

**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	Name of the Insurance Product and Unique Identification Number (UIN)	Acko Life Flexi Term Plan UIN : 164N003V01													
2	Policy Number	ALFTPXXXXXXXXXX													
3	Type of Insurance Policy	Pure Risk													
4	Basic Policy details	<table border="1"> <tr> <td data-bbox="407 940 846 993">Installment Premium</td> <td data-bbox="846 940 1284 993">INR XXXXX</td> </tr> <tr> <td data-bbox="407 993 846 1045">Mode of Premium Payment</td> <td data-bbox="846 993 1284 1045">Annual/Monthly</td> </tr> <tr> <td data-bbox="407 1045 846 1129">Sum Assured on Death</td> <td data-bbox="846 1045 1284 1129">INR XXXXXXXX (Death Benefit Sum Assured)</td> </tr> <tr> <td data-bbox="407 1129 846 1182">Sum Assured on Maturity</td> <td data-bbox="846 1129 1284 1182">Not Applicable</td> </tr> <tr> <td data-bbox="407 1182 846 1234">Premium Payment Term</td> <td data-bbox="846 1182 1284 1234">XX Years</td> </tr> <tr> <td data-bbox="407 1234 846 1287">Policy Term</td> <td data-bbox="846 1234 1284 1287">XX Years</td> </tr> </table>	Installment Premium	INR XXXXX	Mode of Premium Payment	Annual/Monthly	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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5	Policy Coverage/ Benefits Payable	Benefits Payable on Maturity	Not Applicable	Section 2.4 (Part C)
		Benefits Payable on Death	<p>Upon Death of the Life Insured during the Policy Term when the Policy is In-force, we will pay Death Benefit to the Claimant, depending upon the Death Benefit Option chosen by the Policyholder.</p> <p>"Death Benefit" shall mean an amount which will be highest of the following:</p> <ul style="list-style-type: none"> a) 7 (Seven) times the Annualized Premium; or b) 105 % of all Premiums received from You till the date of death of the Life Insured; or c) Sum Assured opted at inception including any changes made by You to the Sum Assured during the Policy Term; 	Section 2.1 (Part C)
		Survival Benefits excluding that payable on maturity	Not Applicable	Section 2.5 (Part C)
		Surrender benefits	Not Applicable	Section 6 (Part D)
		Options to policyholders for availing benefits, if any, covered under the policy	<p>Option 1: Increase/Decrease in Sum Assured (SA)</p> <p>Option 2: Increase /Decrease in Policy Term (PT)/Premium Payment Term (PPT)</p> <p>Option 3: Death benefit Options</p> <ul style="list-style-type: none"> 1. Lumpsum 2. Monthly installments / payout 3. Increasing installments / Payout 4. Lumpsum and monthly installments / Payout 	<p>Section 2.2 (Part C)</p> <p>Section 2.3 (Part C)</p> <p>Section 2.1 (Part C)</p>
		Other benefits/options payable, specific to the policy, if any.	Complimentary "Will writing" services	Section 2.7 (Part C)
		Lock-in period for Linked Insurance products	Not Applicable	

