

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI No.	Title	Description	Policy clause number
1	Name of Insurance Product and Unique Identification Number (UIN)	Reliance Nippon Life Group Employee Benefits Plan 121N138V02	Part A (Forwarding Letter)
2	Policy / Quotation number	Quotation number: << Quotation no.>> For Policy number, please refer to the Policy Schedule.	Part A
3	Type of Insurance Policy	A Non-Linked, Non-Participating, Group Fund Based Life Insurance Plan	Not Applicable
4	Basic Policy details	Type of Scheme: << Gratuity/ Leave Encashment>> Sum Assured (in Rs): As per scheme rules Annual Renewal Date of the Master Policy : <<X >> Policy Period: Annually Renewable	Part A (Clause 1.1)
5	Policy Coverage / Benefits Payable	<p><u>Death Benefit:</u></p> <p>On death of a Member/Employee, the Benefit in accordance with the Scheme Rules will be paid from the policy account of the Master Policyholder. Additionally, the Company shall pay Rs. 10,000/- as Sum Assured.</p> <p><u>Retirement/Voluntary Separation/Disability or Early Termination of Service of the Member/Employee:</u></p> <p>On retirement/voluntary separation/disability or early termination of Service of a Member/Employee, the Benefit as per the Scheme Rules/Trust Deed will be paid by Us to the Trustee/Employee/Policyholder in accordance with the Scheme Rules/Trust Deed from the policy account of Master Policyholder provided the Policy has not been terminated.</p> <p><u>Surrender Benefit:</u></p> <p>The Surrender value payable shall be the Policy Account Value less the Market Value Adjustment amount (if applicable) less Surrender charge as mentioned below. If the policy is being surrendered within 3 years of policy inception</p>	<p>Part C (Clause 3.1.2)</p> <p>Part C (Clause 3.1.1)</p> <p>Part D (Clause 4.4)</p>

		(surrendered within third annual renewal of the policy), then a Surrender charge of 0.05% of Policy Account Value, subject to a maximum of Rs. 5,00,000 shall be applicable. For more details on Market Value Adjustment, please refer to the policy document.	
6	Options available	<u>Additions of new Members:</u> New Members/Employees will be allowed to join at any time during the tenure of the policy. The insurance cover in respect of Members/Employees will start from the date of joining	Part D (Clause 4.6.5)
7	Rider opted	No rider is available under this Policy.	Not Applicable
8	Exclusions (events where insurance coverage is not payable), if any.	<u>Suicide Exclusion:</u> There is no suicide exclusion under the product.	Not Applicable
9	Waiting period	Not Applicable	Not Applicable
10	Grace Period	Not Applicable under this Policy	Not Applicable
11	Free Look Period	30 days	Part D (Clause 4.1)
12	Termination of policy	The Master Policyholder may terminate the Policy at any time by giving us written notice. The Master Policy will also terminate on either of the following: <ul style="list-style-type: none"> • On the date on which surrender payout is made under the policy • If no further contribution is received within 90 days of the Policy Account Value becoming less than Rs 50,000 	Part D (Clause 4.2)
13	Claims / Claims Procedure	The Company will pay the Death Benefit when it is satisfied of the identity of the Member/Employee and all relevant provisions of the Policy have been met. Claim Procedure - In the event of a claim arising under this Policy, the Master Policyholder shall intimate to the Company in writing and provide the documents mentioned in policy documents to enable the	PART F (Clause 6.1.4)

		<p>Company to process the claim.</p> <p>Please refer to the Policy Document for further details.</p> <p>To intimate a claim please submit the required documents at your nearest RNLIC Branch office OR You can send the documents via courier to: The Claims Department Reliance Nippon Life Insurance Company Limited The Claims Department Office no. 701 & 702, 7th floor Silver Metropolis, Off Western Express Highway Goregaon East, Mumbai – 400063 OR You can email us the scanned copies of duly filled claims forms and other mandatory documents at rnlic.claims@relianceada.com</p> <p>Helpline no: For any assistance on claim, call us on our Toll-Free helpline number 1800 102 3330 (Monday to Saturday, from 8:00 AM to 8:00 PM, excluding public holidays)</p> <p>Link for downloading claim form and list of documents required: Click on https://www.reliancenipponlife.com/claims to know the documents required and to download claim forms</p>	
14	Grievances / Complaints	<p>If You are dissatisfied with any of our services, please feel free to contact Us through any of the mode mentioned above under Policy Servicing.</p> <p>If your complaint is unresolved, you can escalate in the following manner: Step 1: contact Our Service Branch Manager, who is also the Local Grievance Redressal Officer at Your nearest branch. Step 2: Write to Head of Customer Care at rnlife.headcustomercare@relianceada.com Step 3: Write to Our Grievance Redressal Officer at rnlife.gro@relianceada.com</p> <p>Where the complaint is unresolved or the redressal is unsatisfactory, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255 Bima Bharosa TOLL FREE NO: 1800 4254 732 Email ID: complaints@irdai.gov.in You can also register Your complaint online at https://bimabharosa.irdai.gov.in</p> <p>While we expect to satisfactorily resolve your grievances, you may also at any time approach the Insurance Ombudsman. For</p>	Part G (Clause 7.3 & 7.4)

		contact details, contact number and email of the relevant Ombudsman office, kindly refer the policy document or the website https://www.cioins.co.in/ombudsman or our website https://www.reliancenipponlife.com/	
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Declaration by the Policy Holder:

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

Place:

Date: (Signature of the Policyholder)

Please Note:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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