

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product And Unique Identification Number (UIN)	LIC's Group Post-Retirement Medical Benefit (UIN: 512N352V01)	
2.	Policy Number	_____	
3.	Type of Insurance Policy	Non-participating, Non-linked, Life, Group Savings Plan	
4.	Basic Policy details	<p>Name of the Member : Shri/Smt/Ms _____ LIC ID/ Member ID-----</p> <p>Life Cover Sum Assured on Death (Rs): 10,000/- where "Sum Assured" means an absolute amount of benefit which is guaranteed to become payable on death of that Member in accordance with Scheme Rules</p> <ul style="list-style-type: none"> • Risk Premium for Life Cover Benefit(Rs): _____ where Risk Premium along with applicable Taxes is payable to secure the Life Cover Benefit of the Member on or before Annual Renewable Date in advance. • Contributions for Post Retirement Medical Benefits: The Contribution requirement shall be the total amount required to provide Post-Retirement Medical Benefit as per the scheme rules and shall be in accordance with extant accounting standard governing the measurement of long term employee benefits. • Mode: Contribution can be paid any time during the policy year • Policy Term: Annually Renewable 	<p style="text-align: center;">Part C (Condition 2(i))</p> <p style="text-align: center;">Schedule</p> <p style="text-align: center;">Part C (Condition 2(i))</p> <p style="text-align: center;">Schedule Part C (Condition 1(a))</p>

5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on Death before Retirement (Rs): Sum Assured in respect of member shall be payable. In addition, benefits in accordance with the Scheme Rules shall be payable subject to availability of funds in Group Policy Account. • Benefits payable on Retirement/Exit: Benefits in accordance with the Scheme Rules shall be payable subject to availability of funds in Group Policy Account. • Minimum Life Cover Sum Assured payable on Death (Rs): 10,000. • Maximum Life Cover Sum Assured payable on Death (Rs) : 10,000 • Interest Rate: Interest rates for each financial year will be declared based on the actual investment performance after appropriate deduction of Expenses as per Board Approved Policy. • Minimum Interest Rate: 0.5% p.a. on contributions is guaranteed during the entire term of the contract. • Surrender benefits: Surrender Value equal to Group Policy Account Value as on the day of surrender less applicable charges and Market Value Adjustment 	<p>Part C (Condition 1(a))</p> <p>Part C (Condition 1(b))</p> <p>Schedule</p> <p>Schedule</p> <p>Part C (Condition 4)</p> <p>Part C (Condition 4)</p> <p>Part D (Condition 3)</p>
6.	Options available (<i>in case of Linked Insurance Products</i>)	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Termination of Life Cover of a Member:</p> <p>Life Cover of a Member shall terminate on the earliest of the following:</p> <ol style="list-style-type: none"> a) If the member ceases to be a member of the group as per Scheme Rules; or b) On death of the Member; or c) On Annual Renewal Date on which the age of the member is 81 years nearer birthday; or d) On surrender / Termination of the Master Policy; or 	Part D (Condition 7)

		<p>e) On payment of free look cancellation amount for the Master Policy; or f) In case the balance in the Group Policy Account of the Scheme is insufficient to deduct the risk premium.</p> <p>Compulsory Termination of Policy:</p> <p>The policy may be terminated, after giving the MPH 3 months' notice, on the happening of any of the following events:</p> <p>a. The balance in the Group Policyholder's Account falls below Rs. 1,00,000/-.</p> <p>b. The number of Members covered under the policy are less than 50.</p>	Part D (Condition 8)
10.	Waiting/ lien Period, if any	Not Applicable	
11.	Grace period	Not Applicable	
12.	Free Look Period	30 Days	Part D (Condition 5)
13.	Lapse, paid-up and revival of the Policy	In case of non completion of renewal process within the period of 30 days from Annual Renewal Date (ARD), life cover sum benefit shall continue to be Rs 10,000/- per member with effect from ARD and the corresponding risk premium and applicable taxes shall be deducted from the Policy Account Value.:-	Part C (Condition 3)
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/ Claims Procedure	<ul style="list-style-type: none"> • Normal Requirement of a claim: <p>The following documents shall be required to process the claims:</p> <ol style="list-style-type: none"> 1. Original Death Certificate, in case of death claim 2. Certificate of proof of any other exits defined in the Scheme Rules 3. Claims forms as prescribed by the Corporation 4. NEFT mandate from the claimant for direct credit of the claim amount to the bank account, whichever is applicable, to the satisfaction of the Corporation. 5. Proof of Existence, identity an Evidence of age of the insured member whenever required to the satisfaction of the 	Part F (Condition 6)

Corporation.

