

**CUSTOMER INFORMATION SHEET / KNOW YOUR CERTIFICATE OF INSURANCE**

Customer Information Sheet reference no. \_\_\_\_\_

This document provides key information about your Certificate of Insurance. You are also advised to go through your Certificate of Insurance.

Sl. no.	Title	Description in Simple Words (Please refer to applicable COI Clause Number in next column)	Certificate of Insurance (COI) Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	<b>Axis Max Life Smart Group Term Life</b> <b>UIN 104N126V01</b>	Cover letter
2.	COI Number	<COI Number>	COI Schedule
3.	Type of Insurance Policy	A Non-Linked Non-Participating Group Pure Risk Life Insurance Plan	Cover letter
4.	Basic COI details	<ul style="list-style-type: none"><li>• <b>Instalment Premium:</b> &lt; add modal Premium &gt;</li><li>• <b>Mode of Premium payment:</b> &lt; add modes&gt;</li><li>• <b>Sum Assured on Death:</b> &lt;add SA&gt;</li><li>• <b>Sum Assured on Maturity:</b> &lt;Not Applicable&gt;</li><li>• <b>Policy Term:</b> &lt;add Policy term&gt;</li><li>• <b>Premium Payment Term:</b> &lt;add PPT&gt;</li></ul>	COI Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"><li>• <b>Benefits payable on Maturity:</b> ➤ This is not applicable.</li><li>• <b>Benefits payable on Death:</b> ➤ If the Policy/Certificate of Insurance (as the case may be) is in force, then, upon death of the Member during the Period of Coverage, We will pay the Sum Assured on Death to the Claimant.</li><li>• <b>Survival Benefits excluding that payable on maturity:</b> ➤ This is not applicable.</li><li>• <b>Surrender Benefits:</b> ➤ On Surrender of the Policy, the Members will be provided an option, to continue the insurance coverage until the expiry of the Period of Coverage or to exit from the Policy. ➤ In case the Members continues, where:<ul style="list-style-type: none"><li>○ the Premium is borne and paid by master Policyholder, We will refund an amount equal to the Premium without interest for the unexpired Period of Coverage to master Policyholder and We will continue the coverage for the unexpired Period of Coverage with respect to those Members provided We have received Premium from them</li></ul></li></ul>	Clause 2.2 Clause 2.1 Clause 2.2 Clause 6

