

**CUSTOMER INFORMATION SHEET / KNOW  
YOUR POLICY**

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

Sl. No.	Title	Description <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number												
1	<b>Name of the Insurance Product and Unique Identification Number (UIN)</b>	Acko Life Saral Jeevan Bima UIN : 164N009V01	-												
2	<b>Policy Number</b>	XXXXXXXXXXXXXXXX	-												
3	<b>Type of Insurance Policy</b>	Pure Risk	-												
4	<b>Basic Policy details</b>	<table border="1"> <tr> <td data-bbox="412 993 850 1052">Installment Premium</td> <td data-bbox="850 993 1289 1052">INR XXXXX</td> </tr> <tr> <td data-bbox="412 1052 850 1146">Mode of Premium Payment</td> <td data-bbox="850 1052 1289 1146">Annual/Half-Yearly/Monthly/Single</td> </tr> <tr> <td data-bbox="412 1146 850 1241">Sum Assured on Death</td> <td data-bbox="850 1146 1289 1241">INR XXXXXXXX (Death Benefit Sum Assured)</td> </tr> <tr> <td data-bbox="412 1241 850 1299">Sum Assured on Maturity</td> <td data-bbox="850 1241 1289 1299">Not Applicable</td> </tr> <tr> <td data-bbox="412 1299 850 1358">Premium Payment Term</td> <td data-bbox="850 1299 1289 1358">XX Years</td> </tr> <tr> <td data-bbox="412 1358 850 1415">Policy Term</td> <td data-bbox="850 1358 1289 1415">XX Years</td> </tr> </table>	Installment Premium	INR XXXXX	Mode of Premium Payment	Annual/Half-Yearly/Monthly/Single	Sum Assured on Death	INR XXXXXXXX (Death Benefit Sum Assured)	Sum Assured on Maturity	Not Applicable	Premium Payment Term	XX Years	Policy Term	XX Years	-
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<b>5</b>	<b>Policy Coverage/ Benefits Payable</b>	Benefits Payable on Maturity	Not Applicable	Section 1(b)(Part C)  Section 1(a)(Part C)	
		Benefits Payable on Death	<p>Sum assured on death will be paid in lumpsum upon the death of the Life Assured during policy term provided policy is in force as on date of death, the risk has commenced and the “Waiting Period” of 45 days is over. This Policy will cover death due to accident only during the waiting period of 45 days from the date of commencement of risk. This benefit is payable to the nominee or legal heir of the life assured. Sum assured on death in lumpsum.</p> <p>The sum assured on death for</p> <ol style="list-style-type: none"> <li>1. Regular and limited premium payment policies is highest of the following:               <ol style="list-style-type: none"> <li>i. 10 times of the “Annualized premium”</li> <li>ii. 105% of all the premiums paid as on date of death</li> <li>iii. Absolute amount assured to be paid on death</li> </ol> </li> <li>2. Single premium payment policies is highest of the following:               <ol style="list-style-type: none"> <li>i. 125% of the single premium</li> <li>ii. Absolute amount assured to be paid on death</li> </ol> </li> </ol>		
		Survival Benefits excluding that payable on maturity	Not Applicable		Section 5 (Part D)
		Surrender benefits	Not Applicable		
		Options to policyholders for availing benefits, if any, covered under the policy	<p>Policy Cancellation Value shall be payable:</p> <ol style="list-style-type: none"> <li>1. upon the Policyholder applying for the same before</li> </ol>		

			<p>the stipulated date of maturity in case of Single Premium Policy;</p> <p>2. upon the Policyholder applying for the same before the stipulated date of maturity or at the end of revival period if the policy is not revived, in case of Limited Premium Payment Policies.</p> <p>3. No policy cancellation value shall be payable in respect of regular premium policies.</p>	Section 1(c)(Part C)
		Other benefits/options payable, specific to the policy, if any.	Not Applicable	
		Lock-in period for Linked Insurance products	Not Applicable	
<b>6</b>	<b>Riders Opted, if any</b>	Not Applicable		Section 1(c)(Part C)
<b>7</b>	<b>Exclusions (events where insurance coverage is not payable), if any.</b>	<p>In case of death due to Suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy or date of addition of rider, 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, provided the policy is in force and 90% of single premium.</p> <p>After paying the benefit as stated above, the contract will be terminated and hence no further benefit would be payable.</p>		Section 4 (Part F)
<b>8</b>	<b>Waiting/Lien Period, if any</b>	<p>Waiting Period means a period of 45 days from the date of commencement of risk. In case of revival of Policy, the Waiting Period shall not be applicable. This Policy will cover death due to accident only during the waiting period of 45 days from the date of commencement of risk. In case of death of the life assured other than due to accident during the waiting period, an amount equal to 100% of all premiums received excluding taxes (Total Premiums Paid including extra premium), if any, shall be paid and the Sum Assured shall not be paid.</p>		Section 52 (Part B)
<b>9</b>	<b>Grace Period</b>	<p>The Grace Period is 15 (Fifteen) days for monthly premium payment and 30 (thirty) days for other available Premium payment frequencies from the respective Premium payment due date.</p>		Section 3 (Part C)
<b>10</b>	<b>Free Look Period</b>	<p>The Free Look Period is 30 days from the date of receipt of this policy document</p>		Section 2 (Part D)

