

## 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 Wealth Aspire Plan 109L100V06	Part A
2	Application Number	<Dynamic>	
3	Type of Insurance Policy	Linked	Part B
4	Basic Policy details	<ul style="list-style-type: none"> <li>• Instalment Premium with applicable taxes: 1<sup>st</sup> Year – Rs &lt;Dynamic&gt; 2<sup>nd</sup> Year onwards – Rs &lt;Dynamic&gt;</li> <li>• Mode of premium payment: &lt;Dynamic&gt;</li> <li>• Sum Assured on death: Rs &lt;Dynamic&gt;</li> <li>• Sum Assured on Maturity: <b>Not Applicable</b></li> <li>• Premium payment Term: &lt;Dynamic&gt;</li> <li>• Policy Term: &lt;Dynamic&gt;</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: <b>For Classic Option - Highest of the below:</b> <ul style="list-style-type: none"> <li>• Basic Fund Value as on date of intimation of death; or</li> <li>• Basic Sum Assured, after deducting the Partial Withdrawals made during the two-year period immediately preceding the death of the Life Insured;</li> </ul> </li> <li>• At all times, if the policy has not been discontinued, the Death Benefit shall never be less than 105% of total basic premiums and top-up premiums paid up to the date of death reduced to the extent of partial withdrawals made both from the basic fund value and top-up fund values, during the two year period immediately preceding the death of the life assured. <b>For Assured Option - Highest of the below:</b> <ul style="list-style-type: none"> <li>• Basic Sum Assured on the date of death plus Top-up Sum Assured on the date of death; or</li> <li>• 105% of the basic premiums and top-up premiums paid</li> </ul> </li> <li>• Survival Benefits excluding that payable on maturity: <b>Not Applicable</b></li> <li>• Surrender benefits:</li> </ul>	Refer Part C for Maturity, Death, Surrender Benefits  Refer Part-B for Lock in period.

		<p>Within first 5 policy years: Policy fund value after deduction of applicable discontinuance charges. The policy fund in the discontinued policy fund shall be payable at the end of lock-in period or date of surrender whichever is later.</p> <p>After completion of 5 policy years: Policy fund value</p> <ul style="list-style-type: none"> <li>• Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> <li>- Guaranteed Additions</li> <li>- Partial Withdrawal</li> <li>- Death Benefit</li> <li>- Surrender Benefit</li> <li>- Maturity Benefit</li> <li>- Grace period to pay premium.</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: <b>5 Years</b></li> </ul>	
6	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> <li>• Partial Withdrawal</li> <li>• Top –up Provision</li> <li>• Switches</li> </ul>	<p>Refer Part-C for Partial Withdrawal, Top-up provision</p> <p>Refer Part E for Fund Switch</p>
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.: <b>Not applicable</b></li> <li>• Proportion of annuity amount guaranteed for variable pay-out option: <b>Not applicable</b></li> <li>• Any other option: <b>Not applicable</b></li> </ul>	Not Applicable
8	Riders opted, if any	<p>Summary of coverage</p> <ul style="list-style-type: none"> <li>• Rider Name: Accidental Death Benefit Rider Plus</li> <li>• Rider UIN: 109A024V01</li> <li>• Rider Sum Assured (Rs): &lt;Dynamic&gt;</li> <li>• Rider Installment Premium (GST as applicable): Rs. &lt;Dynamic&gt;</li> </ul> <ul style="list-style-type: none"> <li>• Rider Name: Waiver of Premium</li> <li>• Rider UIN: 109A039V01</li> <li>• Rider Sum Assured (Rs): &lt;Dynamic&gt;</li> <li>• Rider Installment Premium (GST as applicable): Rs &lt;Dynamic&gt;</li> </ul> <ul style="list-style-type: none"> <li>• Rider Name: Comprehensive Critical Illness</li> <li>• Rider UIN: 109A041V01</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

		<p>Rider Name: ABSLI Suraksha Term Rider  Rider UIN: 109A042V01  Rider Sum Assured (Rs): &lt;Dynamic&gt;  Rider Installment Premium (GST as applicable): Rs &lt;Dynamic&gt;</p>	
<p>9</p>	<p>Exclusions (events where insurance coverage is not payable), if any.</p>	<p><b>Base Coverage Suicide Exclusion:</b> 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, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the policy fund value as available on the date of intimation of death.</p> <p><b>Rider Exclusion - Accidental Death Benefit Rider Plus</b>  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.</p>	<p>Refer Part F for Base Coverage</p> <p>Refer Part F for Rider Exclusion</p>

		<ul style="list-style-type: none"><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 commotion, strikes. War means any war whether declared or not.</li><li>- Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order</li><li>- 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.</li></ul> <p><b>Rider Exclusion - ABSLI Waiver of Premium Rider</b> 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:</p> <ul style="list-style-type: none"><li>- any pre-existing disease</li></ul> <p>“Pre-existing Disease” means any condition, ailment, injury or disease:</p> <ul style="list-style-type: none"><li>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</li><li>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.</li></ul> <p>This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception</p> <ul style="list-style-type: none"><li>- 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;</li><li>- any congenital condition;</li><li>- Any sexually transmitted diseases;</li><li>- attempted suicide or self-inflicted injury, irrespective of mental condition;</li><li>- participation in a criminal, unlawful or illegal activity;</li><li>- 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;</li></ul>	
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– 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 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- Suraksha Term Rider**

**Terminal Illness Exclusion:**

You shall not be entitled to any benefits if a terminal illness results either directly or indirectly from any of the following causes:

- a) occasioned, accelerated or aggravated by intentional self-inflicted injury or;
- b) attempted suicide

**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 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

**Rider Exclusion - Comprehensive Critical Illness**

You shall not be entitled to any benefits if a covered critical illness /condition/procedure results either directly or indirectly from any of the following causes:

1. Any Illness, sickness, or disease other than those specified as Critical Illnesses under this Rider.
2. Any Pre-existing Disease or any complication arising therefrom.

