Loan</p> <p>Refer Part C – Her Benefit</p> <p>Refer Part C – Policy continuance benefit and Extended Life cover</p>
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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	<ul style="list-style-type: none"> • Rider Name: <<>> • Rider UIN: <<>> • Rider Sum Assured (Rs): << in Rs.>> • Rider Premium (GST as applicable): Rs. << in Rs.>> 	Refer Part-A- Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide 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 amount described in the Death Benefit provision will not be payable. In such circumstances, ABSLI shall refund the premiums paid till the date of death of the Life Insured 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. The Policy will terminate on making such a payment and all rights, benefits and interests under the Policy will stand extinguished.</p> <p>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.</p> <p>For exclusions related to optional benefits, if any, please refer to policy document.</p>	Refer Part F - Suicide Exclusion
10	Waiting /lien Period, if any.	<p>Accelerated GMB on Childbirth - 5 Policy Years</p> <p>Cancer Care Benefit - 5 Policy Years</p>	Refer Part C, Clause 8 – Her Benefit
11	Grace period	A Grace Period of 30 (thirty) days from the premium due date (15 (fifteen) days in case of Monthly mode) for payment of each premium will be allowed. During the Grace Period the Company will accept the premium without any penalty or late fees. The insurance coverage continues during the Grace Period, however, if the Life Insured dies during the Grace Period, the Company shall be entitled to deduct the unpaid Premiums due as on the date of death from the Benefits payable under the policy.	Part C
12	Free Look Period	Policyholder 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	Part D

		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.	
13	Lapse, paid-up and revival of the Policy	<p>Lapse: It means the status of the Policy where the Policy has not acquired a Surrender Value and Premium due is not paid till the expiry of the Grace Period,</p> <p>Reduced Paid-Up: It means the state of the Policy due which arises on account of failure to pay due premium within the Grace Period, once the policy has acquired surrender value. Benefits are reduced as per the terms and conditions of the Policy.</p> <p>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.</p>	<p>Refer Part B for Lapse</p> <p>Refer Part D for Reduced Paid-up</p> <p>Refer Part D for Revival</p>
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.	Part D
15	Claims/Claims Procedure	<p>• 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:</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 	Refer Part F

		<p>6. Bank details of the beneficiary 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) <p>Additional Requirements for Accidental/Unnatural Death:</p> <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/claim-procedure/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 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: 	Refer Part F

		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 insurers 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)