6	Riders Opted, if any	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Product Name</th> <th style="width: 30%;">Sum Assured</th> <th style="width: 30%;">Annexure</th> </tr> </thead> <tbody> <tr> <td>Acko Life Accidental Death Benefit Rider (UIN 164B004V01)</td> <td>INR XXXXX (if opted)</td> <td>Annexure A</td> </tr> <tr> <td>Acko Life Accidental Total and Permanent Disability Rider (UIN 164B008V01)</td> <td>INR XXXXX (if opted)</td> <td>Annexure B</td> </tr> <tr> <td>Acko Life Critical Illness Rider (UIN 164B006V01)</td> <td>INR XXXXX (if opted)</td> <td>Annexure C</td> </tr> </tbody> </table>	Product Name	Sum Assured	Annexure	Acko Life Accidental Death Benefit Rider (UIN 164B004V01)	INR XXXXX (if opted)	Annexure A	Acko Life Accidental Total and Permanent Disability Rider (UIN 164B008V01)	INR XXXXX (if opted)	Annexure B	Acko Life Critical Illness Rider (UIN 164B006V01)	INR XXXXX (if opted)	Annexure C	Section 2.6 (Part C)
		Product Name	Sum Assured	Annexure											
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		Acko Life Accidental Total and Permanent Disability Rider (UIN 164B008V01)	INR XXXXX (if opted)	Annexure B											
Acko Life Critical Illness Rider (UIN 164B006V01)	INR XXXXX (if opted)	Annexure C													
7	Exclusions	<p>If the Life Insured, whether minor/major, whether sane or insane, commits suicide, within 12 (Twelve) months from the Date of commencement of Risk of Policy or from the date of Revival of this Policy, as applicable, all risks and benefits under this Policy shall cease and in such an event We will only refund the sum of Total Premiums Paid, loading for modal premium and Underwriting Extra Premium, if any, received under the Policy by Us till the death of the Life Insured to the Claimant.</p> <p>If You chose to increase Sum Assured the above suicide clause provisions will be applicable on the increased Sum Assured as well.</p> <p>For Exclusions applicable to Riders, please refer Point 6 above.</p>	Section 6 (Part E)												
		8		Waiting/Lien Period, if any	<p>Not Applicable. For Waiting Period applicable to Riders, please refer point 6 above.</p>										
					9		Grace Period	<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 4 (Part C)						
10	Free Look Period	<p>The Free Look Period is 30 days from the date of receipt of this policy document</p>	Section 6 (Part D)												
		11		Lapse, paid-up and revival of the Policy	<p>No benefits are payable under Lapsed Policy.</p> <p>You have an option to Revive the Lapsed Policy within the Policy Term during its Revival period of 5 (five) years from the date of unpaid premium.</p> <p>The Policy will be reinstated to full benefits on payment of all outstanding premiums (along with applicable taxes, cesses and levis, if any, as at the revival date), underwriting extra, if any, to us along with the interest</p>	Section 5 (Part C)									
12	Policy Loan, if applicable		<p>Not Applicable</p>		Section 9 (Part D)										

<p>11</p>	<p>Claims/ Claims Procedure</p>	<p>For processing a claim, please submit all necessary documents by mailing to us at claims.life@acko.com . We may ask for an original hard copy of the documents on a case to case basis.</p> <p>TAT for claim settlement:</p> <ol style="list-style-type: none"> 1. If all the necessary information & documents has been received; the claim shall be processed within 15 days from the date of intimation of the claim. 2. If additional documents are required, then a communication shall be sent within 15 working days from the date of intimation & subsequently reminders shall be sent to the customer after every 15 Working days, till the requirements are fulfilled up to maximum 90 days from date of intimation. 3. If the claim warrants further investigation the claim shall be settled within 45 days from the date of intimation of claim. <p>Mandatory Documents Required for claims intimation:</p> <ol style="list-style-type: none"> 1) Original policy document 2) Claimant's statement/Claim form in the prescribed form. 3) Death Certificate issued by the local/municipal authority 4) KYC documents of Claimant. (eg: Aadhar Card, Pan Card) 5) Copy of Cancelled cheque/Bank Statement/Copy of Bank Passbook duly attested by the bank. <p>In case of death due to Medical Causes</p> <ol style="list-style-type: none"> 1) Medical cause of death certificate 2) Medical records for all the treatments taken in the past. (Admission notes, History / Progress sheet, Discharge / Death summary, Test reports.) <p>In case of Death due to unnatural Causes (Accidental/Suicide)</p> <ol style="list-style-type: none"> 1) Copy of the First Information Report (FIR) 2) Panchnama/Inquest Report 3) Copy of Postmortem Report 4) Copy of Viscera Report/FSL report- If Applicable 5) Copy of Final Policy Investigation report/Charge Sheet- If Applicable <p>Additional documents depending on the nature of the claim will be requested as and when required</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> <ol style="list-style-type: none"> i. Helpline Number: 1800 210 1992 ii. Claims Support ID: claimsupport.life@acko.com iii. Download the claim form: www.acko.com/life 	<p>Section 3 (Part F)</p>
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12	Policy Servicing	<p>Kindly visit our website https://www.acko.com/life/customer-service-tats/ for turn around 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 website: www.acko.com/life Email: support.life@acko.com</p> <p>Toll Free: 1800 210 1992</p> <p>You may also register your complaint by clicking this link https://bimabharosa.irdai.gov.in/Home/Home</p>	Part D & Part G
13	Grievances / Complaints	<p>Grievance Redressal Officer: You may reach out to us at grievance.life@acko.com or Details of the Grievance Redressal Officer are available on the Company's website at: https://www.acko.com/life/customer-service/grievance-redressal/</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>Email: support.life@acko.com</p> <p>Ombudsman: Insurance Ombudsman contact and address details are mentioned in Annexure A of the policy document or at the IRDA website www.irdai.gov.in or on Council of Insurance Ombudsman website at www.cioins.co.in</p> <p>You may also register your complaint by clicking this link https://bimabharosa.irdai.gov.in/Home/Home</p>	Part G

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

Annexure A

Accidental Death Benefit Rider (164B004V01)

The amount is paid on death due to accident. "Accidental Death" shall mean death:

- which is caused by Bodily Injury resulting from an Accident and
- which occurs due to the said Bodily Injury solely, directly and independently of any other causes and
- which occurs within 180 days of the occurrence of such Accident but before the expiry of the cover.

