

Customer Information Sheet / Know Your Policy

This document provides key information about your policy and will be included as part of your policy kit.

You are also advised to
go through your policy document.

Sr No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause number
1.	Name of Insurance Product/Rider and Unique Identification Number	Tata AIA Sampoorna Raksha Promise (UIN:110N176V05)	Policy Schedule
2.	Policy Number	<<XXXXXXXXXX>>	Policy Schedule
3.	Type of Insurance Policy	Pure risk	Policy Schedule
4.	Basic Policy Details	Instalment Premium: <<>> Mode of Premium Payment: <<Yearly/ Half-yearly/ Quarterly/ Monthly>> Sum Assured on Death: <<>> Sum Assured on Maturity: << As per Clause 3.1 of Part C >> Premium Payment Term: <<>> Policy Term: <<>>	Policy Schedule / Benefit Illustration/ As per Part C
5.	Policy Coverage/ Benefits Payable	Benefits payable on maturity: Lump Sum Payout on survival of the life assured/s till the maturity date of the policy << Life Promise Plus Option: An amount equal to the 100% of the Total Premiums Paid (excluding loading for modal premiums and discount) towards base benefit option and "Life Stage" or "Top-up SA", if opted and applicable, shall be payable at the end of the Policy Term, provided the life assured survives till maturity and the policy is not terminated earlier. >> << Joint Life Promise Plus Option: An amount equal to the 100% of the Total Premiums Paid (excluding loading for modal premiums and discount) towards the base benefit option and "Life Stage" or "Top-up SA", if opted and applicable, shall be payable at the end of the Policy Term, provided both the life assureds survive till maturity and the policy is not terminated earlier.>> Benefits payable on death -	Clause 3(1)(IV) of part C

		<p><< Life Promise / Life Promise Plus options: In case of death of the Life Insured for an in-force policy (all due premiums have been paid), the death benefit payable to the Claimant is as outlined below:</p> <p>Highest of:</p> <ul style="list-style-type: none"> • 1.25 x Single Premium (excluding discount) or DB multiple⁽¹⁾ x Annualised Premium⁽²⁾ (excluding discount); • 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • An absolute amount assured to be paid on death⁽³⁾ <p>⁽¹⁾ DB multiple is 7 in case of Life Promise Option and 10 in case of Life Promise Plus option</p> <p>⁽²⁾ in aggregate for Base SA and all tranches of Additional Sum Assured</p> <p>⁽³⁾ The absolute amount assured to be paid on death is the Effective Sum Assured applicable as on the date of death.</p> <p>Upon payment of entire sum of the death benefit, the policy terminates and no further benefits are payable.>></p> <p><< Joint Life Promise / Joint Life Promise Plus options – In case of first death of any of the Life Insureds or simultaneous deaths of both Life Insureds for an in-force policy, wherein all due premiums have been paid, the death benefit payable to the Claimant is as outlined below:</p> <p>Highest of:</p> <ul style="list-style-type: none"> • 1.25 x Single Premium (excluding discount) or DB multiple⁽¹⁾ x Annualised Premium (excluding discount); • 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or • An absolute amount assured to be paid on death⁽²⁾ <p>⁽¹⁾ DB multiple is 7 in case of Joint Life Secure Plus and 10 in case of Joint Life Secure option</p> <p>⁽²⁾ The absolute amount assured to be paid on death is the Effective Sum Assured applicable as on the date of death.</p> <p>In case of death of first life prior to the death of second life or simultaneous deaths of both the lives assured, the policy will terminate upon payment of the entire sum of death benefit. >></p> <p><<Accidental Death</p> <p>Accidental Death benefit will be payable as a lumpsum payout as per the Option chosen by the you and as detailed below:</p>	<p>Clause 3(1)(I) of part C</p>
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		<p>Lump sum payout on accidental death of both life assureds simultaneously under joint life promise options.</p> <p>In case of simultaneous death of both the first life and second life due to accident for an in-force policy (all due premiums have been paid), the amount payable in addition to the death benefit (defined above) shall be equal to: Base SA>></p> <p>Terminal Illness Terminal Illness payout is payable in lumpsum on the confirmed diagnosis of the Terminal Illness as per the Option chosen by the you and as detailed below:</p> <p><< Life Promise / Life Promise Plus In case of confirmed diagnosis of terminal illness of the life assured for an in-force policy (all due premiums have been paid): The amount payable under the “Payor Accelerator Benefit” shall be 50% of Base SA and all the future premiums (base benefit option and cover enhancement options, if opted) shall be waived off and the policy will continue to remain inforce for the remaining applicable benefit(s). >></p> <p><< Joint Life Promise / Joint Life Promise Plus In case of first confirmed diagnosis of terminal illness of either lives assured for an in-force policy (all due premiums have been paid): The amount payable under the “Payor Accelerator Benefit” shall be 50 % of Base SA and all the future premiums (base benefit option and Life Stage or Top-Up SA, if opted) shall be waived off.>></p> <p>Surrender Benefit: The surrender benefit available under the product varies by the Option chosen. The policy will terminate upon payment of this benefit.</p> <p><<Under Life Promise and Joint Life Promise option, we will pay Unexpired Risk Premium Value on surrender which shall be as mentioned in the Policy document.</p> <p>.>></p> <p><<Under Life Promise Plus and Joint Life Promise Plus Option, a Surrender Value shall be payable on completion of one policy year, provided one full years’ premium is paid for non-single pay</p>	<p>Clause 3(1)(II) of part C</p> <p>Clause 3(1)(III) of part C</p> <p>Clause 6.7 (II) of Part F</p>
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policies. For Single Pay policies, Surrender Value shall be payable immediately after it is issued.

