

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 Saral Jeevan Bima UIN- 104N117V02	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-linked Non-Participating Individual Pure Risk Life Insurance Plan	Policy Preamble
4.	Basic Policy details	• Instalment Premium: <Single/ Regular/ Limited> • Mode of Premium payment: <add modes> • 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	• Benefits payable on Maturity: ➤ There is no Maturity Benefit under this Policy. • Benefits payable on Death: ➤ On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is: i. In case of accidental death, for regular Premium or limited Premium payment Policy, equal to Sum Assured on Death which is the highest of: a. 10 times the Annualized Premium, or b. 105% of all Premiums Paid as on the date of death, or	Clause 1 (b) of Part C Clause 1 (a) of Part C

		c. Absolute amount assured to be paid on death. ii. In case of accidental death, for single Premium Policy, equal to Sum Assured on Death which is the higher of: a. 125% of single Premium; or b. Absolute amount assured to be paid on death. iii. In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums Paid excluding taxes, if any. ➤ On death of the Life Assured after the expiry of Waiting Period but before the stipulated Date of Maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is: i. For regular Premium or limited Premium Payment Policy, "Sum Assured on Death" which is the highest of: a. 10 times of Annualized Premium; or b. 105% of all Premiums Paid as on the date of death; or c. Absolute amount assured to be paid on death. ii. For single Premium Policy, "Sum Assured on Death" which is the higher of: a. 125% of single Premium or b. Absolute amount assured to be paid on death. • Survival Benefits excluding that payable on maturity: ➤ This is Not Applicable. • Surrender benefits: ➤ Surrender value is not applicable under this Policy.	Clause 5 of Part D
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		- Options to policyholders for availing benefits, if any, covered under the policy. ➤ This is not applicable. - Other benefits/options payable, specific to the policy, if any: ➤ This is not applicable	
6.	Options available (in case of <i>Linked Insurance Products</i>)	Partial Withdrawal: ➤ This is not applicable Top-up Provision: ➤ This not applicable. Switches: ➤ This is not applicable Settlement Option: ➤ This is not applicable. Any other option	
7.	Option available (in case of Annuity product)	Type of immediate annuity, for example Life annuity with Return of Purchase price etc. ➤ Not applicable Proportion of annuity amount guaranteed for variable pay-out option. ➤ Not applicable Any other option ➤ Not Applicable.	
8.	Riders opted, if any	➤ No Rider is available under this Plan.	

9.	Exclusions (events where insurance coverage is not payable), if any.	Brief list of the applicable exclusions, if any: • Suicide Exclusion a) Under regular / limited Premium Policy: ➤ This Policy shall be void if the Life Assured commits suicide at any time within 12 months from the Date of Commencement of Risk, provided the Policy is Inforce or within 12 months from the date of Revival and the Company will not entertain any claim except for 80% of the Total Premiums Paid (excluding any extra amount if charged under the Policy due to Underwriting decisions, taxes and Rider Premiums, if any) till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the policy is in force. This clause shall not be applicable for a lapsed Policy as nothing is payable under such Policies. b) Under single Premium Policy: ➤ This Policy shall be void if the Life assured commits suicide at any time within 12 months from the Date of Commencement of Risk and the Company will not entertain any claim except 90 % of the single Premium paid (excluding any extra amount if charged under the Policy due to Underwriting decisions and Rider Premiums, if any), till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in force.	Clause 4 of Part F
10.	Waiting /lien Period, if any	Number of Days ➤ This Policy will cover death due to accident only during the Waiting Period of 45 days from the Date of Commencement of Risk.	Clause 53 of Part B
11.	Grace period	Number of Days: < 15/30 >	Clause 21 of Part B
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy	Clause 2 of Part D
13.	Lapse, paid-up and revival of the Policy	• Grace Period: ➤ It means the time granted by the insurer from the due date of payment of Premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption,	Clause 21 of Part B

		as per the terms & conditions of the Policy. The Grace period for payment of the Premium for all types of life insurance Policies shall be fifteen days, where the Policyholder pays the Premium on a monthly basis and 30 days in all other cases; • Lapse Period ➤ Not Applicable • Paid Up Period ➤ Not Applicable • Revival Period: ➤ It means the period of five consecutive complete years from the date of first unpaid Premium	Clause 41 & 42 of Part B
14.	Policy Loan, if applicable	• Brief description ➤ No loans are granted under the Policy.	Clause 7 of Part D
15.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement: 30 days after receipt of entire documents or completion of investigations, if any, whichever is later and brief procedure. ➤ Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant. ➤ Please note that all death claims will be payable to the nominee/legal heir of the Policyholder. ➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim.	Clause 6 of Part F

		• 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 claim form and list of documents required including bank account details: ➤ https://www.axismaxlife.com/downloads ➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured: • claim forms, as prescribed by the Company. • original Policy Document, original/ attested copy of death certificate issued by the local/municipal authority, discharge summary / indoor case papers • in case death happened due to medical reasons in a hospital, medical booklet / CGHS card details in case of defence and central government personnel, body transfer certificate / embassy documents / postmortem report whichever applicable in case of death in foreign country, complete passport copy in case of death in foreign country, identity proofs of the Claimants bearing their photographs and signatures, other life / health insurance details with claim history details, employer certificate with complete leave records (Form E), in case of a medical/natural death of the Life Insured, the attending physician's statement (Form C) and the medical records (admission notes, discharge/death summary, test reports, etc.), NEFT mandate form attested by bank authorities, copy of bank passbook / cancelled cheque of the Claimant, ITR for last 3 years / GST certificate in case of self employed, Bank statement of last 2 years of	Clause 6 of Part F
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		the Life Insured, any other documents or information required by Us for assessing and approving the claim request, NEFT mandate from the Claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death (if any), school/ college/ employer's certificate, whichever is applicable, to the satisfaction of the Company. • In case of unnatural death or death on account of or arising from an accident, the Company may call for the copies of First Information Report (FIR), Panchnama and Post Mortem report. The Company may also call for additional documents as may be required by them. • Within 90 days from the date of death, intimation of death along with death certificate must be notified in writing to the office of the Company where the Policy is serviced. However, delay in intimation of the genuine claim by the Claimant, may be condoned by the Company, on merit, and where delay is proved to be for the reasons beyond his/her control.	
16.	Policy Servicing	• Turn Around Time (TAT) : Up To 15 days • 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	

		We will require the following documents in case of policy servicing under this Policy: • Application in the prescribed form; • original Policy document (if any); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; • The Discharge Form along with the original Policy Document, • NEFT mandate from the Claimant for direct credit of the claim amount to the bank account.	
17.	Grievances /Complaints	• 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 • Link for registering the grievance with the insurer's portal ➤ https://www.axismaxlife.com/customer-service/grievance-redressal • Contact details of Ombudsman ➤ Refer Annexure A for the Ombudsman details	Clause 1.1 of Part G As per Annexure A

Declaration by the Policyholder

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

Place: _____ (Signature of the Policyholder)
Date: _____

Note:

- For the product related documents including the Customer Information sheet please refer to the _____.
- 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, 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.

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.:- 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in. (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: bimalokpal.bengaluru@cioins.co.in. (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal-462 011. Tel.:- 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.:- 0674-2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in (State of Odisha.)

CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.:- 0172 - 4646394/2706468 Email: bimalokpal.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

CHENNAI- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

DELHI- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110 002. Tel.:- Tel.:- 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: bimalokpal.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.)

GUWAHATI - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati-781 001(ASSAM) Tel.:- 0361-2632204/2602205 Email: bimalokpal.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004.

Tel : 040-23312122 Email: bimalokpal.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

JAIPUR- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363/ 2740798 Email: bimalokpal.jaipur@cioins.co.in (State of Rajasthan)

KOLKATA - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata-700 072. Tel : 033-22124339/22124341 Email: bimalokpal.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in (State of Goa and Mumbai Metropolitan Region excluding areas of Navi Mumbai and Thane)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: bimalokpal.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : bimalokpal.patna@cioins.co.in (State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in (State of Maharashtra including Navi Mumbai and Thane and excluding Mumbai Metropolitan Region.)