	<p>for the unexpired Period of Coverage subject to Our Underwriting Policy;</p> <ul style="list-style-type: none"> <li>○ If the Premium is and continued to be borne by the Members, We will continue the coverage for those Members till the expiry Period of Coverage.</li> <li>○ In case the Members opt to exit, where: <ul style="list-style-type: none"> <li>▪ the Premium is borne and paid by master Policyholder, an amount equal to the Premium without interest for the unexpired Period of Coverage will be refunded to master Policyholder;</li> <li>▪ the Premium is borne by the Members, an amount equal to the Premium without interest for the unexpired Period of Coverage will be refunded to those Members.</li> </ul> </li> <li>● <b>Options to policyholders for availing benefits, if any, covered under the Policy.</b> ➤ This is Not Applicable.</li> <li>● <b>Other benefits/options payable, specific to the policy, if any:</b></li> <li>● <b>SETTLEMENT OPTION</b> The settlement option provides flexibility to take the death benefit in lumpsum or in installments over a chosen period. Under this option, income payment frequency which may be chosen is annual, semi-annual, quarterly and monthly. The following two settlement options for the death benefit can be selected by master Policyholder or Member under the Certificate of Insurance: <ol style="list-style-type: none"> <li>i. Lumpsum benefit: to take the entire Sum Assured on Death as lumpsum.</li> <li>ii. Lumpsum and level income: Under this option, a percentage of Sum Assured on Death (in multiples of 10), chosen by master Policyholder or the Member (as the case may be) will be paid as lump sum immediately on death of the Member. The balance amount, shall be paid as level income, spread over the chosen income period (in years), subject to a maximum income period of 25 years. The income will be payable immediately following the date of death basis the chosen income pay-out frequency. Level income shall be calculated basis the below formula: Level annual income = <math>[(1-X\%) * \text{Sum Assured on Death/income period (in years)}] * \text{Income Factor}</math> <i>Note: where 'X' is the percentage of the Sum Assured on Death as may be chosen by master Policyholder or the Member (as the case may be).</i> During the income period, Nominee shall have the right to commute the remaining incomes or can change income benefit payment frequency by submitting a written request to Us at least 30 days before the death anniversary. On receipt of such a</li> </ol> </li> </ul>	Clause 3
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		request, We shall pay the present value of all future incomes discounted at the rate of 5% p.a. to the Nominee. Please note that the rate of 5% p.a. used here is based on Our long term expectation of interest rates.	
6.	Options available ( <i>in case of Linked Insurance Products</i> )	Not Applicable.	
7.	Option available ( <i>in case of Annuity product</i> )	Not Applicable	
8.	Riders opted, if any	<ul style="list-style-type: none"> <li>➤ <b>Summary of coverage</b></li> <li>➤ <b>Axis Max Life Group Accidental Death Benefit Premier Rider</b> (UIN: 104B024V03) Insured Event: Death of member due to accident</li> <li>➤ <b>Axis Max Life Group Accelerated Terminal Illness Rider</b> (UIN: 104B028V03) Insured Event: Member diagnosed by Terminal Illness</li> <li>➤ <b>Axis Max Life Group Critical Illness (Additional Benefit) Rider</b> (UIN: 104B031V03) Insured Event: Member is diagnosed with any of the 12 specified Critical Illness</li> <li>➤ <b>Axis Max Life Group Total and Permanent Disability (Accident) Premier Rider</b> (UIN: 104B030V03) Insured Event: Member suffered Total and Permanent Disability due to accident</li> </ul>	Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Brief list of the applicable exclusions, if any:</b></p> <ul style="list-style-type: none"> <li>● <b>Suicide Exclusion</b></li> </ul> <p>In case of a Non Employer-Employee Group or an Employer-Employee Group under which Members are covered on a voluntary basis and where the Suicide Exclusion clause is applicable, if the Member commits suicide, within 12 (Twelve) months of continuous coverage from the Entry Date, all risks and benefits under the Policy/Certificate of Insurance in respect of such Member will automatically cease and no benefits will be payable. In such an event, the Claimant will be entitled to refund of the Premiums paid in respect of the member, without interest till the date of death or the surrender value applicable as on the date of death, whichever is higher, provided the policy is inforce.</p>	Clause 12
10.	Waiting /lien Period, if any	<b>Number of Days</b> Not Applicable	
11.	Grace period	<b>Number of Days:</b> 15 days where the premium is paid on monthly mode and 30 days in all other cases.	Clause 5
12.	Free Look Period	<b>Number of days:</b> 30 days beginning from the date of receipt of the Certificate of insurance.	Clause 13

13. Lapse, paid-up and revival of the Policy	<p>If the Premium is not received by the end of the Grace Period, the Policy will lapse and no benefit under the Policy will be payable in respect of any Member.</p> <p>A Lapsed Policy or Member cover (where the Premium is borne by the Members) may be revived during the Policy Term in accordance with our Board Approved Underwriting Policy, provided that:</p> <ul style="list-style-type: none"> <li>• We receive a written request to revive the Policy or Member cover;</li> <li>• Master Policyholder provides Us, at Master Policyholder's cost, satisfactory evidence of insurability in respect of the Members, which is acceptable to Us; and</li> <li>• Payment of all due Premiums (along with the applicable taxes, cesses and levies, if any) is made to Us with late fee as on the Date of Revival as may be determined by Us from time to time.</li> </ul> <p>Currently the applicable late fees are as below:</p> <table border="1" data-bbox="489 739 1224 1129"> <thead> <tr> <th data-bbox="489 739 832 865">No. of days between Date of Revival and date of lapse of Policy</th><th data-bbox="832 739 1224 865">Interest Payment Fee (in Rs.)</th></tr> </thead> <tbody> <tr> <td data-bbox="489 865 832 908">0-60</td><td data-bbox="832 865 1224 908">Nil</td></tr> <tr> <td data-bbox="489 908 832 1024">61-180</td><td data-bbox="832 908 1224 1024">RBI Bank Rate + 1% p.a. compounded annually on due Premiums</td></tr> <tr> <td data-bbox="489 1024 832 1129">&gt;180</td><td data-bbox="832 1024 1224 1129">RBI Bank Rate + 3% p.a. compounded annually on due Premiums</td></tr> </tbody> </table> <p>The 'RBI Bank Rate' for the financial year ending 31st March (every year) will be considered for determining the Revival interest rate. The RBI Bank Rate shall be revised only if the same changes by 1% or more from the RBI Bank Rate used to determine the prevailing interest rate and the change shall be effective from 1st July (every year).</p> <ul style="list-style-type: none"> <li>• The Revival of the lapsed Policy or Member cover will take effect only after We have approved the same in accordance with Underwriting Policy and communicated Our decision to Master Policyholder in writing. We will not be liable to pay any benefit occurring during the period for which the Policy was lapsed.</li> <li>• If a lapsed Policy or Member cover (where the Premium is borne by the Members) is not revived within the Policy Term, the Policy will terminate without value, on the expiry of the Policy Term.</li> <li>• <b>Policy Renewal</b> This is Not Applicable.</li> </ul>	No. of days between Date of Revival and date of lapse of Policy	Interest Payment Fee (in Rs.)	0-60	Nil	61-180	RBI Bank Rate + 1% p.a. compounded annually on due Premiums	>180	RBI Bank Rate + 3% p.a. compounded annually on due Premiums	Clause 4 Clause 7
No. of days between Date of Revival and date of lapse of Policy	Interest Payment Fee (in Rs.)									
0-60	Nil									
61-180	RBI Bank Rate + 1% p.a. compounded annually on due Premiums									
>180	RBI Bank Rate + 3% p.a. compounded annually on due Premiums									
14. Policy Loan, if applicable	Not Applicable									

