

Customer Information Sheet/Know Your Policy

This document provides key information about your policy. 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																														
01	Name of Insurance Product/Rider	Tata AIA Vitality Protect (UIN 110B046V04) (A Non-Linked, Non-Participating Individual Health Rider)	Policy Schedule																														
02	Policy Number	<<XXXXXXXXXX>>	Policy Schedule																														
03	Type of Insurance Product/Policy	Benefit (Where your insurance policy pays fixed amount on the occurrence of a covered event)	Clause of Part C																														
04	Sum Insured (Basis) (Along with Amount)	<table><tr><th>Benefit Option</th><th>Sum Assured</th><th>Lumpsum (Rs)</th><th>Income p.a (Rs)</th><th>Income Duration (Years)</th></tr><tr><td>Accidental Death</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Accidental Total and Permanent Disability</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>CritiCare Plus</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Accelerated CritiCare</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr><tr><td>Term Booster</td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td><td><<XXXX>></td></tr></table> <p>In case of any change in Sum Assured after submission of proposal, please refer to your latest Benefit Illustration Document.</p>	Benefit Option	Sum Assured	Lumpsum (Rs)	Income p.a (Rs)	Income Duration (Years)	Accidental Death	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Accidental Total and Permanent Disability	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	CritiCare Plus	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Accelerated CritiCare	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Term Booster	<<XXXX>>	<<XXXX>>	<<XXXX>>	<<XXXX>>	Policy Schedule
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05	Policy Coverage	Benefit Option Accidental Death (AD):	Clause of Part																														

Sr No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause number
	(What the policy covers?)	<p>The Insured Amount under this Benefit Option will be payable in the event of the death of the Life Insured due to an accident within the Benefit Option Term, provided the death occurs within 180 days from the date of that accident. The benefit shall be payable even if the Accident takes place within the Coverage Term and the death occurs beyond the Coverage Term, provided the date of death is within 180 days of the Accident.</p> <p>The benefit payable will be doubled if the death due to an accident occurs under any of the circumstances below:</p> <ol style="list-style-type: none"> 1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded; 2. While the Life Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; 3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital; or 4. When the Life Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route. <p>This benefit is payable only once during the Coverage Term and shall terminate upon death of the Life Insured or expiry of the Coverage Term, whichever earlier.</p> <p><u>Accidental Total And Permanent Disability (ATPD):</u> 100% of the Insured Amount under this Benefit Option will be payable in the event of the Total and Permanent Disability of the Life Insured due to an accident within the Benefit Option Term, provided the Total and Permanent disability occurs within 180 days from the date of that accident.</p> <p>The benefit shall be payable even if the Accident takes place within the Coverage Term and the Total and Permanent Disability occurs beyond the Coverage Term, provided the date of disability is within 180 days of the Accident.</p> <p>The benefit payable will be doubled if the Disability due to accident occurs under any of the circumstances below:</p> <ol style="list-style-type: none"> 1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a bus, tram or train. A taxi or any form of transport chartered for private travel is excluded; 	C and Part F

Sr No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause number
		<p>2. While the Life Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers;</p> <p>3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital; or</p> <p>4. When the Life Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.</p> <p>This benefit is payable only once during the Coverage Term and shall terminate upon Payment of benefit or expiry of the Coverage Term, whichever earlier.</p> <p><u>CritiCare Plus:</u> The Insured Amount under the Benefit Option is payable if the Life Insured survives for a period of 30 days following the first diagnosis of any of the covered illness or undergoing of any the covered procedure. This benefit is payable only once during the coverage term and the cover shall terminate upon payout of the benefit. The benefit will be payable only if the Diagnosis/procedure of any of the covered condition is the first Diagnosis/procedure of that condition in the lifetime of the Life Insured.</p> <p><u>Accelerated CritiCare:</u> The Insured Amount under the Benefit Option is payable on the first diagnosis of any of the covered illness or undergoing of the covered procedure by the Life Insured. This benefit is payable only once during the coverage term and the cover shall terminate upon payout of the benefit. The benefit will be payable only if the Diagnosis/procedure of any of the covered condition is the first Diagnosis/procedure of that condition in the lifetime of the Life Insured.</p> <p><u>Term Booster:</u> The Insured Amount under this option is payable on earlier of death or diagnosis of Terminal illness of the Life Insured.</p> <p><u>Service Feature:</u> Tata AIA Vitality (if opted): Tata AIA Vitality is a science based comprehensive and personalized Wellness Program. It rewards you with benefits at the time of opting for the rider with Wellness Program and subsequently throughout the rider term. The rewards may be in the form of Discount on Premium, Premium Cashback, Cover Booster or Annual Health Cashback.</p>	<p>Clause of Part C and Part F</p>

