

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 in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Kotak Platinum (UIN: 107L067V07)	Part A
2.	Policy Number		Part A: Schedule II
3.	Type of Insurance Policy	Linked	Part A: Schedule II
4.	Basic Policy details	Instalment Premium Rs.	Part A: Schedule II
		Mode of premium payment	
		Sum Assured on Death Rs.	
		Premium Payment Term (Year)	
		Policy Term (Year)	
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on Maturity: On survival of the Life Insured to the end of the Policy Term, if the Policy is in force or is in Reduced Paid-Up mode at the time of maturity, the benefit available on maturity will be: <ol style="list-style-type: none"> 1. Fund Value in the Main Account inclusive of Survival Units; plus 2. Fund Value in the Top-Up Account(s), if any • Benefits payable on death: If all the due Premiums are paid up to date, or during Grace Period, the benefits available on the death of Life Insured will be: Highest of: <ul style="list-style-type: none"> o Basic Sum Assured less applicable partial withdrawal amount* (if any) from the Main Account; or o Fund Value in Main Account inclusive of Survival Units (if any); or o 105% of the Total Premiums paid (excluding Top-up Premiums) up to the date of death less applicable partial withdrawal amount from the Main Account, if any PLUS In case of each Top-up premium paid, if any: Highest of: <ul style="list-style-type: none"> o Top-Up Sum Assured; or o Fund Value in Top-Up Account; or o 105% of the Total Top-Up Premium paid. The Policy terminates once the death benefit is paid. • Survival Benefits excluding that payable on maturity: Not Applicable 	<p style="text-align: center;">Part C: Section 1: Clause I</p> <p style="text-align: center;">Part C: Section 1: Clause II</p> <p style="text-align: center;">Not Applicable</p>

		<ul style="list-style-type: none"> • Surrender benefits: The Policyholder can surrender the Policy without any risk cover. To Surrender the Policy the Policyholder has to intimate the Company in writing. If request for Surrender (complete withdrawal) is made during the Lock-in Period, on acceptance of request by the Company the Fund Value of the Policy will be transferred to the Discontinued Policy Fund after deduction of Discontinuance Charges. If request for Surrender (complete withdrawal) is made after Lock-in Period, the Fund Value will be paid immediately and the Policy stands terminated. • Other benefits/options payable, specific to the policy, if any: Not Applicable • Lock-in period for Linked Insurance products: Means the period of five consecutive completed Policy years from the date of commencement of the Policy, during which period the proceeds of the discontinued policies cannot be paid by the Company to the Claimant, as the case may be, except in the case of death or upon the happening of any other contingency covered under the Policy Document. 	<p>Part D: Section 3</p> <p>Not Applicable</p> <p>Part B: Section A: Clause 22</p>
6.	Options available (in case of Linked Insurance Products)	<ul style="list-style-type: none"> • Partial Withdrawal: The Partial Withdrawals are allowed only after completion of the Lock-in Period and the premiums during the Lock-in Period have been paid in full. Partial Withdrawal will only be allowed if the Life Insured has attained 18 years of age. • Top –up Provision: <ol style="list-style-type: none"> 1) Top-Up Accounts: Consists of units purchased through individually allocated Top-Up Premiums, if any. 2) Top-Up Premiums: is an amount of premium that is paid by the Policyholder at irregular intervals besides basic regular premium payments or single premium stated in the Policy Document and is treated as single premium for all purposes. 3) Top-Up Sum Assured: Means the risk cover in respect of Top-Up Premiums, if any paid and guaranteed on death of the Life Insured. The Top-Up Sum Assured shall be calculated as 1.25 x Top-Up Premium. • Switches: First twelve (12) switches are free in any Policy year. • Settlement option: The Policyholder/Life Insured will have the option of taking the maturity proceeds either as lumpsum or through pre-selected periodic installments (yearly, half-yearly and quarterly only) and this should be intimated to the company within 3 months prior to the date of maturity. 	<p>Part D: Section 5</p> <p>Part B: Section A: Clause 41, 42, 43</p> <p>Part E: Section 3</p> <p>Part D: Section 1</p>

