

## 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 Super Suraksha Elite 121N148V01	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	Pure Risk	Not Applicable
4	Basic Policy details	<p>Instalment Premium post applicable discount, if any (in Rs): &lt;&lt;1<sup>st</sup> year Instalment Premium post discount (with GST)&gt;&gt;  Mode of premium payment: &lt;&lt;Mode&gt;&gt;  Sum Assured on Death (in Rs): &lt;&lt;Sum Assured on Death&gt;&gt;  Sum Assured on Maturity (in Rs): Not applicable  Premium Payment Term (in Years): &lt;&lt;Premium Payment Term&gt;&gt;  Policy Term (in Years): &lt;&lt;Policy Term&gt;&gt;  Enhanced Coverage Benefit Option: &lt;&lt;Yes/No&gt;&gt;</p> <p>In case of any change to the Sum Assured / Premium after submission of the proposal, the details as mentioned in the Policy Schedule would be applicable.</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, Sum Assured on Death shall be payable to the Claimant(s):</p> <p>Sum Assured on Death is equal to higher of:</p> <ul style="list-style-type: none"> <li>○ Base Sum Assured</li> <li>○ 10 times the applicable Annualized Premium</li> <li>○ 105% of the Total Premiums Paid as on date of death of Life Assured</li> </ul> <p><b><u>InstaPayout on Claim Intimation:</u></b>  Under this benefit, on death of the Life Assured after completion of 3 policy years from the Risk Commencement Date or Revival Date (whichever is later), an accelerated benefit of Rs. 2 Lacs</p>	<p>Part C (Clause 3.1.1)</p> <p>Part C (Clause 3.1.1.2)</p>

		<p>shall be paid out of the death benefit within 2 working days from claim registration date provided all mandatory documents are submitted. The subsequent pay out shall be made after the claim is approved. InstaPayout is applicable in case of an Accidental Death of the Life Assured after completion of 1 policy year from the Risk Commencement Date or Revival Date (whichever is later), provided the Policy is In-force at the time of accidental death. Please refer the Policy Document for more details on InstaPayout.</p> <p><b><u>Maturity Benefit:</u></b> No Maturity Benefit is payable under the plan.</p> <p><b><u>Early Exit Value:</u></b> <u>For Limited pay:</u> An Early Exit Value is payable if a policyholder wants to voluntary terminate the policy after the Nil Exit Period, provided all due premiums have been paid in full till Nil Exit Period. No exit value is payable on termination during the Nil Exit Period. Nil Exit Period shall depend on the Premium Paying Term and is a continuous policy duration from the Policy Commencement Date as provided in the table below:</p> <table><tr><th>Premium Paying Term (in years)</th><th>Nil Exit Period (in years)</th></tr><tr><td>5</td><td>3</td></tr><tr><td>7</td><td>3</td></tr><tr><td>10</td><td>5</td></tr><tr><td>15</td><td>6</td></tr></table> <p>For more details on Early Exit Value, kindly read the Policy Document</p> <p>On payment of Early Exit Value, the policy shall terminate.</p> <p><u>For Regular Pay:</u> No Early Exit Value is payable under regular pay policies.</p>	Premium Paying Term (in years)	Nil Exit Period (in years)	5	3	7	3	10	5	15	6	<p>Part C (Clause 3.1.2)</p> <p>Part C (Clause 4.6)</p>
Premium Paying Term (in years)	Nil Exit Period (in years)												
5	3												
7	3												
10	5												
15	6												
6	Options Available	<p><b><u>Death Benefit Payout option:</u></b></p> <p>The plan offers three death benefit payout options, the Claimant(s) will have the option to choose from one of the following payout options at the time of claiming the Death Benefit. In case no payout option is selected by the Claimant, then the Lumpsum Payout Option will be considered as the default payout option</p> <p>1. Lumpsum Payout Option: Under this option 100% of the Sum Assured on Death less Insta Payout on Claim, if any,</p>	<p>Part C (Clause 3.1.1.1)</p>										

will be payable in lumpsum.

2. Income Payout Option: Under this option the Sum Assured on Death less Insta Payout on Claim, if any, shall be paid as monthly payment for a fixed period of 120 months starting immediately from the date of approval of death claim by the Company and shall be calculated as per the formula given in the Policy Document.