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		<p>Once you enroll in this program, in order to earn wellness benefits, you need to download and register on Vitality app, as benefits would be basis Wellness Status achieved which shall be tracked through Vitality app.</p> <p><u>Maturity Benefit:</u> If you have chosen Return of Balance Premium option at inception of the rider, available for:</p> <ol style="list-style-type: none"> 1. Term Booster (TB) 2. Accidental Death AD) 3. Accidental Total and Permanent Disability (ATPD) <p>on survival till end of the Coverage Term provided the rider/benefit option is not terminated, the Total Premiums Paid (Excluding loading for Modal Rider Premiums) towards the respective benefit option shall be returned, after deduction of</p> <ul style="list-style-type: none"> - Any claim payout made under the respective benefit option and - Any premium discounts availed under the Wellness Program (if opted) as premium discounts or premium cashback, <p>In case the payout under Return of Premium option is triggered, the premiums waived (if any) shall be added to the Total Premiums Paid by the Policyholder for the calculation of the Return of Balance Premium for the respective Benefit Option.</p>	Clause of Part C and Part F
06	Exclusions (What the policy does not cover)T	<p><u>Accidental Death:</u> Accidental Death Benefit shall not be payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:</p> <ul style="list-style-type: none"> • Death as a result of any disease or infection • Death arising due to any condition other than death solely and directly as a result of an accident • Any pre-existing condition of disability arising out of a Pre-existing diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply. • Suicide, attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition. • Death arising from or caused due to use, abuse or a consequence or influence of any abuse of any substance, intoxicant, drug, alcohol or hallucinogen • Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, war like operations 	<p>Clause of Part C and Part F.</p> <p>Refer Definition and Exclusions Annexure</p>

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		<p>(whether war is declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power.</p> <ul style="list-style-type: none"> • Death caused by Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule. • Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities. • Death arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent. • Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. <p>No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same.</p> <p>Accidental Total and Permanent Disability:</p>	

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		<p>This Benefit shall be not payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:</p> <ul style="list-style-type: none"> • Disablement as a result of any disease or infection. • Disablement arising due to any condition other than disablement solely and directly as a result of an accident. • Any pre-existing condition or disability arising out of a pre-existing diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply. • If the Disability has not persisted for at least 180 days and is not in the opinion of a medical practitioner, deemed to be permanent. • Attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition. • Disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen • Disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power • Disablement caused by Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule • Working in underground mines, tunnelling or explosives, or involving electrical installation with high 	

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		<p>tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities</p> <ul style="list-style-type: none"> • Disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent. • Disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. <p><u>CritiCare Plus:</u> In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option, no benefit will be payable if death or the illness covered under the policy is caused or aggravated directly or indirectly by any of the following:</p> <ul style="list-style-type: none"> • Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the policy. • Any investigation or treatment for any Illness, disorder, complication or ailment arising out of or connected with the pre-existing Illness shall be considered part of that pre-existing illness. • No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same. • Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period. • Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent. • Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a medical practitioner. • Any illness due to an external congenital defect • Engaging in hazardous sports / pastimes, i.e. taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off pastel skiing, pot holing, power boat racing, underwater diving, 	