The surrender value shall be equal to the higher of the Guaranteed Surrender Value (GSV) and the Special Surrender Value (SSV).>>

Refer the policy document for more details

Options to policyholders for availing benefits, if any, covered under the policy

Flexible Payout Option

You will have the option to opt for lump sum, staggered benefit or a combination of a lump sum amount and staggered benefit, as at the time of purchase (referred as the "Payout Plan" henceforth).

If the payout plan chosen includes a staggered benefit, at the time of purchase of the policy, the Policyholder would stipulate the benefit amount stream payable to the nominee after death of the Life Insured. The staggered benefit payment frequency can be Annual / Half Yearly / Quarterly / Monthly. Any accrued staggered benefit, due before intimation of death, will be paid along with first payout under this option. You can choose between:

- a) Level income payout – fixed income payout throughout the chosen benefit period
- b) Increasing Income payout – income increases year-on-year based on chosen simple interest rate (up to 15%) throughout the chosen benefit period

<<Cover Enhancement Options

a) Life Stage:

Under Life Stage option, you can increase the coverage amount on happening of any one of the following Life Stage events, and the option to increase the Sum Assured is exercised within 180 days of the happening/incidence of the following event(s):

Event	Additional Sum Assured as % of Base Sum Assured
Marriage (One Marriage Only)	50%
Birth/Adoption of 1 st Child	25%

Clause 3
(II) (1) of
Part C

Clause 3
(II) (2) of
Part C

Birth/Adoption of 2 nd Child	25%
Home Loan disbursal*	100% (subject to underwriting)

Once chosen, the option cannot be changed over the Policy Term, but you will always have a right to stop exercising the option in the future.

Refer the policy document for more details.

<<Top-Up SA

Under Top-Up SA option, you can opt to increase the life cover by a fixed percentage at each Policy Anniversary by paying an additional premium for every increase, subject to satisfactory underwriting as per Underwriting Policy. You can opt to exercise the Top-SA option at the time of purchase of the Policy, provided the premium payment term is at least 5 years.

Refer the policy document for more details.

Other benefits/ options payable, specific to the policy, if any

Renewability option at Maturity:

At the Date of Maturity, You can choose to extend the Policy Term. This option can be exercised a maximum of 5 (five) times subject to Underwriting Policy. Additional premium shall be payable for the extended term.

Clause 3
(II) (3) of
Part C

Cover Continuation Option:

In case of first death of either of the life assureds during the policy term under Joint Life Promise and Joint Life Promise Plus, the surviving life may choose to continue his / her life cover by taking a Single Premium policy. The premium for the Single Premium policy shall be determined based on attained age, chosen sum assured and policy term. The Single Premium policy shall be chosen from Life Promise, Life Promise Plus options. The Single Premium amount shall be deducted from the death benefit payable with respect to first death. This option has to be chosen at inception of the policy, however the surviving life assured has a choice to not exercise this option at later date.

