

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)	<p align="center">Axis Max Life Smart Term Plan Plus</p> <p align="center">UIN- 104N127V05</p>	Policy Preamble
2.	Policy Number	<p align="center"><Policy Number></p>	Policy Schedule
3.	Type of Insurance Policy	<p align="center">A Non-linked Non-Participating Individual Pure Risk Life Insurance Plan</p>	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> • *Base Sum Assured: <add SA> • Sum Assured on Death at inception: <add SA> • Monthly Income chosen at inception: <Amount> • Income Cover: <Level income /Inflation-Proof income/NA> • Maturity Benefit: <add SA > • Policy Term: <add Policy term> • Premium Payment Term: <add PPT> • Survival Benefit: < > 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on Death: If Life Insured dies during the Policy Term, provided the Policy is in force and is not a Lapsed Policy or in Reduced Paid Up Mode, We will pay the Guaranteed Death Benefit to the Claimant as per the Plan Variant selected by You. For more details, please refer to the Policy document. • Maturity Benefits: The Maturity Benefit is only available if you have selected the 'Return of Premium (ROP)', 'Early ROP Plus Cover', or 'Whole Life Cover' Plan Variants. No Maturity Benefit is provided for other Plan Variants. For more details, please refer to the Policy document. • Survival Benefits: The Survival Benefit is only available if you have selected the 'Early ROP Plus', or 'Whole Life Cover' Plan Variants. No Survival Benefit is provided for other Plan Variants. For more details, please refer to the Policy document. • Surrender Benefits: You may request in writing to Surrender the Policy at any time but You will get the Surrender Value only if the Policy has acquired the 	<p>Clause 1.1.1 of Part C</p> <p>Clause 2 of Part C</p> <p>Clause 5 of Part C</p> <p>Clause 1 of Part D</p>

		<p>Surrender Value or Early Exit Value or Special Exit Value.</p> <ul style="list-style-type: none"> • Options to Policyholders for availing benefits, if any, covered under the Policy: <ul style="list-style-type: none"> ➤ TERMINAL ILLNESS BENEFIT: If the Policy is in force and is not under Reduced Paid Up Mode, then, upon Diagnosis of Life Insured with a Terminal Illness, during the Policy Term, We will pay 100% of the Guaranteed Death Benefit (subject to maximum of Rs. 1 Crore) as accelerated Terminal Illness Benefit to the Claimant. For more details, please refer to Policy document. ➤ COVER CONTINUANCE BENEFIT OPTION: If the Policy has completed at least three (3) Policy Years from the Date of Commencement of Risk and all the due Premiums have been received in full and the Policy is in force, then, upon subject to a written request, You shall be allowed to have a cover continuance benefit under the Policy for a period extending upto 12 months from the due date of first unpaid Premium. For more details, please refer to Policy document. ➤ INSTA PAYMENT ON CLAIM INTIMATION: In case of death of the Life Insured post completion of minimum Waiting Period of One (1) Policy Year from the Date of Commencement of Risk or Revival of the Policy and provided the Policy is in force, the Company shall endeavor to pay an accelerated death benefit as per the Base Sum Assured range from applicable Guaranteed Death Benefit within One (1) working day from the claim registration date as gesture to provide interim support. For more details, please refer to Policy document. ➤ LIFELINE PLUS: This allows a female Life Insured to increase her Base Sum Assured following the death of her spouse, provided the Policy is force. For more details, please refer to Policy document. ➤ HEALTH MANAGEMENT SERVICES: To support the health and wellbeing of the Life Insured, You have the option to access health management services from our registered service providers. For more details, please refer to Policy document. ➤ PREGNANCY RELATED COMPLICATIONS AND CONGENITAL ANOMALIES OF NEWBORN (MATERNITY COVER): The 'maternity cover' provides financial support in case of pregnancy complications and congenital anomalies in newborns. Please refer to Annexure B of the Policy for the list of pregnancy complications (for mother) and congenital anomalies in newborns (for child) covered under this option and the percentage of the Maternity Cover Sum Assured amount payable on happening of such complication or 	<p>Clause 1.2 of Part C</p> <p>Clause 1.3 of Part C</p> <p>Clause 1.4 of Part C</p> <p>Clause 1.5 of Part C</p> <p>Clause 1.6 of Part C</p> <p>Clause 1.7 of Part C</p>
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		<p>anomalies. For more details, please refer to Policy document</p> <ul style="list-style-type: none"> • Other benefits/options payable, specific to the policy, if any: <p>➤ SUM ASSURED BOOSTER: If you have opted for the 'Regular Cover' and 'Return of Premium' Plan Variants. You have an option to choose between the first-year discount or an increase in the Sum Assured on Death in lieu of the discount ("Sum Assured Booster"). For more details, please refer to Policy document</p> <p>➤ REDUCED PAID-UP BENEFIT/ NON FORFEITURE OPTIONS: If Return of Premium, or 'Early ROP Plus' or 'Whole Life Cover' Plan Variants was chosen by You and Policy has acquired a Surrender Value, then, in the event of non-payment of the due Premiums by You to Us, this Policy will not become a Lapsed Policy and by default will continue under Reduced Paid-Up Mode unless revived. For more details, please refer to Policy document</p>	<p>Clause 1.8 of Part C</p> <p>Clause 3 of Part C</p>
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	<ul style="list-style-type: none"> • 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 provided the base policy and attaching riders are in force. • Axis Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V05): This rider provides additional benefits in case of death or dismemberment of the Life Insured due to an accident. • 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 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 or from the date of Revival of this Policy, as applicable, all risks and benefits under this Policy shall cease and We will only refund the sum of Total Premiums Paid, loading for modal premium and Underwriting Extra Premium, if any, received under the Policy by Us till the death of the Life Insured to the Claimant. • For exclusions applicable on Maternity Cover: Please refer to Annexure – B of Policy Document. 	<p>Clause 5.1 of Part F</p> <p>Clause 5.2 of Part F</p>
10.	Waiting /lien Period, if any	a. 90 days, in case, the Policy is sourced through Point of Sale; and	Clause 64 of Part B

		<p>b. a period of 10 months, in case of benefit cover Option of 'maternity cover' starting from the Date of Commencement of Risk or Date of Issuance of Policy or date of Revival, whichever is later.</p> <p>c. A period of 1 year, in case of insta payment on claim intimation starting from the Date of Commencement of Risk or Date of Issuance of Policy or date of Revival, whichever is later</p>	
11.	Grace period	Number of Days: < 15/30 >	Clause 6 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	<ul style="list-style-type: none"> • Lapse Period: A Policy which has not acquired Surrender Value /Early Exit Value. • Policy Renewal: The Premium is due and payable by the due date as specified in the Policy Schedule. The Policy will be renewed only upon receipt of due Premium. • 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>Policy Schedule</p> <p>Clause 3 of Part D</p>
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> • Brief description : Subject to the terms and condition of the Policy, if You have opted for Return of Premium, Early ROP Plus Cover and Whole Life Cover' as Plan Variants and once this Policy has acquired the Surrender Value, then, You will be eligible for grant of loans from Us. 	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 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 http://www.cioins.co.in/ombudsman 	Clause 1 of 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-term-plan-plus>.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. *Base Sum Assured 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.