<b>11</b>	<b>Lapse, paid-up and revival of the Policy</b>	<p>If the policyholder discontinues paying premiums before the policy has acquired policy cancellation value as described above, the policy shall lapse at the end of the grace period and all risk cover will cease and no benefits will be payable in case of lapsed policies. The policyholder can revive a lapsed policy as mentioned in the section of revival below.</p> <p>The policy may be reinstated for full benefits, within five years from the date of the first unpaid premium. The reinstatement will be considered on receipt of written application from the policyholder along with the proof of continued insurability of life assured and on payment of all overdue premiums with interest. The reinstatement of the base policy will be effected as per the prevailing board approved underwriting policy (BAUP) of the company. The interest will be charged at a rate declared by the company from time to time. The company has a policy on the Revival Interest Rate and the interest rate charged shall be communicated to the policyholder on 1st April of each Financial Year.</p>	Section 24 (Part B)  Section 4 (Part D)
<b>12</b>	<b>Policy Loan, if applicable</b>	Not Applicable	Section 7 (Part D)

<b>11</b>	<b>Claims/ Claims Procedure</b>	<p>For processing a claim, please submit all necessary documents by mailing to us at <a href="mailto:claims.life@acko.com">claims.life@acko.com</a> . We may ask for an original hard copy of the documents on a case to case basis.</p> <p>a) <b>Death Claim:</b> The normal documents which the claimant shall submit while lodging the claim in case of death of the Life Assured shall be claim forms, as prescribed by the Company, accompanied with original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account, proof of title, proof of death, medical treatment prior to the death (if any), school/ college/ employer's certificate, whichever is applicable, to the satisfaction of the Company. If the age is not admitted under the policy, the proof of age of the Life assured shall also be submitted.</p> <p>In case of unnatural death or death on account of or arising from an accident, the Company may call for the copies of First Information Report (FIR), Panchnama and Post Mortem report. The Company may also call for additional documents as may be required by them.</p> <p>Within 90 days from the date of death, intimation of death along with death certificate must be notified in writing to the office of the Company where the policy is serviced. However, delay in intimation of the genuine claim by the claimant, may be condoned by the Company, on merit, and where delay is proved to be for the reasons beyond his/her control.</p> <p>b) <b>Policy Cancellation:</b> In case of cancellation of the policy, the Policyholder shall submit the discharge form along with the original policy document, NEFT mandate from the claimant for direct credit of the claim amount to the bank account.</p> <p>In addition to above, any requirement mandated under any statutory provision or as may be required as per law shall also be required to be submitted.</p> <p>TAT for claim settlement:</p> <ol style="list-style-type: none"> <li>1. If all the necessary information &amp; documents has been received; the claim shall be processed within 15 days from the date of intimation of the claim.</li> <li>2. If additional documents are required, then a communication shall be sent within 15 working days from the date of intimation &amp; subsequently reminders shall be sent to the customer after every 15 Working days, till the requirements</li> </ol>	Section 6 (Part F)
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		<p>are fulfilled up to maximum 90 days from date of intimation.</p> <p>3. If the claim warrants further investigation the claim shall be settled within 45 days from the date of intimation of claim.</p> <p>Kindly refer to the policy document for the list of documents required for claim intimation</p> <p>Please find the important links/numbers below:</p> <ul style="list-style-type: none"> <li>i. Address:  <i>Claims department</i>  #36/5, Hustlehub One East,  Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout,  Bengaluru, Karnataka 560102</li> <li>ii. Helpline Number: 1800 210 1992</li> <li>iii. Claims Support ID: <a href="mailto:claimsupport.life@acko.com">claimsupport.life@acko.com</a></li> <li>iv. Download the claim form: <a href="http://www.acko.com/life">www.acko.com/life</a></li> </ul>	
<p><b>12</b></p>	<p><b>Policy Servicing</b></p>	<p>Kindly visit our website <a href="https://www.acko.com/life/customer-service-tats/">https://www.acko.com/life/customer-service-tats/</a> for turnaround times (TAT) for customer service</p> <p>Contact details of the insurer –</p> <p>#36/5, Hustlehub One East,  Somasandrapalya, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102</p> <p>website: <a href="http://www.acko.com/life">www.acko.com/life</a></p> <p>Email: <a href="mailto:support.life@acko.com">support.life@acko.com</a></p> <p>Toll Free: 1800 210 1992</p> <p>You can access documents related to this product in the download section of the company's website.</p>	<p>Part G</p>
<p><b>13</b></p>	<p><b>Grievances / Complaints</b></p>	<p>Grievance Redressal Officer: You may reach out to us at <a href="mailto:grievance.life@acko.com">grievance.life@acko.com</a> or Details of the Grievance Redressal Officer are available on the Company's website at: <a href="https://www.acko.com/life/customer-service/grievance-redressal/">https://www.acko.com/life/customer-service/grievance-redressal/</a></p> <p>Customer Service Helpdesk - Acko Life Insurance Limited,  36/5, Hustle Hub One East, Somasandrapalya, 27th Main Road, Sector 2, HSR Layout, Bengaluru, Bengaluru Urban, Karnataka, 560102 Helpline No: 1800 210 1992</p>	<p>Part G</p>

		<p>Ombudsman: Insurance Ombudsman contact and address details are mentioned in Annexure A of the policy document or at the IRDA website <a href="http://www.irdai.gov.in">www.irdai.gov.in</a> or on Council of Insurance Ombudsman website at <a href="http://www.cioins.co.in">www.cioins.co.in</a></p>	
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You may also register your complaint by clicking this link  
<https://bimabharosa.irdai.gov.in/Home/Home>

NOTE: In case of any conflict the terms and conditions mentioned in the policy document shall prevail

**Declaration by the Policyholder**

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

Place: YYYYYY

Date: XXXXX

Signature of the Policy Holder