Clause 3
(II) (4) of
Part C

		<p>Flexi Pay Benefit:</p> <p>You may opt to defer the due Premium for a period of up to 12 (twelve) months from the due date ("Premium Deferment Period"), while maintaining the full risk cover under the Policy and the attached riders, if any, at no additional cost/Premium. In case of occurrence of any insured event during the said period of 12 (twelve) months, the Sum Assured shall be paid after deducting the unpaid Premiums, if any, as on date of the occurrence of the insured event covered under this Policy and the attached riders (if any).</p> <p>At the end of Premium Deferment Period, You are required to pay the due Premiums, including the Premium applicable for the Premium Deferment Period, i.e. the base cover premium and additional premium (if any). During the Premium Deferment Period, the Policy shall remain in-force with the benefits applicable under Grace Period of the Policy.</p> <p>The Policy document lays down, in detail, the conditions specific to Flexi Pay Benefit</p> <p>Instant Payout on Claim Intimation:</p> <p>In case of death of the Life Insured, post completion of waiting period of 3 Policy Year, from the policy inception or Revival of the Policy and provided the Policy is in force, an accelerated instant death benefit of INR 3 Lacs from the Sum Assured will be paid within 1 working day from the claim registration date. This feature could only be availed with the minimum Sum Assured of INR 1 Cr.</p> <p>The remaining SA shall be payable post the completion of the claim investigation. Further, in case of any discrepancy in the claim investigation resulting in the final decision of non-payment of the claim, the company reserves the right to recover the already paid amount.</p> <p><<Family Plan Option:</p> <p>The Life insured at the inception (on payment of additional premium) shall have an option to transfer Legacy Sum Assured to his/her child provided the policy is inforce and the primary Life insured survives till the end of their policy term. The optional</p>	<p>Clause 3 (II) (5) of Part C</p> <p>Clause 3 (II) (6) of Part C</p> <p>Clause 3 (II) (7) of Part C</p>
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		<p>benefit will work as follows:</p> <p>Primary Life (Benefits defined for Life Promise /Life Promise Plus option as mentioned above)</p> <ul style="list-style-type: none"> • The Primary Life Insured (i.e. Parent) coverage shall be applicable during the Policy Term wherein the available coverage terms for Primary Life are till Age 60 or 65 years as per the base plan. • Upon death or terminal illness of the Primary life during the policy term, death or payor accelerated benefit, as applicable, shall be payable and the policy will terminate thereafter. • Upon survival of the primary life till the end of the Policy Term, the primary life shall receive Return of Premiums in case of Life Promise Plus options and no benefit shall be applicable under Life Promise option. The Sum Assured (including any Top-up or Life stage option) of the primary life shall be transferred to the secondary life thereafter. <p>Secondary Life</p> <ul style="list-style-type: none"> • Upon survival of the primary life till the end of the Policy Term; provided the secondary life (i.e. one Child, as opted at the inception) is alive, the coverage will commence for the Secondary Life Insured and shall be covered till the Extended Policy Term. • The Extended Policy Term shall start post the coverage period of primary life and will continue till the secondary life reaches Age 60. • Upon death of the Secondary Life Insured, the Sum Assured shall be payable and the policy will terminate thereafter. • Upon survival of the secondary life during the extended period, no benefit shall be payable, and the policy will terminate thereafter. <p>Addition clauses applicable</p> <ul style="list-style-type: none"> • This option is available only for Life Promise and Life Promise Plus options. • Minimum Age gap between primary and secondary life insured should be 18 years. • In case of death of secondary life insured before the policy term, no further addition / change will be allowed. • The life insured can opt for the benefit only at policy inception by paying an incremental premium to avail the benefit.>> 	
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		<p>Value-added Service Feature:</p> <p>Health Management Services:</p> <p>Eligible Life Insureds of TATA AIA Sampurna Raksha Promise Plan may avail, Health Management Services from service provider(s) associated with the Tata AIA Life Insurance Co. Ltd. The Insurer may also facilitate additional discounts and redeemable vouchers through such service provider, wherever available. "Health Management Services are complimentary services in the areas of prevention, diagnosis, treatment or recovery which may include services such as medical consultation, coaching, second opinion, personal medical case management with the objective of health management and improvement." These services are subject to a number of conditions which have been detailed in the Policy document.</p> <p><<LOYALTY PROGRAM REWARD</p> <p>If You are a member of the Loyalty Program administered by a service provider empaneled by the Company, You shall be entitled to the Loyalty Program Reward upon the purchase of the Policy and upon meeting the eligibility criteria. The loyalty programs offer redemption benefits through the service provider's eco-systems based on applicable terms and conditions. Such reward shall accrue as percentage of the Annualized Premium or Single Premium (as applicable) and shall be made available by the service provider to You in the form of benefits (points, coins, etc.) in the first policy year by loyalty program service provider. The quantum of reward shall be determined by the Company's extant Policy and shall be disclosed in the Company's website from time to time.</p> <p>The loyalty program rewards benefit shall be subject to conditions which have been detailed in the Policy document. >></p> <p>Lock-in period for Linked Insurance products: <<NA>></p>	<p>Clause 3(1)(V) of part C</p> <p>Clause 3 (II) (8) of Part C</p>
6.	Options available (in case of Linked Insurance Products)	<NA>	

