

## 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 Guaranteed Money Back Plus 121N181V02	Part A (Forwarding Letter)
2	Policy / Quotation number	Quotation number: << Quotation no.>> For Policy number, please refer to the Policy Schedule.	Part A (Clause 1.2)
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Not Applicable
4	Basic Policy details	<p>Instalment Premium* (in Rs.): &lt;&lt;1<sup>st</sup> year Instalment Premium (with GST)&gt;&gt;  Mode of premium payment: &lt;&lt;Mode&gt;&gt;  Sum Assured on Death (at Date of Commencement of Risk) (in Rs): &lt;&lt;Sum Assured on Death&gt;&gt;  Base Sum Assured (in Rs): &lt;&lt;Base Sum Assured&gt;&gt;  Sum Assured on Maturity (in Rs): &lt;&lt;Sum Assured on Maturity&gt;&gt;  Premium Payment Term (in Years): &lt;&lt;PPT&gt;&gt;  Policy Term (in Years): &lt;&lt;Policy Term&gt;&gt;</p> <p>In case of any change to the proposed Base Sum Assured / Premium after submission of the proposal, the details as mentioned in the Policy Schedule would be applicable.  *Instalment Premium is excluding NSAP and underwriting extra premiums, if any.</p>	Part A (Clause 1.2)
5	Policy Coverage / Benefits Payable	<p><b><u>Death Benefit:</u></b>  In case of the unfortunate death of the Life Assured during the Policy Term, provided the Policy is In-force i.e. all due premiums have been paid, the following benefits shall be payable immediately to the Claimant(s) immediately on death of the Life Assured:  Higher of:</p> <ul style="list-style-type: none"> <li>○ Sum Assured on Death; and</li> <li>○ 105% of Total Premiums Paid as on the date of death of the Life Assured</li> </ul> <p>Where Sum Assured on Death is higher of 10 times the Annualized Premium and Base Sum Assured.</p>	Part C (Clause 3.1.1)

The risk cover under the policy will terminate on death of the life assured.

In addition, the policy will continue, and the beneficiary/claimant will continue to receive the Money Back Benefit and Maturity Benefit as and when due, without requirement to pay future premiums, as would have been the case had the Life assured been alive and would have been paying the premiums due.

**Money Back Benefit:**

Money Back Benefit as a percentage of Base Sum Assured, as mentioned below, will be payable on survival of the Life Assured at the end of last four policy years immediately prior to the last policy year, provided all due premiums have been paid under the policy.

Policy Year	Money Back Benefit (% of Base Sum Assured)
Policy Term – 4	10%
Policy Term – 3	15%
Policy Term – 2	20%
Policy Term – 1	25%

**Maturity Benefit:**

On survival of the Life Assured till the end of the Policy Term, provided the Policy is In-force i.e. all due premiums have been paid, the following Benefits will be payable:

- Sum Assured on Maturity; plus
- Accrued Guaranteed Loyalty Addition

Where Sum Assured on Maturity is equal to 50% of the Base Sum Assured

The Policy shall terminate on payment of Maturity Benefit in full.

**Guaranteed Loyalty Addition (GLA)**

GLA will accrue at the end of every policy year during the Policy Term, provided all due premiums have been paid under the policy. GLA is expressed as a percentage of the Base Sum Assured and would increase by a simple rate of 2% every four (4) policy years during the Policy Term

Please refer to the Policy Document for GLA percentage.

**Surrender Benefit:**

The Policy shall acquire a Surrender Value after completion of first policy year provided one full year premium has been paid. The Surrender Value payable during the Policy Term is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)

Part C  
(Clause 3.1.2)

Part C  
(Clause 3.1.3)

Part C  
(Clause 3.1.3.1)

Part D  
(Clause 4.2)

