

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet Reference No. [●]

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)	Axis Max Life Corporate Advantage in Retirement and Employee benefits Smart Plan UIN- 104N130V01	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-Linked Non Participating Life / Pension Group Savings Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <Amount> • Mode of Premium payment: Single Pay • Sum Assured on Death: <add SA> • Sum Assured on Maturity: As per Scheme Rules • Policy Term: 1 year, annually renewable and will continue indefinitely until terminated or surrendered, or expiry of membership term and there are no new members. • Premium Payment Term: Single Pay, contribution can be paid as and when required as per funding needs. 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> ➤ Death Benefits: If Life Insured dies during the Policy Term, We will pay the death benefit, if applicable. ➤ Survival Benefits: The survival benefits under the Policy will be as defined in the Scheme Rules ➤ Maturity Benefits: The maturity benefits under the Policy will be as defined in the Scheme Rules. ➤ Surrender Benefits: You may Surrender the Policy at any time by giving an advance written notice of 1 month. On Surrender of the Policy, We will pay You the Scheme Account Value as on the day of Surrender, less applicable Surrender charge (if any) and Market Value Adjustment, if applicable. <p>For more details, please refer the Policy document.</p>	Clause 1.1 of Part C Clause 1.3 of Part C Clause 1.2 of Part C Clause 1 of Part D
6.	Options available (In case of linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	This is not applicable	
8.	Riders opted, if any	This is not applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion: in the event of the Member's death resulting from suicide, during the Period of Coverage, the Claimant shall be entitled to receive the Sum Assured on Death, if applicable, together with any other benefits payable under the Scheme Rules as in force on the date of death. For more details, please refer the Policy document.	Clause 6 of Part F

10.	Waiting /lien Period, if any	No waiting period applicable	
11.	Grace period	This is a single premium policy hence grace period is not applicable	Clause 7 of Part C
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 6 of Part D
13.	Lapse, paid-up and revival of the Policy	This is not applicable	
14.	Policy Loan, if applicable	You or the Member are not entitled to any loans under this Policy.	Clause 2 of Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". • Helpline / Call Centre number: - 1860-120-5577 (Call charges apply) or 0124- 4219090. • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com. • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 3 of Part F
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". • Helpline / Call Centre number: 1860-120-5577 (Call charges apply) or 0124- 4219090. • Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com. • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. • Helpline / Call Centre number: 1860-120-5577 (Call charges apply) or 0124- 4219090. • Link for registering the grievance with the insurer's portal: https://www.axismaxlife.com/customer-service/grievance-redressal. • Contact details of Ombudsman: Find your nearest Ombudsman office at: https://www.cioins.co.in/ombudsman 	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/group-insurance-plans/cares-plan>

- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. *Sum Assured on Death is subject to underwriting, for actual Sum Assured details, & updated UIN number (in case of modification), please refer to the Policy document.
- iv. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.