7.	Option available(in case of Annuity product)	<NA>	
8.	Riders opted, if any	<<NA>> /<< Refer rider CIS for details>>	Rider CIS
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>SUICIDE EXCLUSION Suicide provisions will be applicable as per the Option selected by Policyholder and detailed as mentioned below:</p> <p><< Life Promise, Life Promise Plus</p> <p>In case of death due to suicide within 12 months:</p> <p>From the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid (including additional premium paid for Family Plan Option benefit, if applicable) 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; or</p> <p>From the date of exercising the Life Stage Option (if applicable), the nominee or beneficiary of the policyholder shall be entitled to 80% of the premiums paid (excluding any extra premium, any rider premium and taxes) for the increased tranche(s). The original death benefit (based on the sum assured chosen at the time of purchase) and any increased death benefit purchased by exercising the Life Stage Option subsequently but prior to 12 months from the date of death (due to suicide) will remain payable in full.>></p> <p><< Joint Life Promise, Joint Life Promise Plus:</p> <p>In case of death due to suicide within 12 months:</p> <p>From the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, of either or both of the life assureds, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of earlier death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.>></p> <p>TERMINAL ILLNESS BENEFIT</p> <p>No claim will be payable if the Terminal Illness arises directly or indirectly as a result of attempt to suicide in the first year from inception or Revival of policy.</p> <p>In case a Terminal Illness claim is not payable due to the above exclusion, the policy will continue with the applicable death cover.</p>	<p>Clause 4.3.1 of Part D</p> <p>Clause 4.3.2 of Part D</p>

10.	Waiting/ lien period, if any	<p>This is applicable only if the product is bought under PoS.:</p> <p><< Life Promise, Life Promise Plus If death of the Life Assured occurs during the first 90 days from the Date of commencement of risk, we shall refund Total Premiums Paid and the policy will terminate with immediate effect.>></p> <p><< Joint Life Promise, Joint Life Promise Plus If death of the either or both of the Life Assureds occur during the first 90 days from the Date of commencement of risk, we shall refund Total Premiums Paid and the policy will terminate with immediate effect.</p> <p>Waiting period of 90 days is not applicable for death due to accident provided all due premiums have been paid.>></p>	Clause 4.3.3 of Part D			
11.	Grace Period	<p>A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes, from the due date will be allowed for payment of each subsequent premium. The Policy will remain in force during this period. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Provisions.</p> <p>In case of death of the Life Insured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium and also the balance premium(s), if any, falling due from the date of death and before the next policy anniversary.</p>	Clause 6.3 of Part F			
12.	Freelook Period	<p>If you are not satisfied with the terms & conditions of the policy, you have the right to cancel the policy by providing a written notice to the Company stating objections/reasons and receive the refund of all premiums paid without interest after deducting stamp duty and medical examination cost along with applicable taxes, cesses and levies which have been incurred for issuing the policy. Such notice must be signed by you and received directly by the Company within 30 days from the date of receipt of the policy document whether the Policy is sourced electronically or otherwise.</p>	Clause 4.14 of Part D			
13.	Lapse, paid-up and revival of the Policy	<p>Non-Forfeiture Benefit on Premium Discontinuance:</p> <p>If any due premium for a non-single pay policy remains unpaid at the end of the grace period, the following is the treatment under various scenarios:</p> <table><tr><td></td><td>Life Coverage</td><td></td></tr></table>		Life Coverage		Clause 6.5 and 6.7 of Part F
	Life Coverage					