6	Options available	Not applicable	Not applicable
7	Rider opted	<p><i>If no rider is opted</i> &lt;&lt;No rider opted under the policy&gt;&gt;  <i>If rider(s) opted under the policy</i></p> <ol style="list-style-type: none"> <li>&lt;&lt;Name of the rider&gt;&gt; - &lt;&lt;Base Sum Assured is Rs.____&gt;&gt;</li> <li>&lt;&lt;Name of the rider&gt;&gt; - &lt;&lt;Base Sum Assured is Rs.____&gt;&gt;</li> </ol>	Part A (Clause 1.2)
8	Exclusions (events where insurance coverage is not payable), if any.	<p><b><u>Suicide Exclusion:</u></b>  In case of death of the Life Assured due to suicide, whether sane or insane within 12 months from the Date of Commencement of Policy or from the date of Revival of the Policy, the Nominee or beneficiary of the Policyholder shall be entitled to 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher.</p>	Part F (Clause 6.4)
9	Waiting period	Not Applicable	Not Applicable
10	Grace Period	15 days for monthly premium paying frequency and 30 days for other frequencies	Part C (Clause 3.1.5.5)
11	Free Look Period	30 days	Part D (Clause 4.1)
12	Lapse, paid-up and revival of the Policy	<p><b><u>Lapse:</u></b>  If any Premium remains unpaid after the expiry of the Grace Period and the Policy has not acquired the surrender value, the Policy status will be altered to Lapse and the Death Benefit and Rider Benefit, if any, will cease immediately.  No Benefits will be paid when the Policy is in Lapse status.</p> <p><b><u>Paid-Up:</u></b>  If the Policy has acquired a surrender value and no future premiums are paid, the Policy will continue as Paid-up and the Benefits will be reduced.  Please refer the policy document for detailed information.</p> <p><b><u>Revival:</u></b>  A policy in lapsed or paid-up condition can be revived within the revival period of five years from the due date of first unpaid premium. The policy can be revived by paying the arrears of premiums along with applicable interest. On revival, the policy will be eligible for its complete Benefits as per the original contract. If a lapsed policy is not revived within the revival period, then the policy will be terminated.</p>	<p>Part D (Clause 4.3.1)</p> <p>Part D (Clause 4.3.2)</p> <p>Part D (Clause 4.4)</p>
13	Policy Loan	Loan will be available under a policy for up to 70% of the applicable surrender value under the Base Plan after the Policy acquires a Surrender Value. The interest on loans will be charged at prevailing rate of interest set by the company from time to time.	Part D (Clause 4.5)

		Please contact us to know the prevailing rate of interest on policy loan.	
14	Claims / Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement –15 days from the date of receipt of request in case of claims not requiring investigation and 45 days from the date of receipt of request in case of claims requiring investigation.</li> <li>• Claim Procedure - 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 Office no. 701 &amp; 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 <a href="mailto:rnlic.claims@relianceada.com">rnlic.claims@relianceada.com</a>  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)</li> <li>• Link for downloading claim form and list of documents required: Click on <a href="https://www.reliancenipponlife.com/claims">https://www.reliancenipponlife.com/claims</a> to know the documents required and to download claim forms</li> </ul>	PART F (Clause 6.2)
15	Policy Servicing	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) – 7 days from request received date</li> <li>• Contact Details: Call Us between 8am to 8pm, Monday to Saturday (except business holiday), on Our Toll-Free Call Centre Number 1800 102 1010 or  Email Us at: <a href="mailto:rnlife.customerservice@relianceada.com">rnlife.customerservice@relianceada.com</a> or  Chat with us on WhatsApp number (+91) 7208852700</li> <li>• Link for downloading forms: Click on <a href="https://www.reliancenipponlife.com/downloads">https://www.reliancenipponlife.com/downloads</a> &gt; Select Policy Servicing Request forms</li> </ul>	Part G
16	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.</p>	Part G (Clause 7.3 & 7.4)

		<p>Step 2: Write to Head of Customer Care at <a href="mailto:rnlife.headcustomercare@relianceada.com">rnlife.headcustomercare@relianceada.com</a></p> <p>Step 3: Write to Our Grievance Redressal Officer at <a href="mailto:rnlife.gro@relianceada.com">rnlife.gro@relianceada.com</a></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: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>  You can also register Your complaint online at <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>While we expect to satisfactorily resolve your grievances, you may also at any time approach the Insurance Ombudsman. For contact details, contact number and email of the relevant Ombudsman office, kindly refer the policy document or the website <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a> or our website <a href="https://www.reliancenipponlife.com/">https://www.reliancenipponlife.com/</a></p>	
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Declaration by the Policy Holder:

I have read the above and confirm having noted the details. I am aware that on request I can avail the CIS in local language.

Place:

Date:

(Signature of the Policyholder)

Please Note:

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

Kindly visit [www.reliancenipponlife.com/downloads](http://www.reliancenipponlife.com/downloads) for accessing product related documents.