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		<p>yacht racing or any race, trial or timed motor sport, bungee jumping, hand gliding etc.</p> <ul style="list-style-type: none"> Any injury, sickness or disease received as a result of aviation (including parachuting or skydiving), gliding or any form of aerial flight other than as a fare-paying passenger or crew on a licensed passenger-carrying commercial aircraft operating on regular routes and on a scheduled timetable unless agreed by special endorsement. War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action. Any treatment of a donor for the replacement of an organ Nuclear reaction, Biological, Chemical or Radioactive contamination due to nuclear accident Diagnosis and treatment outside India. <p>Ayurvedic, Homeopathy, Unani, herbalist treatment, any other treatments other than Allopathy / western medicines.</p> <p><u>Accelerated CitiCare:</u></p> <p>In addition to the disease specific exclusions given along with definitions of the respective diseases covered under the Benefit Option, no benefit will be payable if death or the illness covered under the policy is caused or aggravated directly or indirectly by any of the following:</p> <ul style="list-style-type: none"> Pre-Existing Diseases are not covered. Any pre-existing disease at the time of inception of the policy. Any investigation or treatment for any illness, disorder, complication or ailment arising out of or connected with the pre-existing illness shall be considered part of that pre-existing illness. No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same. Any covered condition which is diagnosed and/or received medical advice/treatment within the waiting period. Self-inflicted injuries, attempted suicide, insanity, and deliberate participation of the Life Insured in an illegal or criminal act with criminal intent. Use of intoxicating drugs / alcohol / solvent, taking of drugs except under the direction of a medical practitioner. 	

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07	Waiting period	<table><tr><th>Benefit Option</th><th>Waiting Period Applicable</th></tr></table>	Benefit Option	Waiting Period Applicable	Clause of Part
Benefit Option	Waiting Period Applicable				

Sr No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause number				
		<table><tr><td>Accidental Death, Accidental Total and Permanent Disability, Term Booster</td><td>Not Applicable</td></tr><tr><td>Accelerated CritiCare, CritiCare Plus</td><td>A waiting period of 90 days is applicable on the first diagnosis of any of the illness covered under the respective benefit option</td></tr></table> <p>Waiting period is not applicable if the insured event occurs as a result of an Accident (e.g.: Major Head Trauma due to an Accident).</p>	Accidental Death, Accidental Total and Permanent Disability, Term Booster	Not Applicable	Accelerated CritiCare, CritiCare Plus	A waiting period of 90 days is applicable on the first diagnosis of any of the illness covered under the respective benefit option	C and Part F
Accidental Death, Accidental Total and Permanent Disability, Term Booster	Not Applicable						
Accelerated CritiCare, CritiCare Plus	A waiting period of 90 days is applicable on the first diagnosis of any of the illness covered under the respective benefit option						
08	Financial Limits of coverage	Not Applicable.	Clause of Part C				
09	Claims/Claims Procedure	<p>To register claim, please visit the Company through any service touch points mentioned in Policy servicing section.</p> <p>Claims Process:</p> <ol style="list-style-type: none">1. Get admitted in hospital/nursing home as per the norm.2. After paying the bills Intimate the claim to Company for reimbursement of the amount3. Register and submit all relevant and mandatory claim documents.4. Company verifies/scrutinizes the documents and claim submitted basis your policy coverage and details.5. If claim is approved, Payment is settled into customer's account. <p>Please note that,</p> <ol style="list-style-type: none">1. If any queries, a query letter will be sent to you.2. If claim is rejected/denied, a rejection letter mentioning the reason for rejection will be sent to you <p>Claims/Claims procedure:</p> <ul style="list-style-type: none">• Turn Around Time (TAT) for claims settlement and brief procedure – 15 days(Regulatory TAT)• Helpline/Call Centre number - 1860-266-9966 (call charges apply)• Contact details of the insurer –<ul style="list-style-type: none">○ E-mail us at customercare@tataaia.com○ Address- <p>Tata AIA Life Insurance Company Limited 9th Floor, B - Wing, I-Think Techno Campus,</p>	Clause of Part C and Part F				