Pre-existing Disease means any condition, ailment, injury, or disease / critical illness / disability:

- a. That is/are diagnosed by a physician within 36 months prior to the effective date of the rider issued by the insurer or its reinstatement; 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 rider issued by the insurer or its reinstatement.

In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. Coverage under the Rider after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

3. Any Critical Illness caused due to treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.
4. Narcotics used by the Insured Person unless taken as prescribed by a registered Medical Practitioner.
5. Any Critical Illness caused due to intentional self-injury, suicide, or attempted suicide.
6. Any Critical Illness caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defence, rebellion, revolution, insurrection, military, or usurped power.
7. Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical, or biological attack.
8. Congenital External Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured.
9. Any Critical Illness caused by any treatment necessitated due to participation as a professional in

		<p>hazardous or adventure sport, including but not limited to, para jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving.</p> <p>10. 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.</p> <p>11. Any Critical Illness caused by medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness caused due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the rider period.</p> <p>12. Any Critical Illness caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.</p> <p>13. Any Critical Illness based on certification / diagnosis /treatment from persons not registered as Medical Practitioners, or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for.</p> <p>14. Any Critical Illness caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.</p> <p>15. Any Critical Illness caused due to cosmetic or plastic surgery or any treatment to change the appearance unless for reconstruction following an Accident, burn(s), or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p>16. Any Critical Illness caused due to surgical treatment of obesity that does not fulfil all the below conditions:</p> <ul style="list-style-type: none"><li>a. Surgery to be conducted is upon the advice of the Doctor</li><li>b. The Surgery / Procedure conducted should be supported by clinical protocols</li><li>c. The member has to be 18 years of age or older and</li><li>d. Body Mass Index (BMI):<ul style="list-style-type: none"><li>• greater than or equal to 40 or</li><li>• greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:</li></ul></li></ul>	
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		<p>i. Obesity related cardiomyopathy</p> <p>ii. Coronary heart disease</p> <p>iii. Severe Sleep Apnea</p> <p>iv. Uncontrolled Type 2 Diabetes</p> <p>17. Any Critical Illness caused due to treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reason.</p> <p>18. Any Critical Illness caused by treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.</p> <p>19. In the event of the death of the Insured Person within the stipulated survival period as set out above.</p> <p>20. Any Critical Illness caused by sterility and infertility. This includes:</p> <p>a. Any type of contraception, sterilization</p> <p>b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</p> <p>c. Gestational Surrogacy</p> <p>d. Reversal of sterilization</p>	
10	Waiting /lien Period, if any.	<ul style="list-style-type: none"> <li>• ABSLI Waiver of Premium Rider – Waiting period of 90 days</li> <li>• Comprehensive Critical Illness – 90 days (for all major CI conditions) and 180 days (for all minor CI conditions) is applicable from the rider risk commencement date, or revival date, whichever is later.</li> </ul> <p>ABSLI Suraksha Term Rider - None</p>	Section F of the Rider Contract
11	Grace period	<p>“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</p>	Part C
12	Free Look Period	<p>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</p>	Part D

		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.	
13	Lapse, paid-up and revival of the Policy	<p>“<b>Lapse</b>” is the status of the Policy when due premium is not paid within the grace period.</p> <p>“<b>Reduced Paid-up Policy</b>” means the Policy under which the due Instalment Premiums have been discontinued after the completion of the Lock-In Period.</p> <p>“<b>Revival</b>” 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.</p>	<p>Refer Part B for Lapse</p> <p>Refer Part D for Reduced Paid-up, Revival</p>
14	Policy Loan, if applicable	Not Applicable	
15	Claims/Claims Procedure	<p>• Turn Around Time* (TAT) for claims settlement and brief procedure:  Maturity Claims, Survival Benefits and Annuities: <b>On or before the due date</b>  Death Claims - settlement/repudiation with investigation: <b>45 days</b>  Death Claims - settlement without investigation: <b>15 days</b></p> <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></p> <p>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> </ol>	Refer Part F

		<p>2. Hospital or treatment records, if any (Self attested copy)</p> <p>3. Employer's certificate (if applicable)</p> <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>	
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 Proposal and Decision on the policy issuance: <b>7 days</b></li> <li>Obtaining copy of the proposal: <b>30 days</b></li> <li>Request for Policy Bond: <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> </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></p> <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>	Refer Part F
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 insurers portal <a href="https://lifeinsurance.adityabirlacapital.com/grievance-redressal">https://lifeinsurance.adityabirlacapital.com/grievance-redressal</a></li> </ul>	Refer Part G

		• Contact details of Ombudsman <a href="http://www.cioins.co.in/Ombudsman">http://www.cioins.co.in/Ombudsman</a>	
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"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)

SAMPLE