

## 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)	<b>Kotak Sampooran Bima Micro-Insurance Plan (UIN 107N092V03)</b>	Part A								
2.	Policy Number	<<XXX>>	Part A: Schedule I								
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A: Schedule I								
4.	Basic Policy details	Instalment Premium (Rs.) <<XXX>>	Part A: Schedule I								
		Mode of premium payment: Single Pay									
		Sum Assured on Death (at inception) (Rs.) << >>									
		Sum Assured on Maturity (Rs.) << >>									
		Premium payment Term (Years): Single Pay									
		Policy Term (Years): 5 years									
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"><li>Benefits payable on maturity: In the event the Life Insured survives the Policy Term of 5 years, the benefit payable shall be dependent on the Life Insured’s age at entry (As on his last birthday) and will be payable upon expiry of the Date of Maturity of Policy.</li></ul>	Part C: Section 2. ii								
		<ul style="list-style-type: none"><li>Benefits payable on death: Upon death of the Life Insured at any time during the fixed Policy Term of 5 years, the benefit payable will be as below:</li></ul>	Part C: Section 2. i								
		<table><tr><td>Premium</td><td>₹ 200</td><td>₹ 500</td><td>₹ 1,000</td></tr><tr><td>Sum Assured on Death</td><td>Higher of: ₹ 5,000; or 1.25 times the Single Premium</td><td>Higher of: ₹ 12,500; or 1.25 times the Single Premium</td><td>Higher of: ₹ 25,000; or 1.25 times the Single Premium</td></tr></table>	Premium	₹ 200	₹ 500	₹ 1,000	Sum Assured on Death	Higher of: ₹ 5,000; or 1.25 times the Single Premium	Higher of: ₹ 12,500; or 1.25 times the Single Premium	Higher of: ₹ 25,000; or 1.25 times the Single Premium	
		Premium	₹ 200	₹ 500	₹ 1,000						
		Sum Assured on Death	Higher of: ₹ 5,000; or 1.25 times the Single Premium	Higher of: ₹ 12,500; or 1.25 times the Single Premium	Higher of: ₹ 25,000; or 1.25 times the Single Premium						
		This benefit is payable as a lump sum. Once this benefit is paid, the Policy terminates and no further benefits are payable.									
		<ul style="list-style-type: none"><li>Survival Benefits excluding that payable on maturity: Not Applicable</li></ul>	Not Applicable								
		<ul style="list-style-type: none"><li>Surrender benefits: Surrender Value is acquired immediately after payment of Premium under this Policy. Surrender Value payable will be higher of Guaranteed Surrender Value or Special Surrender value. Please refer to Part D, of your policy document for more details.</li></ul>	Part D: Section i								
		<ul style="list-style-type: none"><li>Other benefits/options payable, specific to the policy, if any: Not Applicable</li></ul>	Not Applicable								
		<ul style="list-style-type: none"><li>Lock-in period for Linked Insurance products: Not Applicable</li></ul>	Not Applicable								

6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available (in case of Annuity product)	Not Applicable	Not Applicable
8.	Riders opted, if any	Not Applicable	Not Applicable
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion:</p> <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, 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 or the surrender value available as on the date of death whichever is higher, provided the Policy is in force.</p>	Part F: Section i
10.	Waiting / lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	Not Applicable	Not Applicable
12.	Free Look Period	30 days	Part A Schedule 2
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> <li>• Lapse : Not Applicable</li> <li>• Reduced Paid-Up: This being a single premium Policy, Reduced Paid-Up option is not applicable.</li> <li>• Revival of the Policy: This being a single premium Policy, Revival option is not applicable.</li> </ul> <p>Please refer to Part D, of your policy document for more details.</p>	<p>Not Applicable</p> <p>Part D: Section iii.</p> <p>Part D: Section iii.</p>
14.	Policy Loan, if applicable	Loans may be granted under the Policy for maximum up to 50% of the surrender value (higher of Guaranteed Surrender Value or Special Surrender Value) of the Policy specified by the Company from time to time, subject to the following terms and conditions, for such amounts and on such further terms and conditions as the Company may fix from time to time.	Part D: Section ii.
15.	Claims/Claims Procedure	<p>i. Turn Around Time (TAT) for claims settlement: Policyholder can visit company website to refer Turn Around Time (TAT) <a href="https://www.kotaklife.com/grievance-redressal/service-tat">https://www.kotaklife.com/grievance-redressal/service-tat</a></p> <p>ii. Procedure and documentation for maturity claims: The Maturity Benefit will be paid if (i) the Policy has matured and the Life Insured is alive as on the Date of Maturity; (ii) the Policy has not been discontinued or Surrendered, cancelled or terminated; and (iii) all relevant documents including the following documents have been provided to the Insurer:</p> <p>iii. Procedure and documentation for death claims: The Claimant shall submit the claim intimation form along with the necessary documents at any of the Insurer's branches or send the documents directly to the Insurer's head office at the below mentioned address</p>	Part F: Section vi

		<p>Claims Department, 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 Toll Free: 1800 209 8800</p> <p>The claim can also be intimated to the Insurer online from the Insurer's website; and the Claimant can also write to the Insurer's claims department at <a href="mailto:kli.claimsmitra@kotak.com">kli.claimsmitra@kotak.com</a>.</p>	
16.	Policy Servicing	<p>Any notice, information or instruction to the Insurer must be in writing and delivered to the address intimated by the Insurer to the Policyholder which is currently:</p> <p>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. Toll Free: 1800 209 8800 <a href="https://kli.in/WE CARE">kli.in/WE CARE</a></p> <p>Turn Around Time (TAT) Policyholder can visit company website to refer Turn Around Time (TAT) <a href="https://www.kotaklife.com/grievance-redressal/service-tat">https://www.kotaklife.com/grievance-redressal/service-tat</a></p>	Part F: Section ix
17.	Grievances /Complaints	<p>In case the Policyholder 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"> <li>the Policyholder may choose to visit any of the Insurer's nearest branches;</li> <li>the Policyholder may 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;</li> <li>the Policyholder may call the Insurer's toll free number at 1800 209 8800;</li> <li>the Policyholder may write to the Insurer at <a href="https://kli.in/WE CARE">https://kli.in/WE CARE</a></li> </ul> <p>Contact details of Ombudsman : <a href="https://www.lifeinscouncil.org/consumers/ListOfInsuranceOmbudsmen">https://www.lifeinscouncil.org/consumers/ListOfInsuranceOmbudsmen</a></p>	Part G

**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