3. Lumpsum & Income Payout Option: Under this option the Sum Assured on Death less Insta Payout on Claim, if any, shall be paid as lumpsum in the proportion as may be selected by the Claimant and the remaining amount shall be paid as monthly payment for a fixed period of 120 months starting immediately from the date of approval of death claim by the Company and shall be calculated as per the formula given in the Policy Document. The minimum amount that needs to be converted into monthly income payout must be at least 25% of Death Benefit less Insta Payout on Claim, if any.

Once the payout has been initiated there cannot be any further change in the payout options. The claimant also has the option to commute the remaining monthly income payouts anytime during the payout period.

**Enhanced Coverage Benefit Option**

This option is available in case of Regular premium paying policies only. If the customer has opted for this option, customer has the option to increase the Base Sum Assured on the following events by paying additional premium towards increased coverage without the need of any additional underwriting at the time of exercising the option. The additional premium towards increased coverage shall be form part of the Total Premiums Paid and the Annualized Premium shall be also revised accordingly.

You may exercise this option only on the below mentioned events:

Life Stage Events	Additional Base Sum Assured (% of original Base Sum Assured)	Maximum Additional Base Sum Assured allowed
First Marriage	25%	INR 50,00,000
Birth/Legal adoption of 1st child	25%	INR 50,00,000
Birth/Legal adoption of 2nd child	25%	INR 50,00,000
Home Loan taken by Life Assured	50% or Loan Amount (whichever is lower)	INR 1,00,00,000

Part C  
(Clause 3.1.3.1)

		<p>The total increase in the Base Sum Assured for all the above events taken together will be capped at 100% of Base Sum Assured chosen at inception. This option can be exercised within a period of 180 days from date of occurrence of the specified life stage events.</p> <p><u>Option to reduce the increased Base Sum Assured</u> Under the enhanced coverage benefit as mentioned above, the Base Sum Assured can be reduced during the Policy Term to the extent of the Base Sum Assured increased under the chosen optional benefit, provided the Life Assured has attained the age of 45 years.</p>	Part C (Clause 3.1.3.2)
7	Rider opted	<p>&lt;&lt; No rider opted under the policy&gt;&gt; If no riders are opted</p> <p>&lt;&lt; The following riders have been opted 1. &lt;&lt; Name of the rider&gt;&gt; --&lt;&lt; Base Sum Assured is Rs&gt;&gt; 2. &lt;&lt; Name of the rider&gt;&gt; --&lt;&lt; Base Sum Assured is Rs&gt;&gt; &gt;&gt; If rider opted under the policy</p>	Part C (Clause 3.1.4)
8	Exclusions (events where insurance coverage is not payable), if any.	<p><b><u>Suicide Exclusion:</u></b> In case of death due to suicide within 12 months from the date of commencement of risk under the base policy or from the date of revival of the base policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or surrender value, if any, of the base plan available as on the date of death whichever is higher, provided the policy is in-force and the policy will terminate.</p>	Part F (Clause 6.3)
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> A policy shall lapse at the end of the grace period if all due premiums have not been paid in full under the policy. No benefit will be paid when the policy is in the lapse status. In case of death of Life Assured under lapsed policy in the revival period, Early Exit Value (if applicable) shall be paid, and policy shall be terminated.</p> <p><b><u>Paid-Up:</u></b> Paid-Up benefit is not applicable under this Policy.</p>	<p>Part D (Clause 4.3)</p> <p>Part D (Clause 4.3)</p>

		<b>Revival:</b> A lapsed policy can be revived within the revival period (i.e. a period of 5 years from the due date of first unpaid premium). The revival of lapsed policy shall be subject to Company's board approved underwriting policy. If a lapsed policy is not revived within the revival period, the policy shall be terminated. On revival of the policy, the policy will be eligible for all benefits as applicable for an in-force policy.	Part D (Clause 4.5)
13	Policy Loan	Not Applicable	Not Applicable
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 6.3)
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:</li> </ul>	Part G

		Click on <a href="https://www.reliancenipponlife.com/downloads">https://www.reliancenipponlife.com/downloads</a> > Select Policy Servicing Request forms	
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.  Step 2: Write to Head of Customer Care at <a href="mailto:rnlife.headcustomercare@relianceada.com">rnlife.headcustomercare@relianceada.com</a>  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.html">https://www.cioins.co.in/ombudsman.html</a> or our website <a href="https://www.reliancenipponlife.com/">https://www.reliancenipponlife.com/</a></p>	Part G (Clause 7.3 & 7.4)

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](https://www.reliancenipponlife.com/downloads) for accessing product related documents.