Exclusions applicable

No benefits under this benefit will be payable if death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:

1. Intentional self-inflicted injury, attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;
5. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;
6. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
7. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
8. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature
9. Any other exclusion that forms a part of policy document will also applicable.
10. Any other exclusions under the general provisions of the basic policy

Annexure B

Accidental Total and Permanent Disability Rider (164B008V01)

In the event of Total Permanent Disability due to Accident, 100% of the Sum Assured is paid and the future premiums are waived.

Total Permanent Disability means when the insured is totally, continuously and permanently disabled and meets the below conditions

- the total and permanent Loss of Sight in both eyes, or
- the loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle, or
- the total and permanent Loss of Sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.

The benefit will commence immediately for disabilities due to loss by severances. For the other disabilities mentioned above, must have persisted continuously for a period of at least 180 days and must, in the opinion of a suitable Medical Practitioner, appointed by the Company, be deemed total and permanent.

Exclusions applicable

No benefit will be payable in respect of any of the conditions covered under the ATPD Cover, arising directly or indirectly from, through or in consequence of the following exclusions:

1. Intentional self-inflicted injury, attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation.
5. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;
6. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
7. Any Injury incurred before the effective date of the cover;
8. Failure to seek or follow medical advice;
9. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
10. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature.
11. Any other exclusion that forms a part of policy document will also applicable.

Annexure C

Critical Illness Rider (164B006V01)

A lump sum benefit equal to the Rider Sum Assured shall be payable, if the life assured survives for a period of 30 days following the diagnosis of any one of the specified Critical Illnesses post the waiting period of 90 days on issuance of the contract OR revival/ reinstatement of the policy. There may be a longer survival period for specific Illnesses. Please refer to the Policy Document for further details. The future premiums associated with the base plan and the riders attached, if any, are waived off. The Rider shall cease once the Rider Sum Assured has been paid out or on the completion of the Rider term, whichever is earlier.

Sr. No	List of Covered Critical Illnesses	Sr. No	List of Covered Critical Illnesses
1	Cancer of Specified Severity	12	Benign Brain Tumor
2	Myocardial Infarction (First Heart Attack Of Specific Severity)	13	Blindness
3	Open Chest CABG	14	Deafness
4	Open Heart Replacement Or Repair Of Heart Valves	15	End Stage Lung Failure
5	Coma Of Specified Severity	16	End Stage Liver Failure
6	Kidney Failure Requiring Regular Dialysis	17	Loss Of Speech
7	Stroke Resulting In Permanent Symptoms	18	Loss Of Limbs
8	Major Organ /Bone Marrow Transplant	19	Major Head Trauma
9	Permanent Paralysis Of Limbs	20	Primary (Idiopathic) Pulmonary Hypertension
10	Motor Neuron Disease With Permanent Symptoms	21	Third Degree Burns
11	Multiple Sclerosis With Persisting Symptoms		

Exclusions applicable

No benefit will be payable in respect of any of the conditions covered under the CI Cover, arising directly or indirectly from any of the following causes:

1. Any Pre-Existing Disease. "Pre-existing Disease" means any condition, ailment, Injury or disease:
 - a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its latest revival date, whichever is later; OR
 - b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its latest revival/reinstatement date, whichever is later.

This exclusion shall not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception;
2. Any sickness-related condition manifesting itself within 90 days from the policy commencement date or its latest revival/reinstatement date, whichever is later.

3. If the insured dies within 30 days of the diagnosis of the covered Critical Illness.
4. Intentional self-inflicted injury, suicide or attempted suicide,
5. For any medical conditions suffered by the life assured or any medical procedure undergone by the life assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered Medical Practitioner.
6. Engaging in or taking part in hazardous activities*, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not;
*Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not;
7. Participation by the insured person in a criminal or unlawful act with criminal intent;
8. For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or Accident arising from such nature;
9. For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot or civil commotion, strikes or participation in any naval, military or air force operation during peace time;
10. For any medical condition or any medical procedure arising from participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable.
11. Any External Congenital Anomaly which is not as a consequence of Genetic disorder
12. Failure to seek medical advice or treatment by a Medical Practitioner leading to occurrence of the insured event

For detailed set of exclusions please refer to the policy document