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		<p>Behind TCS (Lodha), Pokhran Road No.2, Thane (West), Mumbai – 400 607</p> <ul style="list-style-type: none"> Link for downloading claim form – <ul style="list-style-type: none"> Hospitalization - https://www.tataaia.com/content/dam/tataaiaifeinsurancecompanylimited/pdf/download-centre/english/claims/claim-hospitalization.pdf Disability - https://www.tataaia.com/content/dam/tataaiaifeinsurancecompanylimited/pdf/download-centre/english/claims/Disability-Claimant%27s%20Statement_English.pdf Critical Illness - https://www.tataaia.com/content/dam/tataaiaifeinsurancecompanylimited/pdf/download-centre/english/claims/Critical%20Illness-Claimant%27s%20Statement_English.pdf List of documents required including bank account details- documents differ as per claim type. 	
10	Policy Servicing	<ol style="list-style-type: none"> E-mail us at customercare@tataaia.com Contact your Tata AIA Life Agent / Distributor Call our helpline number 1-860-266-9966 (Call charges apply) Visit the nearest the Tata AIA Life branch or CAMS Service Center Log on to Online Customer Portal by visiting www.tataaia.com Write to us on the following address: Tata AIA Life Insurance Company Limited 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Pokhran Road No.2, Thane (West), Mumbai – 400 607 	Clause of Part D and Part G
11	Grievance s/Complaints	<p>You can register grievances through below modes:</p> <ol style="list-style-type: none"> Email us at life.complaints@tataaia.com Service avenues as mentioned above for Policyholder Servicing [other than email]. <p>Kindly address your complaints to “Grievance Redressal Department”</p> <p>For escalations, (In case not satisfied with the decision or not receipt of any response), customers can email to GRO@tataaia.com or write to –</p> <p>Grievance Redressal Officer (GRO) Tata AIA Life Insurance Company Limited, 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha),</p>	Clause of Part G

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		Thane (West), Mumbai – 400 607. <u>Insurance Ombudsman:</u> 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 ..	
12	Things to remember	<u>Freelook Period</u> Within a free look period of 30 days from the date of receipt of the Policy whether the policy is sourced electronically or otherwise . You can return the policy for cancellation stating the reasons for the same, if You disagree to any of the terms or conditions of the Policy. Within Freelook You are entitled to a refund of the premium paid without interest after deduction of proportionate risk premium stamp duty and medical examination cost along with applicable taxes and cesses or levies, if any. In respect of a linked insurance product, You shall receive the non-allocated Premium plus charges levied by cancellation of Units plus Fund Value at the date of cancellation less the deductions mentioned above.	Clause of Part C and Part D
		<u>Fraud, Mis-statement or Suppression:</u> Any fraud, mis-statement or suppression of a material fact under the Policy shall be dealt in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.	Clause of Part C and Part F
13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a Policy. Non-disclosure may result in claim not being paid. • All information sought in the Proposal form is Material for issuance of the policy and settlement of claim. • Disclosure of Material Information and any changes therein during the Policy period should be communicated to us by <ul style="list-style-type: none"> ○ Sending an email to customer-care@tataaia.com from your email id registered with us ○ Submission of the Request for Change form* (filled and signed) at any Tata AIA Life Insurance Branch or Service Centre <p>*Request for Change form is available on our website – www.tataaia.com</p>	Clause of Part C and Part F and Annexure 1 / Annexure A

“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 the below that:

- a) In case of any change to the Sum Insured/ Rider after submission of the proposal, the details in the revised Benefit Illustration would be applicable.
- b) I have received a copy of the CIS through the download utility/ through my Salesperson.
- c) I am aware that on request I can avail of the CIS in local language.

Place:

Date:

(Signature of Policy)