15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement: Please refer to Annexure –B for details</b></li> <li>• <b>Brief procedure</b></li> </ul> <p>Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant.</p> <p>Please note that all death claims will be payable to the nominee/legal heir of the Policyholder.</p> <p>Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim.</p> <ul style="list-style-type: none"> <li>• <b>Helpline number</b></li> </ul> <p>➤ 1860-120-5577 (Call charges apply) or 0124- 4219090</p> <ul style="list-style-type: none"> <li>• <b>Contact Details of the Insurer:</b></li> </ul> <p>➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></p> <ul style="list-style-type: none"> <li>• <b>Link for downloading claim form and list of documents required including bank account details:</b></li> </ul> <p>➤ <a href="https://www.axismaxlife.com/downloads">https://www.axismaxlife.com/downloads</a></p> <p>➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured:</p> <p><b>Required Documents: -</b></p> <ol style="list-style-type: none"> <li>a) Claimant's statement in the prescribed form;</li> <li>b) original Certificate of Insurance;</li> <li>c) attending physician's statement and hospital treatment certificate, if any;</li> <li>d) discharge summary / indoor case papers in case death happened due to medical reasons in a hospital;</li> <li>e) original/ attested copy copy of death certificate issued by the local/municipal authority;</li> <li>f) identity proof of the Member and the Nominee(s) bearing their photographs and signatures;</li> <li>g) body transfer certificate / embassy documents / post-mortem report whichever applicable;</li> <li>h) Copy of passport;</li> <li>i) a copy of police complaint/ first information report (only in the case of death by accident of the Member);</li> </ol>	Clause 10
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		<ul style="list-style-type: none"> <li>j) a copy of duly certified post mortem report (only in the case of death by accident of the Member);</li> <li>k) identity proof of the Claimant including photograph and signature (only in the case of a Non Employer-Employee Group); and</li> <li>l) any other documents or information required by Us for assessing and approving the claim request.</li> </ul>	
16.	Policy Servicing	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT): Please refer to Annexure –B for details</b></li> <li>• <b>Helpline number</b></li> <li>➢ 1860-120-5577 (Call charges apply) or 0124- 4219090</li> <li>• <b>Contact Details of the Insurer:</b></li> <li>➢ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - <a href="https://www.axismaxlife.com">https://www.axismaxlife.com</a></li> <li>• <b>Link for downloading applicable forms and list of documents required including bank account details:</b></li> <li>➢ <a href="https://www.axismaxlife.com/downloads">https://www.axismaxlife.com/downloads</a></li> <li>➢ We will require the following documents in case of policy servicing under this Policy regarding the death of the Life Insured: <ul style="list-style-type: none"> <li>• Application in the prescribed form;</li> <li>• original Policy document (if any);</li> <li>• identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures);</li> <li>• NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook;</li> <li>• any other documents or information required by Us for assessing and approving the claim request.</li> </ul> </li> </ul>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• <b>Contact Details of Grievance Redressal Officer of the insurer:</b></li> <li>➢ Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India</li> <li>• <b>Link for registering the grievance with the insurer's portal</b></li> <li>➢ <a href="https://www.axismaxlife.com/customer-service/grievance-redressal">https://www.axismaxlife.com/customer-service/grievance-redressal</a></li> <li>• <b>Contact details of Ombudsman</b></li> <li>➢ Refer Annexure A for the Ombudsman details</li> </ul>	Clause 26

Declaration by the Member

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

Place:

(Signature of the Member)

Date:

**Note:**

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/group-insurance-plans/group-term-life>
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. Sum Assured on Death is subject to underwriting, for actual Sum Assured 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.

