

CUSTOMER INFORMATION SHEET (CIS) /KNOW YOUR RIDER

Customer Information Sheet reference no. 605841709

This document provides key information about your Rider. You are also advised to go through your Rider document.

Sl. no.	Title	Description (Please refer to applicable Rider Clause Number in next column)	Rider Document Clause Number
1	Name of Insurance Product / Rider	Axis Max Life Critical Illness and Disability- Secure Rider (A Unit Linked Non-Participating Individual Pure Risk Health Insurance Rider) UIN- 104A034V02	Rider Preamble
2	Rider number	605841709	Cover page of the Rider
3	Type of Insurance Product / Policy/ Rider	Benefit Rider (where an insurance policy pays a fixed amount under the Policy on the occurrence of the covered event)	Cover page of the Rider
4	Sum Insured (Basis) (Along with amount)	*Individual Sum Assured - 2000000.00	Rider schedule
5	Policy Coverage (What the policy covers?) (Rider Clause Number/s)	The Benefit under the Rider will be paid on happening of any of the below mentioned Insured events, subject to exclusions: <ul style="list-style-type: none"> • Critical Illness: <i>(Applicable only for Gold Variant, Gold Plus Variant, Platinum Variant and Platinum Plus Variant):</i> offers Coverage against listed Critical Illnesses and in case the Life Insured is Diagnosed with a Major Critical Illness after completion of the Waiting Period during the Rider Term, the Rider Sum Assured will be payable in accordance with the Rider T&C. However, in case of Diagnosis of a Minor Critical Illness, we will pay the lower of 25% of the Rider Sum Assured Or Rs.5 lacs, upon the Life Insured surviving through the Survival Period (refer https://www.axismaxlife.com/static-page/assets/homepage/CIDSR%20Annexure%202.pdf for details).) 	
		<ul style="list-style-type: none"> • Total & Permanent Disability Benefit: <i>(Applicable only if You have chosen either Gold Plus Variant,</i> 	Clause 1 of Part C, Rider

		<i>Platinum Plus Variant or Total and Permanent Disability Variant</i>): Rider Sum Assured (or remaining Rider Sum Assured, as applicable) shall be payable on a valid Total and Permanent Disability claim during the Rider Term, subject to Rider benefit being in force.	Benefits
		<ul style="list-style-type: none"> • Max Fit Program: To promote good health and wellbeing of the Life Insured under the Rider, a wellness program is offered to the Life Insured wherein a subscription will be available to the Life Insured only for the first 5 years of Rider Term from the Date of Commencement of Risk under Rider for calculation number of steps completed by the Life Insured to arrive at the Healthy Weeks. For more details, please refer the Rider document. 	
6	Exclusions (what the policy does not cover)	<ul style="list-style-type: none"> • Exclusions for Critical Illness benefit: No benefit of Critical Illness shall be payable: <ul style="list-style-type: none"> ➤ If the Life Insured dies within the Survival Period. ➤ If any Major Critical Illness is Diagnosed within the Waiting Period. ➤ If Critical Illness that was Diagnosed before the Date of Commencement of Risk under Rider. 	Clause 1 (A) b of Part C
		<ul style="list-style-type: none"> • For Other exclusions to Critical Illness benefit: Please refer to https://www.axismaxlife.com/static-page/assets/homepage/CIDSR%20Annexure%203.pdf 	Clause 1(A)c of Part C
		<ul style="list-style-type: none"> • Exclusions to Total and Permanent Disability Benefit: Please refer to https://www.axismaxlife.com/static-page/assets/homepage/CIDSR%20Annexure%204.pdf 	Clause 1(B) of Part C
7	Waiting period <ul style="list-style-type: none"> • Time period during which specified diseases/treatments are not covered • It is counted from the beginning of the policy coverage. 	Waiting Period: It is the period of 90 (Ninety) days from the Date of Issuance of Rider / Revival of this Rider in case of Major Critical Illness/ Total and Permanent Disability claim or 180 (One Hundred Eighty) from the Date of Issuance of Rider / Revival of this Rider in case of a Minor Critical Illness claim.	Part B, Definitions and Clause 1 of Part C

8	Financial limits of coverage i. Sub-limit (It is a pre defined limit and the insurance company will not pay any amount in excess of this limit)	Sub- Limit: The policy will pay only up to the limits specified hereunder for the following diseases/procedures. <ul style="list-style-type: none"> • Critical Illness Benefit: In case of Diagnosis of a Minor Critical Illness, We will pay the lower of 25% of the Rider Sum Assured Or Rs.5 lacs, upon the Life Insured surviving through the Survival Period. For more details, please refer to Rider Document. • Total & Permanent Disability Benefit: Rider Sum Assured shall be payable on a valid Total and Permanent Disability claim during the Rider Term, subject to Rider benefits being in force. 	Clause 1 of Part C
	ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder /insured).	Co-payment: NA	
	iii. Deductible (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount)	Deductible: NA	
	iv. Any other limit (as applicable)	Any Other Limit: NA	
9	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) For details, refer to “Service TATs in Insurance - Axis Max Life Insurance”. • Helpline 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 	Clause 3 of Part F

		18, Gurugram-122015, Haryana, India. Website - www.axismaxlife.com. • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads	
10	Policy Servicing	Helpline No. – 1860 120 5577 or (0124) 4219090 Email: service.helpdesk@axismaxlife.com , helpdesk@axismaxlife.com Chief Customer Officer Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India Website - www.axismaxlife.com .	
11	Grievances/ Complaints	Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India Helpline No. – 1860 120 5577 or (0124) 4219090 Email: manager.services@axismaxlife.com ; - For list of Ombudsman, find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	Part G
12	Things To remember	• Free Look cancellation: You may cancel the insurance Rider, if you do not want it, within 30 days from the beginning of the date of receipt of Rider. For more details, please refer the Rider document.	Clause 6 of Part D
		• Rider Revival: Lapsed Rider can be revived only if Base Policy has been revived. Rest of the conditions for reinstatement/revival of this Rider shall be same as that applicable for the Base Policy	Clause 3 of Part D
13	Your Obligations	• Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement. Disclosure of other material information during the policy period.	Definition- Part B and Clause 1.A(c)(2) and Clause 1.B (II)2 of Part C
		• If the Premium is not received by the expiry of the Grace Period, the rider will automatically lapse and no benefits will be payable under the rider.	Clause 5 Part C
		• Fraud, misrepresentation and forfeiture would be dealt	Clause 5 of Part F

		with in accordance with provisions of Section 45 of the Insurance Act, 1938 as amended from time to time	
		<ul style="list-style-type: none"> • Nomination is allowed as per Section 39 of the Insurance Act, 1938 as amended from time to time. 	Clause 6 of Part F
		<ul style="list-style-type: none"> • Assignment is allowed as per Section 38 of the Insurance Act, 1938 as amended from time to time 	Clause 7 of Part F

Declaration by the Policyholder

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

Place: **JALGAON**

Date: **11-11-2025 18:58:26**

(Signature of the Policyholder)

Note:

- i. For the rider related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/>
- ii. In case of any conflict, the terms and conditions mentioned in the Rider 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.