

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

SL. NO.	Title	Description in Simple Words (Please refer to applicable section in certificate of insurance)	Policy Clause Number/Certificate of Insurance												
1	Name of the Insurance Product and Unique Identification Number (UIN)	Pramerica Life Pradhan Mantri Jeevan Jyoti Bima Yojana (140G048V01)	Page 1 of COI												
2	Policy Number	As mentioned in the Certificate of Insurance (COI)	Page 1 of COI												
3	Type of Insurance Policy	Pure risk	-												
4	Basic Policy details	<table><tr><td>Instalment Premium</td><td>As Specified in COI</td></tr><tr><td>Mode of premium payment</td><td>Annual</td></tr><tr><td>Sum Assured on death</td><td>As Specified in COI(refer coverage sum assured)</td></tr><tr><td>Sum Assured on Maturity</td><td>Not Applicable</td></tr><tr><td>Premium payment Term</td><td>Single Pay</td></tr><tr><td>Policy Term</td><td>Upto Cover Expiry Date</td></tr></table>	Instalment Premium	As Specified in COI	Mode of premium payment	Annual	Sum Assured on death	As Specified in COI(refer coverage sum assured)	Sum Assured on Maturity	Not Applicable	Premium payment Term	Single Pay	Policy Term	Upto Cover Expiry Date	Page 1 of COI
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Policy Term	Upto Cover Expiry Date														
5	Policy Coverage/benefits payable	<ul style="list-style-type: none">• Benefits payable on maturity: Not Applicable• Benefits payable on death: In the unfortunate event of death, an amount of ₹2,00,000 will be payable to the nominee.• Survival Benefits excluding that payable on maturity: Not Applicable• Surrender Benefits: Not Applicable• Options to policyholders for availing benefits, if any, covered under the policy: Not Applicable• Other benefits/options payable, specific to the policy, if any: Not Applicable• Lock-in period for Linked Insurance products: Not Applicable	Page 2 of COI under Benefit Payable on Death												
6	Options available (in	<ul style="list-style-type: none">• Partial Withdrawal - Not Applicable• Top –up Provision - Not Applicable	-												



	case of Linked Insurance Products)	<ul style="list-style-type: none"> • Switches - Not Applicable • Settlement option - Not Applicable Any other option - Not Applicable 	
7	Option available(in case of Annuity product)	<ul style="list-style-type: none"> • Type of immediate annuity. - Not Applicable • Proportion of annuity amount guaranteed for variable pay-out option. - Not Applicable Any other option. - Not Applicable 	-
8	Riders opted, if any	Not Applicable	-
9	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	-
10	Waiting /lien Period, if any	It is the first 30 days period during which no claims would be payable.	Page 2 of COI under Lien Period
11	Grace period	Not Applicable	-
12	Free Look Period	If you disagree with the Terms & conditions of the Policy you can return your Policy within 30 days of date of receipt of the Policy Document with complete refund of paid premium (less applicable deduction)	Page 3 of COI
13	Lapse, paid-up and revival of the Policy	Lapse - Not Applicable Paid Up - Not Applicable Revival - Not Applicable	-
14	Policy Loan, if applicable	Not Applicable	-
15	Claims/Claims Procedure	Turn Around Time (TAT) for claims settlement and brief procedure <ul style="list-style-type: none"> • Death Claim Settlement without Investigation (Life) from the date of receipt of all relevant papers and clarifications-30 days • Death Claim Settlement with Investigation (Life)-120 days Helpline/Call Centre number and Contact details of the insurer For claim related queries in respect of any Insured Member please contact our sales representative or call us on 1860 500 7070 or 011 4818 7070 (Local charges apply) or write to us on Email: contactus@pramericalife.in	Page 2 of COI

		<p>Link for downloading claim form and list of documents required including bank account details.</p> <p>Link for downloading claim form https://www.pramericalife.in/UserFiles/File/Individual_Death_Claim_Form_English.pdf</p> <p>List of Documents:</p> <ol style="list-style-type: none"> 1. The claim form duly signs by the Master Policyholder. 2. The Certificate of Insurance. 3. Insured Member's date of birth certificate if the Company has not admitted the age of the Insured Member. 4. Insured Member's death certificate. 5. The original or certified copies of diagnosis of illness/disability. <p>A duly signed and verified Credit Account Statement.</p>	
16	Policy Servicing	<p>Turn Around Time (TAT)</p> <ul style="list-style-type: none"> • Customer initiated payout request: within 15 days • Request for Free look: 7 days • Non payout service request: within 15 days <p>Helpline/Call Centre number and Contact details of the insurer</p> <ul style="list-style-type: none"> • If you wish to discuss any aspect of your Policy or if you have any query or complaint please contact us at our number 1860 500 7070 or 011 48187070 (local charges apply) or write to us at Group.services@pramericalife.in <p>Link for downloading applicable forms and list of documents required including bank account details.</p> <p>Link for applicable forms https://www.pramericalife.in/Downloads/ServiceForms</p> <p>List of Documents : As per the servicing form and the KYC proof.</p>	Page 3 of COI
17	Grievances /Complaints	<p>Grievance Redressal Officer, Pramerica Life Insurance Ltd., 4th Floor, Building No. 9 B, Cyber City, DLF City Phase III, Gurgaon– 122002 GRO Contact Number: 0124 – 4697069 Email – gro@pramericalife.in</p>	Page 3 of COI



		<p>Office hours 9.30 am to 6.30 pm from Monday to Friday</p> <p>IRDAI- Grievance Redressal Cell: If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted. Bima Bharosa Toll Free number – 155255 or 1800-425-4732 Email Id- complaints@irdai.gov.in Website: https://bimabharosa.irdai.gov.in</p> <p>Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR) Sy. No. 115/1 Financial District Nanakramguda, Gachibowli Hyderabad – 500032</p> <p>Insurance Ombudsman: The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect of life insurance policies. Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.</p> <p>The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise</p>	
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		<p>to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.</p> <p>You may approach the Insurance Ombudsman if your grievance pertains to any of the following:</p> <ul style="list-style-type: none"> a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999 b. Any partial or total repudiation of claims c. Disputes over premium paid or payable in terms of insurance policy d. Misrepresentation of policy terms and conditions e. Legal construction of insurance policies in so far as the dispute relates to claim f. Policy servicing related grievances against insurers and their agents and intermediaries g. Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer h. Non-issuance of insurance policy after receipt of premium i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) <p>No complaint to the Insurance Ombudsman shall lie unless</p> <p>(a) The complainant makes a written representation to the insurer named in the complaint and—</p> <ul style="list-style-type: none"> (i) Either the insurer had rejected the complaint, or (ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or (iii) The complainant is not satisfied with the 	
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		<p>reply given to him by the insurer</p> <p>(b) The complaint is made within one year—</p> <p>(i) After the order of the insurer rejecting the representation is received, or</p> <p>(ii) After receipt of decision of the insurer which is not to the satisfaction of the complainant, or</p> <p>(iii) After expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant.</p> <p>The address of the Insurance Ombudsman are attached herewith and may also be obtained from the following link on the internet. Link https://www.cioins.co.in/ombudsman</p> <p>Council for Insurance Ombudsmen: (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, S.V Road , Santacruz (West), Mumbai – 400054. Tel no: 022-69038800/69038812 Email id: inscoun@cioins.co.in Website: www.cioins.co.in</p>	
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You can also access the Customer Information sheet through this link:

<https://www.pramericalife.in/Downloads/Download>

Declaration by the Policyholder/Member

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

Place:

(Signature / Name of the Policyholder/ Member)

Date: