

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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 Term Plus Rider UIN- 104B026V04	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Non-Linked Non-Participating Individual Pure Risk Life Insurance Rider	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <add > • 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	<ul style="list-style-type: none"> • Benefits payable on Maturity: <ul style="list-style-type: none"> ➤ There is no Maturity Benefit under this Policy. • Benefits payable on Death: <ul style="list-style-type: none"> ➤ We will pay the Rider Guaranteed Death Benefit in addition to any amount payable under the Policy in lump sum, if the Life Insured dies during the Rider Term, provided this Rider and the Policy are in force. • Survival Benefits excluding that payable on maturity: <ul style="list-style-type: none"> ➤ No survival benefits are payable under this Rider. • Surrender Benefits: <ul style="list-style-type: none"> ➤ No surrender value is payable. • Options to policyholders for availing benefits, if any, covered under the policy. <ul style="list-style-type: none"> ➤ This is not applicable. • Other benefits/options payable, specific to the policy, if any: <ul style="list-style-type: none"> ➤ This is not applicable. 	<p>Clause 2.2 of Part C</p> <p>Clause 2.1 of Part C</p> <p>Clause 5 of Part C</p> <p>Clause 1 of Part D</p>
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6.	Options available (<i>in case of Linked Insurance Products</i>)	<ul style="list-style-type: none"> • Partial Withdrawal: <ul style="list-style-type: none"> ➤ This is not applicable. • Top-up Provision: <ul style="list-style-type: none"> ➤ This not applicable. • Switches: <ul style="list-style-type: none"> ➤ This is not applicable • Settlement Option: <ul style="list-style-type: none"> ➤ This is not applicable. • Any other option <ul style="list-style-type: none"> ➤ This is not applicable. 	
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> • Type of immediate annuity, for example Life annuity with Return of Purchase price etc. <ul style="list-style-type: none"> ➤ It is not applicable under the Policy. • Proportion of annuity amount guaranteed for variable pay-out option. <ul style="list-style-type: none"> ➤ Not Applicable • Any other option <ul style="list-style-type: none"> ➤ Not Applicable 	
8.	Riders opted, if any	<ul style="list-style-type: none"> ➤ It is not applicable under the Plan. 	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <ul style="list-style-type: none"> • Suicide Exclusion <ul style="list-style-type: none"> ➤ If the Life Insured commits suicide, whether sane or insane, within 12 (Twelve) months from the Date of Commencement of Risk under Rider or from the date 	Clause 6 of Part F

		of revival of the Rider, as applicable, all risks and benefits under the Rider will cease and no benefits will be payable. In such an event, We will only refund, to the Claimant, the sum of Total Premiums Paid, Underwriting Extra Premiums and loadings for modal premiums paid, if any.	
10.	Waiting /lien Period, if any	Number of Days: Not Applicable	
11.	Grace period	Number of Days: < 15/30 >	Clause 7 of Part B
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy	
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> • Grace Period: <ul style="list-style-type: none"> ➤ 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, 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 <ul style="list-style-type: none"> ➤ In an event of Non-Payment of Premium after the grace period, the Policy will lapse and no benefit under this Policy will be paid to Policyholder. • Paid Up Period <ul style="list-style-type: none"> ➤ Not Applicable • Revival Period: <ul style="list-style-type: none"> ➤ It means the period of five consecutive complete years from the date of first unpaid Premium. 	<p>Clause 7 of Part B</p> <p>Clause 16 of Part B</p>
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> ➤ You are not entitled to any loans under this Rider. 	Clause 2 of Part D

		<p>➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured:</p> <ul style="list-style-type: none"> • claimant's statement in the prescribed form (death claim application form -form A); • original Policy document (if any); • 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.) are required; • In case of an accidental/unnatural death of the Life Insured, a copy of the first information report (FIR)/ police complaint, a copy of the postmortem report (PMR)/ Autopsy/Viscera Report and a copy of the final police investigation report (FPIR)/charge sheet is required; • original/ attested copy of death certificate issued by the local/municipal authority (only in the case of death of the Life Insured); • identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Claimants (bearing their photographs and signatures (only in case of death of the Life Insured); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook (only in the case of the death of the Life Insured); • any other documents or information required by Us for assessing and approving the claim request; • employer certificate with complete leave records-Form E; • ITR for last 3 years / GST certificate in case of Self employed; • Other life / health insurance details with claim history details; • bank statement of last 2 years of the Life Insured; • 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; • medical booklet / CGHS card details in case of defence and central government personnel; and 	
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		<ul style="list-style-type: none"> • discharge Summary / indoor Case papers in case death happened due to medical reasons in a hospital. 	
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) : Up to 15 days • Helpline number <ul style="list-style-type: none"> ➤ 1860-120-5577 (Call charges apply) or 0124-4219090 • Contact Details of the Insurer: <ul style="list-style-type: none"> ➤ Axis Max Life Insurance Limited, Plot No. 90C, Urban Estate 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: <ul style="list-style-type: none"> ➤ https://www.axismaxlife.com/downloads ➤ We will require the following documents in case of policy servicing under this Policy regarding the death of the Life Insured: <ul style="list-style-type: none"> • 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; • any other documents or information required by Us for assessing and approving the claim request; 	

17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: <ul style="list-style-type: none"> ➤ Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Urban Estate, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India • Link for registering the grievance with the insurer's portal <ul style="list-style-type: none"> ➤ https://www.axismaxlife.com/customer-service/grievance-redressal • Contact details of Ombudsman <ul style="list-style-type: none"> ➤ Refer Annexure A for the Ombudsman details 	<p>Clause 1 of Part G</p> <p>As per Annexure A</p>
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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 <https://www.axismaxlife.com>.
- 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, 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](tel: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.)