### **Annexure A: List of Insurance Ombudsman**

**AHMEDABAD** - Office of the Insurance Ombudsman, 6<sup>th</sup> Floor, Jeevan Prakash Building, Tilak Marg, Relief Road, Ahmedabad- 380 001. Tel.: 079-25501201/02 Email: oio.ahmedabad@cioins.co.in (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

**BENGALURU** - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24<sup>th</sup> Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel.: 080-26652048/26652049 Email: oio.bengaluru@cioins.co.in (State of Karnataka)

**BHOPAL**- Office of the Insurance Ombudsman, 1<sup>st</sup> Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal-462 011. Tel.: 0755-2769201/2769202/2769203 Email: oio.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

**BHUBANESHWAR** - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751009. Tel.: 0674-2596461/2596455/2596429/2596003. Email: oio.bhubaneswar@cioins.co.in (State of Odisha.)

**CHANDIGARH** - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

**CHENNAI**- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4<sup>th</sup> Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.: 044-24333668 / 24333678 Email: oio.chennai@cioins.co.in [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

**DELHI**- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110002. Tel.: 011- 46013992/ 23213504/ 23232481 Email: oio.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonepat and Bahadurgarh)

**KOCHI**- Office of the Insurance Ombudsman, 10<sup>th</sup> Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: oio.ernakulam@cioins.co.in (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Puducherry.)

**GUWAHATI** - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5<sup>th</sup> Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001 (ASSAM) Tel.: 0361-2632204/ 2602205/ 2631307 Email: oio.guahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

**HYDERABAD** - Office of the Insurance Ombudsman, 6-2-46, 1<sup>st</sup> Floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122/ 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

**JAIPUR**- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363 Email: oio.jaipur@cioins.co.in (State of Rajasthan)

**KOLKATA** - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7<sup>th</sup> Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel : 033-22124339/22124341 Email: oio.kolkata@cioins.co.in (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

**LUCKNOW**- Office of the Insurance Ombudsman, 6<sup>th</sup> Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow- 226001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in (Following Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.)

**MUMBAI** - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in (List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.)

**NOIDA** - Office of the Insurance Ombudsman, 4<sup>th</sup> Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: oio.noida@cioins.co.in

(State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

**PATNA** - Office of the Insurance Ombudsman, 2<sup>nd</sup> floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : oio.patna@cioins.co.in (State of Bihar, Jharkhand.)

**PUNE** - Office of the Insurance Ombudsman, 3<sup>rd</sup> Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in (State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region.)

**THANE** - Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane – 400604 Email id: oio.thane@cioins.co.in (Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T".)

## Annexure – B

**Services parameters and turnaround times:** Member's servicing parameters and turnaround times shall be as follows: -

<b>S. No</b>	<b>SERVICE</b>	<b>DESCRIPTION OF ITEM OF SERVICE</b>	<b>Regulatory Turnaround Time</b>
1	Post issuance Service Request	Service Requests concerning mistakes / corrections in the Certificate of Insurance post issuance.	7 days from receipt of all necessary documents
2	Free-Look Cancellation	Free Look Cancellation & Refund	
3	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied) Registration /Change of Nomination, Assignment. Inclusion of new member in case of group policy Alteration in ORIGINAL POLICY CONDITIONS (where applicable) Policy loan (If applicable) Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services (If applicable) Decision on Certificate of Insurance Revival after receipt of all requirements. Issue of Premium Payment Certificates (PPC) Issue of Duplicate Certificate of Insurance	7 days from receipt of all necessary documents
4	Death claims	Death claims settlements (not requiring investigations) Early death claims requiring investigations - decision & payment	15 days from receipt of all necessary documents 45 days from receipt of all necessary documents
5	Survival, Maturity, annuity payments	Settlement of Maturity Claims Settlement of Survival Benefits Annuity payments / Pension Payment (If applicable) Surrender or partial withdrawal of Certificate of Insurance	On due date
6	Auto Action by the Insurer	Premium Due Intimation Payments information (Survival Benefits, Maturity Benefits, etc.)	One month before due date
7	Complaints	Acknowledgement to complainant Action on Complaint & Intimation of Decision to the complainant If complaint is NOT resolved by the Insurer, communicate the details to the member of options including referring the complainant to Insurance Ombudsman/ Consumer Court.	Immediately 14 days 14 days from original date of receipt of complaint. *

\*The member may approach the Insurance Ombudsman if his / her complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder.

Note: Applicable interest, if any, shall be paid, in terms of the master circulars issued under the Regulations from time to time, by the Company in case of delays beyond the stipulated TATs specified above.