

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 Smart Secure Plus Plan UIN- 104N118V12	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	Non-linked Non-Participating Individual Pure Risk Life Insurance Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none">• Instalment Premium: <Amount>• Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single>• Sum Assured on Death: <add SA> *• Sum Assured on Maturity: <add SA >• Policy Term: <add Policy term>• Premium Payment Term: <add PPT>	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none">• Benefits payable on Death: If the Policy is active, upon the Life Insured's death, the Claimant will receive the highest of: 1. 1.25 times the single premium (for single premium policies) or 10 times the annual premium (for others), 2. 105% of premiums paid, or 3. the sum assured on death. Claimant can choose a payment option. If the Terminal Illness Benefit has been paid, the benefit will be reduced accordingly. For details, refer to the Policy Document.• Accelerated Terminal Illness Benefits: A Terminal Illness Diagnosis during the policy term will trigger payout of the Guaranteed Death Benefit (up to Rs. 1 Crore). This amount reduces the Guaranteed Death Benefit and any Voluntary Sum Assured Top-Up, but the policy continues. For details, refer to the Policy Document.• Accidental Death Benefits: If the Accidental Death Benefit option is chosen, the sum assured will be paid if the Life Insured dies due to an accident. For details, refer to the Policy Document.	Clause 1.1.1 of Part C Clause 1.1.2 of Part C Clause 1.1.3 of Part C

	<ul style="list-style-type: none"> • Maturity Benefits: Maturity benefits are not payable unless the Return of Premium Option is chosen. For details, refer to the Policy Document. • Voluntary Sum Assured Top - Up: You can increase your Sum Assured on Death after 1st Policy year, subject to written request, and medical and financial underwriting, and additional premium. For details, refer to the Policy Document. • Surrender/ Early Exit Value - You may surrender the Policy any time after the Policy has acquired a Surrender Value or Early Exit Value. • Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> ➤ Joint Life Cover Option: If you've chosen the Joint Life Cover for your spouse, a Rs. 10 lacs death benefit is paid if your spouse passes away or is diagnosed with terminal illness before the Life Insured, with their cover ending. After the Life Insured's death or diagnosis, a Rs. 50 lacs benefit is paid. Premiums are waived if the Life Insured dies or is diagnosed with terminal illness. For details, refer to the Policy Document. ➤ Premium Break Option: if Premium Break option opted we will allow two annual premium breaks after 10 policy years. For more details, refer to the Policy Document. • Other benefits/options payable, specific to the policy, if any: Not applicable • Lock-in period for Linked Insurance products: Not applicable. 	Clause 1.1.4 of Part C Clause 1.5 of Part C Clause 1 of Part D Clause 1.6 of Part C Clause 1.7 of Part C	
6.	Options available (in case of <i>Linked Insurance Products</i>)	This is not applicable	
7.	Option available (in case of Annuity product)	This is not applicable	
8.	Riders opted, if any	<ol style="list-style-type: none"> 1. Axis Max Life Waiver of Premium Plus Rider (UIN:104B029V06): This rider provides waiver of all future premiums under a policy and all other attaching riders on earlier happening of insured events. 2. Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered 	Policy Schedule
9.	Exclusions (events where insurance	Brief list of the applicable exclusions, if any:	

<p>coverage is not payable), if any.</p>	<ul style="list-style-type: none"> • Suicide Exclusion: If the Life Insured commits suicide, within 12 (Twelve) months from the Date of Inception of Policy or from the date of Revival of this Policy, all risks and benefits under this Policy shall cease and the Policy shall terminate immediately. For more details, please refer the Policy document. • Exclusions applicable to Accidental Death Benefit: <ul style="list-style-type: none"> ➤ In death of the Life Insured occurs directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following, no Accidental Death benefit shall be payable: <ol style="list-style-type: none"> i. Suicide or self-inflicted Injury, whether the Life Insured is medically sane or insane. ii. War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not. iii. Taking part in any naval, military or air force operation during peace time. iv. Any condition that is pre-existing at the time of later of Date of Commencement of Risk or Date of Inception of Policy v. Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent. vi. Alcohol or solvent abuse or taking of drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Medical Practitioner vii. Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled). viii. Service in the armed forces, or any police organization, of any country at war or service in any force of an international body ix. Participation in aviation other than as a fare-paying passenger in an aircraft that is authorised by the relevant regulations to carry such passengers between established aerodromes. x. Taking part in professional sport(s) or any adventurous pursuits or hobbies including any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting. xi. Nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property 	<p>Clause 6 of Part F</p> <p>Clause 6 of Part F</p>
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		contaminated by nuclear fuel materials or Accident arising from such nature.	
10.	Waiting /lien Period, if any	90 days, in case, the Policy sourced by Point of Sale and 1 year in case of Voluntary Sum Assured Top Up starting from the Date of Commencement of Risk or Date of Issuance of Policy or date of Revival, whichever is later.	Clause 68 of Part B
11.	Grace period	Number of Days: < 15/30 >	Clause 3 of Part B
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	<ul style="list-style-type: none"> Lapse Period: In case of non-receipt of first year's full premium, the Policy will lapse, and no benefits shall be payable. Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium Reduced Paid Up Benefits: If this Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums, the Policy will not lapse and will continue with reduced paid-up benefits as specified in the Policy. For more details, please refer Policy document. 	Clause 7 of Part D Policy Schedule Clause 50 of Part B Clause 1.8 of Part C
14.	Policy Loan, if applicable	Once this Policy has acquired the Surrender Value, then, You will be eligible for grant of loans from Us. For more details, please refer to Policy document.	Clause 2 of Part D
15.	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 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 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 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
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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/term-insurance-plans/smart-secure-plus-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.