

## Freelook Refund

If Customer is not satisfied with any aspect of the policy, customer can return it to the Company within 15 days (30 days in case the policy is sold through distance marketing and credit of policy document to Insurance Repository) of receipt of the policy document by stating the return or objection.

Request for Free Look Refund could be submitted in writing (including email from registered email id). The sub function responsible for processing Freelook transaction would be Policy Servicing Team.

The maximum TAT to process the request would be 15 calendar days from the date of receiving the customer request.

For ULIP Policies if the Freelook request is received:

- Up to 3PM – NAV will be provided of same day i.e. request received date
- After 3PM – NAV will be provided of next NAV day
- On Holiday/Saturday/Sunday – NAV will be provided of next NAV day

### **Documents Required for Freelook Refund:**

- Duly filled and signed request form / letter / email stating customer's intent to exercise the freelook
- Duly filled and signed NEFT format
- Copy of cancelled cheque with pre-printed account holder's name (In the absence of account holder's name printed on the cheque, it has to be supported with latest bank statement / bank passbook with last 6 months transaction / letter from the bank confirming account holder name and number)
- Original Policy Pack to be submitted
- Self-attested KYC Documents as per process