Premium Paying options		Before 2 years' premium paid	After 2 years' premium paid	Benefits Payable (if applicable)
Life Promise Option	Regular Pay	Cover cease to exist	Cover cease to exist	No amount is payable
	Limited Pay	Cover cease to exist	Cover cease to exist	Unexpired Risk Premium Value is paid out on the earlier of the following events after which the policy terminates: <ul style="list-style-type: none"> • Policyholder surrenders voluntarily. • Death of the Life Insured • Expiry of Revival Period • Maturity
Joint Life Promise Option	Regular Pay	Cover cease to exist	Cover cease to exist	No amount is payable
	Limited Pay	Cover cease to exist	Cover cease to exist	Unexpired Risk Premium Value is paid out on the earlier of the following events after which the policy terminates: <ul style="list-style-type: none"> • Policyholder surrenders voluntarily. • First death of any of the Life Insureds or simultaneous death of both Life Insureds • Expiry of Revival Period • Maturity
Premium Paying options	Life Coverage		Benefits Payable (if applicable)	
			After one full year's	After one full year's

		premium paid	premium paid	
Life Promise Plus Option	Regular or Limited Pay	Cover cease to exist	Cover continues with Reduced Paid-Up Sum Assured	<ul style="list-style-type: none">• Death Benefit as defined in policy document is payable on death of the Life Insured• Payor Accelerator Benefit is payable on confirmed diagnosis of Terminal Illness of the Life Insured.• Surrender Value/Unexpired Risk Premium as defined in policy document is payable.• Maturity / Survival Value as defined
Joint Life Promise Plus Option	Regular or Limited Pay	Cover cease to exist	Cover continues with Reduced Paid-Up Sum Assured	<ul style="list-style-type: none">• Death Benefit as defined in policy document is payable on death of the Life Insured.• Benefit as defined in policy document is payable on Accidental death of the Life insured during the step-up period.• Payor Accelerator Benefit is payable on confirmed diagnosis of Terminal Illness of the Life Insured.• Surrender Value as defined in policy document is payable.• Maturity / Survival Value

REVIVAL

If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be reinstated/revived, within five years after the due date of first unpaid premium and before the date of maturity, subject to: (i)

		<p>Policyholder's written application for reinstatement/revival; (ii) production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and (iii) payment of all overdue premiums with interest.</p> <p>Refer the policy document for more details.</p>	
	Policy Loan, if applicable	Not Available	Clause 6.6 of Part F
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure : <ul style="list-style-type: none"> ▪ 30 days from receiving all the documents, ▪ 90 days from the day of the claim intimation, if further investigation required. ▪ Brief procedure : <ol style="list-style-type: none"> i. Intimate claim to us via email/call/or at any one of the branch offices. ii. Submit all relevant documents along with claim. Please refer to www.tataaia.com for more details. iii. Documents shall be verified and processed. iv. We shall contact you in case of any queries or further information required. v. Claim amount shall be disbursed if claim is acceptable. vi. For the detailed procedure, please refer to our website www.tataaia.com. • Helpline/Call Centre number : 1-860-266-9966 (local charges apply) • Contact details of the insurer : <p>Email - Customercare@tataaia.com</p> <p>Call our helpline number 1-860-266-9966 (local charges apply)</p> <p>Write directly to us on following address:</p> <p>Tata AIA Life Insurance Company Limited B - Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) – 400 607, Maharashtra.</p> • Link for downloading claim form and list of documents required including bank account details www.tataaia.com 	
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) : For Policy Servicing TATs, please visit www.tataaia.com • Helpline/Call Centre number : 1-860-266-9966 (Call charges apply) 	Part G

		<ul style="list-style-type: none"> Contact details of the insurer : Email - Customercare@tataaia.com Call our helpline number 1-860-266-9966 (local charges apply) Write directly to us on following address: Tata AIA Life Insurance Company Limited B - Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) – 400 607, Maharashtra. Link for downloading applicable forms and list of documents required including bank account details www.tataaia.com 	
17.	Grievances/ Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer of the Insurer Customers can email to GRO@tataaia.com or write to – Grievance Redressal Officer (GRO) Tata AIA Life Insurance Company Limited, 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Thane (West), Mumbai – 400 607. Link for registering the grievance with the insurer's portal The Insurer's portal may be accessed on www.tataaia.com <p>Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman. For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website https://www.cioins.co.in/Ombudsman - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com.</p>	Part G

“We”, “Us”, “Our”, “Insurer” or “Company” refers to Tata AIA Life Insurance Company Limited.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details, I further confirm below that:

- In case of any change to the Sum Insured/Rider after submission of the proposal, the details in the revised benefit illustration and Customer Information Sheet would be applicable.
- I have received a copy of the CIS through the download utility/through my salesperson.
- I am aware that on request I can avail of the CIS in local language.

Place:

Date: _____ (Signature of the Policyholder)

SAMPLE