		<ul style="list-style-type: none"> Any other option: In this Policy, Policyholder has the flexibility to choose from three Investment Strategies i.e. Self Managed Strategy, Age Based Strategy and Systematic Switching Strategy (SSS). 	Part E: Section 1
7.	Option available (in case of Annuity product)	Not Applicable	Not Applicable
8.	Riders opted, if any	<ul style="list-style-type: none"> <<Kotak Accidental Death Protection Rider (Linked) – UIN 107A021V02 Kotak Critical Illness Benefit Rider (Linked) – UIN 107A022V02 	Part C: Section 1. Clause III
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion:</p> <p>i. In case of death of the Life Insured due to suicide within 12 months from the Date of Commencement of Policy, or from the Date of Revival of the policy, as applicable, the nominee or the beneficiary of the Policyholder shall be entitled to the Fund Value in the Main Account and Top-Up Account(s), if any, as available on date of intimation of death.</p> <p>ii. In case of death of the Life Insured due to suicide within 12 months from the date of revival of the policy, when the revival is done within 6 months from the date of discontinuance, Suicide Exclusion shall not be applicable and the Death Benefit under the product shall be payable. However, in case of death of the Life Insured due to suicide within 12 months from the date of revival, when the revival is done after 6 months from the date of discontinuance, only the Fund Value as on the date of intimation of death shall be payable.</p> <p>iii. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the Fund Value as available on the date of intimation of death.</p>	Part F: Section 1
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	30 days from the due date for the payment of premium for yearly, half-yearly and quarterly mode and 15 days for monthly mode	Part B: Section A. Clause 18
12.	Free Look Period	30 days	Part A
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> Reduced Paid-Up: Upon expiry of the Grace Period, in case of discontinuance of policy due to non-payment of premium after lock-in period, the policy shall be converted into a Reduced Paid Up policy with the Reduced Paid Up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the policy. Revival of the Policy: The Policyholder revives his/her discontinued Policy within three years from the date of first unpaid Premium, by paying all the due premiums on the date of revival without any interest or fee. 	<p>Part D: Section 2: Clause A.5</p> <p>Part D: Section 4: Clause i</p>

14.	Policy Loan, if applicable	Not available	Part D: Section 6
15.	Claims/Claims Procedure	<p>(a) Turn Around Time (TAT) for claims settlement: Policyholder can visit company website to refer Turn Around Time (TAT) https://www.kotaklife.com/grievance-redressal/service-tat</p> <p>(b) Procedure and Documentation for Maturity Claims: The Maturity Benefit will be paid if (a) The Policy has matured and the Life Insured is alive on the date of maturity, (b) The Policy has not been discontinued or surrendered, cancelled or terminated; and (c) All relevant documents including the following documents have been provided to the Company</p> <p>(c) Procedure and Documentation for Death Claims: The Claimant shall submit the claim intimation form along with necessary documents at any of our branches or send the documents directly to our head office at the below mentioned address or a claim can be intimated online through the Insurer's website: Claims Department Kotak Mahindra Life Insurance Company Ltd Kotak Tower, 7th Floor, Zone II, Building no. 21, Infinity Park Off Western Express Highway Malad (East), Mumbai - 400097. Toll Free: 1800 209 8800 For any claim related query, please write to the Insurer's claims department at kli.claimsmitra@kotak.com</p> <ul style="list-style-type: none"> Link for downloading claim form: kotaklife.com/how-do-i/download-claim-form 	Part F: Section 7
16.	Policy Servicing	<p>Any notice, information or instruction to the Company must be in writing and delivered to the address intimated by the Company to the Policyholder which is currently:</p> <p>Customer Care, Kotak Mahindra Life Insurance Company Ltd, 9th floor, Intellion Square (Bldg. No. 4), Infinity IT Park, Gen. AK Vaidya Marg, Malad (E), Mumbai-400 097. Toll Free: 1800 209 8800 kli.in/WECARE Turn Around Time (TAT) Policyholder can visit company website to refer Turn Around Time (TAT) https://www.kotaklife.com/grievance-redressal/service-tat</p> <ul style="list-style-type: none"> Link for downloading application form: https://www.kotaklife.com/how-do-i/download-application-form 	Part F: Section 10

17.	Grievances /Complaints	<p>For resolution of grievances: In case the Policyholder/ complainant has any complaint(s) or grievance(s) against the Insurer, he/ she may approach the Insurer using any of the following modes for resolution:</p> <ul style="list-style-type: none"> • visit any of the Insurer’s nearest branches; • write to the Insurer’s customer service department at - Customer Care, Kotak Mahindra Life Insurance Company Limited, 9th floor, Intellion Square (Bldg No. 4), Infinity IT Park, Gen. AK Vaidya Marg, Malad (E), Mumbai-400 097; • call the Insurer’s toll free number at 1800 209 8800; • write to the Insurer at https://kli.in/WECARE <p>Contact details of Ombudsman: https://www.lifeinscouncil.org/consumers/ListOfInsuranceOmbudsmen</p>	Part G
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Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

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