

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 <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Smart Total Elite Protection Term Plan UIN- 104N125V09	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: Not Applicable • 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 applicable death benefit. If the Terminal Illness Benefit has been paid, the benefit will be reduced accordingly. For details, refer to the Policy Document. • Terminal Illness Benefit: If the Life Insured is diagnosed with a Terminal Illness during the Policy Term, We will pay death benefit up to maximum sum assured of INR One (1) Crore only once. Once a Terminal Illness claim is paid, the Death Benefit, will be reduced by the benefit paid and the Policy will continue. For more details, refer to the Policy document. • Accidental Death Benefit (If opted): If the Life Insured dies due to an Accident, subject to applicable exclusions, Accidental Death Benefit Sum Assured on Death will be payable, whereupon this benefit option will terminate and no further benefit shall be paid under this Accidental Death benefit option. For more details, refer to the Policy document. • Cover Continuance Benefit: If Policy has completed at least three Policy Years and all the due Premiums have been paid then on request, cover continuance benefit for a period extending up to 12 months from the due date of first unpaid Premium will be allowed. For more details, refer to the Policy document. 	<p>Clause 1.1 of Part C</p> <p>Clause 1.2 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1.4 of Part C</p>

		<ul style="list-style-type: none"> • Insta Payment on Claim Intimation: In case of death of the Life Insured, post completion of waiting period of One (1) Policy Year from the Date of Commencement of Risk or Revival, on receipt of intimation of death claim (along with the required supporting documents), we will endeavor to pay an accelerated death benefit, within One (1) working day from the claim registration date as gesture. For more details, refer to the Policy document. • Maturity Benefits: Maturity benefits are not payable. ➤ Other benefits/options payable, specific to the policy, if any: <ul style="list-style-type: none"> • Surrender/ Early Exit Value - You may surrender the Policy any time after the Policy has acquired a Surrender Value or Early Exit Value. 	<p>Clause 1.5 of Part C</p> <p>Clause 1.6 of Part C</p> <p>Clause 1 of Part D</p>
6.	Options available (<i>in case of 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	<ul style="list-style-type: none"> • Axis Max Life Waiver of Premium Plus Rider (UIN:104B029V06): We will provide waiver of all future premiums under a policy and all other attaching riders on earlier happening of insured events subject to applicable terms and conditions of the Rider. • Axis Max Life Critical Illness and Disability Rider (UIN: 104B033V02): We will provide benefit upon diagnosis of any of the critical illnesses covered subject to applicable terms and conditions of the Rider. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> • Suicide Exclusion: If the Life Insured commits suicide, within 12 (Twelve) months from the Date of Commencement of Risk of Policy or Revival, all risks and benefits under this Policy shall cease and the Policy shall terminate immediately. For details, please refer to Policy document. • Exclusions applicable to Accidental Death Benefit: In case the death of the Life Insured has occurred directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following, no Accidental Death benefit shall be payable: <ul style="list-style-type: none"> a) Suicide or self-inflicted Injury, whether the Life Insured is medically sane or insane. b) 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. c) Taking part in any naval, military or air force operation during peace time. d) Any condition that is pre-existing at the time of later of 	<p>Clause 5 of Part F</p> <p>Clause 1.3.8 of Part C</p>

		<p>Date of Commencement of Risk or Date of Inception of Policy</p> <p>e) Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.</p> <p>f) 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</p> <p>g) Poison, gas or fumes (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).</p> <p>h) Service in the armed forces, or any police organization, of any country at war or service in any force of an international body</p> <p>i) 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.</p> <p>j) 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.</p> <p>k) 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.</p>	
10.	Waiting /lien Period, if any	A period 1 (One) year, starting from the Date of Commencement of Risk or Revival, whichever is later as per Clause 1.5 of Part C of the policy document. For details, please refer to Policy document	Clause 54 of Part B
11.	Grace period	Number of Days: < 15/30 >	Clause 17 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 	<p>Clause 7 of Part D</p> <p>Clause 2 of Part C</p> <p>Clause 3 of Part D</p>
14.	Policy Loan, if applicable	Not Applicable	

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 2 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.ciains.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/term-insurance-plans/smart-total-elite-protection-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.