



CUSTOMER INFORMATION SHEET /KNOW YOUR POLICY

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)	LIC's Saral Pension (UIN: _____)	Part A
2.	Policy Number	_____	Schedule
3.	Type of Insurance Policy	<ul style="list-style-type: none"> • Immediate Annuity 	
4.	Basic Policy details	<ul style="list-style-type: none"> • Purchase Price (Rs): • Premium (Rs): _____ <i>(Taxes, if any, as applicable from time to time are charged extra).</i> • Annuity option chosen: ----- • Amount of annuity payment: _____ • Mode of annuity payment: _____ • Date of 1st annuity payment: _____ 	Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on death: As per Annuity Option chosen • Benefit payable on maturity: There is no maturity benefit under this policy. • Survival Benefits excluding that payable on maturity: Annuity payments shall be made in arrears depending on the terms and conditions of the respective Annuity Options chosen. • Surrender benefits: The Policy can be surrendered any time after six months from the date of commencement. 	Condition 1 of Part C Condition 2 of Part C Condition 1 of Part C Condition 3 of Part D
6.	Options available (in case of Linked Insurance Products)	Not Applicable	
7.	Option available	Annuity option chosen: -----	Schedule

	(in case of Annuity product)																						
8.	Riders opted, if any	Not Applicable																					
9.	Exclusions (events where insurance coverage is not payable), if any.	There are no exclusions.																					
10.	Waiting/lien Period, if any	Not Applicable																					
11.	Grace period	Not Applicable																					
12.	Free Look Period	30 Days	Condition 5 of Part D																				
13.	Lapse, paid-up and revival of the Policy	Not Applicable																					
14.	Policy Loan, if applicable	The Policy loan can be availed at any time after six months from the date of commencement of the policy.	Condition 4 of Part D																				
15.	Claims/ Claims Procedure	<ul style="list-style-type: none"> • Brief procedure and list of documents required including bank account details • Turn Around Time (TAT) for claims settlement: <table border="1"> <thead> <tr> <th>S No</th> <th>Service</th> <th>Description of Item / Service</th> <th>TAT</th> </tr> </thead> <tbody> <tr> <td rowspan="2">1</td> <td rowspan="2">Death Claims</td> <td>Death claims settlements not requiring Investigations</td> <td>15 days</td> </tr> <tr> <td>Early Death Claims requiring investigations - decision & payment</td> <td>45 days</td> </tr> <tr> <td rowspan="3">2</td> <td rowspan="3">Survival, Maturity, Annuity payments</td> <td>Settlement of Maturity Claims</td> <td rowspan="3">On due date</td> </tr> <tr> <td>Settlement of Survival Benefits</td> </tr> <tr> <td>Annuity payments/Pension Payments</td> </tr> <tr> <td>3</td> <td>Auto Action by Insurer</td> <td>Policy Payments information(Survival Benefits, Maturity Benefits)</td> <td>One month before due date</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Link for downloading claim form : https://licindia.in/web/guest/download-forms <p>For updated details, we request you to regularly check our website www.licindia.in</p>	S No	Service	Description of Item / Service	TAT	1	Death Claims	Death claims settlements not requiring Investigations	15 days	Early Death Claims requiring investigations - decision & payment	45 days	2	Survival, Maturity, Annuity payments	Settlement of Maturity Claims	On due date	Settlement of Survival Benefits	Annuity payments/Pension Payments	3	Auto Action by Insurer	Policy Payments information(Survival Benefits, Maturity Benefits)	One month before due date	Condition 6 of Part F
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16.	Policy Servicing	<p>• Turn Around Time (TAT):</p> <table border="1" data-bbox="560 180 1179 911"> <thead> <tr> <th>S No</th> <th>Description of Item of Service</th> <th>TAT</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Post Policy service requests concerning mistakes / corrections in the policy document</td> <td>7 days</td> </tr> <tr> <td>2</td> <td>Free look cancellation and refund from the date of receipt of request</td> <td>7 days</td> </tr> <tr> <td>3</td> <td>Change of Address (KYC norms to be complied)</td> <td>7 days</td> </tr> <tr> <td>4</td> <td>Registration / Change of Nomination, Assignment</td> <td>7 days</td> </tr> <tr> <td>5</td> <td>Alteration in original policy conditions (where applicable)</td> <td>7 days</td> </tr> <tr> <td>6</td> <td>Policy Loan</td> <td>7 days</td> </tr> <tr> <td>7</td> <td>Decision on Policy revival after receipt of all requirements</td> <td>7 days</td> </tr> <tr> <td>8</td> <td>Issue of Premium Payment certificates (PPC)</td> <td>7 days</td> </tr> <tr> <td>9</td> <td>Issue of Duplicate Policy</td> <td>7 days</td> </tr> <tr> <td>10</td> <td>Premium due intimation</td> <td>One month before due date</td> </tr> <tr> <td>11</td> <td>Surrender or Partial withdrawal of Policy</td> <td>7 days</td> </tr> </tbody> </table> <p>➤ Helpline/Call centre number: 91-022-68276827</p> <p>➤ SMS LICHELP<POLICY NUMBER> to 9222492224</p> <p>➤ WhatsApp No- 8976862090</p> <p><u>Contact details of the Insurer:</u></p> <p>➤ Please contact us at our Branch Office, the details of which are mentioned in the Part A (First Page) of the policy document</p> <p>➤ Alternatively please visit https://licindia.in/branch to locate your Branch</p> <p>➤ Please visit https://licindia.in/web/guest/download-forms for downloading applicable forms and list of documents required including bank account details.</p> <p>➤ For updated details, we request you to regularly visit our website www.licindia.in</p>	S No	Description of Item of Service	TAT	1	Post Policy service requests concerning mistakes / corrections in the policy document	7 days	2	Free look cancellation and refund from the date of receipt of request	7 days	3	Change of Address (KYC norms to be complied)	7 days	4	Registration / Change of Nomination, Assignment	7 days	5	Alteration in original policy conditions (where applicable)	7 days	6	Policy Loan	7 days	7	Decision on Policy revival after receipt of all requirements	7 days	8	Issue of Premium Payment certificates (PPC)	7 days	9	Issue of Duplicate Policy	7 days	10	Premium due intimation	One month before due date	11	Surrender or Partial withdrawal of Policy	7 days	
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Declaration by the Policyholder

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

(Signature of the Policyholder)

Place: Date:

Note:

- i. Product related documents including the Customer Information sheet are available on Corporation's website www.licindia.in
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.