

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet reference no. _____

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

Sl. no.	Title	Description in Simple Words <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)	Axis Max Life Online Savings Plan Plus UIN: 104L131V01	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	A Unit Linked Non-Participating Individual Life Insurance Savings Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: <add modal Premium> • Mode of Premium payment: <add modes> • Sum Assured at Inception: <add SA> * • Sum Assured on Maturity: Fund Value at the time of Maturity • Policy Term: <add Policy term> • Premium Payment Term: <add PPT> • Plan Variant: << Wealth Variant / Wealth Whole Life Variant / Gold Variant / Platinum Variant / Titanium Variant / >> 	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on Maturity: <ul style="list-style-type: none"> ➢ If the Life Insured is alive (except where the 'Gold Variant' or 'Platinum Variant' or 'Titanium Variant' has been opted, in case of death of Life Insured, the maturity benefit will be paid to the Claimant) and the Policy is in force or if the Policy is a Paid Up Policy, then, We will pay the Fund Value applicable on the Maturity Date to You, unless You have opted for the Settlement Option. For more details, please refer Policy document. • Benefits payable on Death: <ul style="list-style-type: none"> ➢ In case of death of Life Insured during the Policy Term, provided the Policy is in force, the Death Benefit payable by Us will be as per the variant chosen by You. For more details, please refer Policy document. • Survival Benefits excluding that payable on maturity: <ul style="list-style-type: none"> ➢ There is no Survival Benefit. • Surrender Benefits: At any time during the Policy Term, You have the right to Surrender the Policy by giving Us a written notice. For more details, please refer Policy Document. • Options to policyholders for availing benefits, if any, covered under the Policy: Not Applicable 	Clause 1.2 of Part C Clause 1.1 Part C Clause 2 of Part D and Clause 63 of Part B

		<ul style="list-style-type: none"> • Other benefits/options payable, specific to the Policy, if any: <p>➤ Women Empowerment Benefit: If the Life Insured is female, we will add an amount equivalent to 1% of the Annualized Premium under Limited/Regular Pay or 0.50% of the Single Premium under Single Pay, to the Fund Value at the time of allocation of the first policy year's premium or Single Premium, as applicable. For more details, please refer Policy Document.</p> <p>➤ Existing Customer Benefit: If You are an existing customer, we will pay an additional benefit, subject to conditions mentioned in Policy Document. For more details, please refer Policy Document.</p> <p>➤ Return of Policy Administration Charges: If the Policy is-in force and all the due Premiums have been received, we will return the Policy Administration Charges, subject to conditions mentioned in Policy document. For more details, please refer Policy Document.</p> <p>➤ Health Management Services: You will have the option to take Health Management Services from the service providers registered with Us via our customer Application. For more details, please refer Policy Document.</p> <ul style="list-style-type: none"> • Lock-in period for Linked Insurance products: 5 consecutive completed years from Date of Commencement of Risk. 	Clause 1.4 Part C Clause 1.5 of Part C Clause 1.3 of Part C Clause 13 of Part D Clause 27 of Part B
6.	Options available (in case of <i>Linked Insurance Products</i>)	<ul style="list-style-type: none"> • Partial Withdrawal: You are entitled for the Partial Withdrawal under the Policy subject to terms & conditions under the Policy. For more details, please refer Policy Document. • Smart Withdrawals: You are entitled for the Smart Withdrawal under the Policy subject to terms & conditions under the Policy. For more details, please refer Policy Document. • Switches: You may Switch Units from one Fund to another Fund by giving Us a written request. The minimum amount to be Switched is at least INR 500 (Rupees Five Hundred). For more details, please refer Policy Document. • Premium Redirection: You may redirect the Premium between available Funds by giving Us written notice before Premium due date. For more details, please refer Policy Document. • Settlement Option: You may opt to exercise the Settlement Option by giving a written request to Us. For more details, please refer Policy Document. 	Clause 6 of Part D Clause 7 of Part D Clause 5 of Part D Clause 4 of Part D Clause 11 of Part D
7.	Riders opted, if any	<p>➤ Axis Max Life Smart Ultra Protect Rider (UIN: 104A049V02): This rider provides following variants: Variant 1 - Term Booster with Accelerated Terminal Illness, Variant 2 - Accidental Death Benefit Variant 3 - Accidental Total and Permanent Disability and Variant 4 – Payor Benefit.</p> <p>➤ Axis Max Life Critical Illness and Disability Secure Rider (UIN: 104A034V02): This rider provides benefit upon diagnosis of any of the critical illnesses covered.</p>	Policy Schedule

8.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <ul style="list-style-type: none"> Suicide Exclusion <p>➤ If the life insured commits suicide within 12 months from the Date of Commencement of Risk or from the Date of Revival of this Policy, as applicable, the claimant shall be entitled to the Fund Value, as available on the date of intimation of death of the Life Insured and the Policy will terminate. For more details, please refer Policy Document</p> <p>For exclusions under the Riders, please refer to the Rider's customer information sheet document.</p>	Clause 6 of Part F
10.	Waiting /lien Period, if any	Not applicable	
11.	Grace period	Number of Days: < 15/30/Not applicable >	Clause 23 of Part B and Clause 5 of Part C
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy	Clause 19 of Part B and Clause 10 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> Lapse Policy: Not Applicable. Paid Up Period: Not Applicable Policy Renewal: The Policy will be renewed upon payment of due Premium on or before due date. Revival Period: The period of three consecutive years from the date of first unpaid Premium. 	Policy Schedule Clause 52 of Part B
14.	Policy Loan, if applicable	Not Applicable under the Policy.	Clause 3 of Part D
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement and brief procedure: For details, refer to "Service TATs in Insurance - Axis Max Life Insurance". Helpline / Call Centre number: 1860-120-5577 (Call charges apply) or 0124- 4219090. Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram, 122015, Haryana, India. Website – https://www.axismaxlife.com Link for downloading claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	Clause 3 of Part F
16.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): For details, refer to Service TATs in Insurance - Axis Max Life Insurance. Helpline / Call Centre number - 1860-120-5577 (Call charges apply) or 0124- 4219090. Contact Details of the Insurer: Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram- 122015, Haryana, India. Website – https://www.axismaxlife.com. Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads 	
17.	Grievances /Complaints	<p>➤ Contact Details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India.</p>	Part G

	<ul style="list-style-type: none"> ➤ Helpline / Call Centre number: 1860-120-5577 (Call charges apply) or 0124- 4219090 ➤ Link for registering the grievance with the insurer's portal: https://www.axismaxlife.com/customer-service/grievance-redressal ➤ Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman 	
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Declaration by the Policyholder - I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/investment-plans/online-savings-plan-plus>
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. *Sum Assured and Premium is subject to underwriting. For actual Sum Assured, Premium details & updated UIN number (in case of modification), please refer to the Policy document.
- iv. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.