- **Turn Around Time (TAT) for claims settlement and brief procedure:**

S No	Description of Service	Bench Marks
1	Death Claim Payment/ Rejection/ Repudiation without investigation requirement under a Life Policy	Within 15 days from the date of receipt of all claim requirements
2	Death Claim Payment/ Rejection/ Repudiation with investigation requirement under a Life Policy	Within 45 days from the date of receipt of all claim requirements

- Please visit the following link for updated details of the benchmarks
<https://licindia.in/web/guest/download-forms>
- **Helpline/Call Centre number:**
91-022-68276827
SMS LICHELP<POLICY NUMBER>TO
9222492224
Whatsapp No.: 8976862090
- **Contact details of the insurer:**
You may contact us at our Division Office the details of which are mentioned in the Part A (First page) of the Policy Document.
- **Link for downloading claim form and list of documents required including bank account details:**
<https://licindia.in/web/guest/download-forms>

For updated details, we request you to regularly check our website www.licindia.in

16.	Policy Servicing	<p>• Turn Around Time (TAT):</p> <table border="1" data-bbox="550 246 1181 1187"> <thead> <tr> <th data-bbox="550 246 622 313">S No</th> <th data-bbox="622 246 1013 313">Description of Service</th> <th data-bbox="1013 246 1181 313">Bench Marks</th> </tr> </thead> <tbody> <tr> <td data-bbox="550 313 622 548">1</td> <td data-bbox="622 313 1013 548">Free look cancellation/ surrender/ Withdrawal/ Request for refund of proposal deposit/Refund of outstanding proposal deposit subject to receipt of all documents</td> <td data-bbox="1013 313 1181 548">7days wherever applicable</td> </tr> <tr> <td data-bbox="550 548 622 616">2</td> <td data-bbox="622 548 1013 616">Raising claim requirements after lodging the claim</td> <td data-bbox="1013 548 1181 616">15 days</td> </tr> <tr> <td data-bbox="550 616 622 750">3</td> <td data-bbox="622 616 1013 750">Registration of Nomination / Assignment / Re-Assignment and return of policy document</td> <td data-bbox="1013 616 1181 750">7 days wherever applicable.</td> </tr> <tr> <td data-bbox="550 750 622 884">4</td> <td data-bbox="622 750 1013 884">Effecting issue of duplicate policy on receipt of all requirements from the Master Policyholder</td> <td data-bbox="1013 750 1181 884">7days</td> </tr> <tr> <td data-bbox="550 884 622 1019">5</td> <td data-bbox="622 884 1013 1019">Effecting change of address/ transfer In-Out and other enquiries under the policies</td> <td data-bbox="1013 884 1181 1019">7 days wherever applicable.</td> </tr> <tr> <td data-bbox="550 1019 622 1120">6</td> <td data-bbox="622 1019 1013 1120">Acknowledge a grievance</td> <td data-bbox="1013 1019 1181 1120">Immediately</td> </tr> <tr> <td data-bbox="550 1120 622 1187">7</td> <td data-bbox="622 1120 1013 1187">Resolve a grievance</td> <td data-bbox="1013 1120 1181 1187">14 days</td> </tr> </tbody> </table> <p data-bbox="558 1243 1141 1321">• Please visit the following link for updated details of the benchmarks <a data-bbox="606 1321 1109 1400" href="https://licindia.in/web/guest/download-forms">https://licindia.in/web/guest/download-forms</p> <p data-bbox="558 1400 1013 1433">• Helpline/Call Centre number:</p> <p data-bbox="606 1433 845 1467">91-022-68276827</p> <p data-bbox="606 1489 1125 1556">SMS LICHELP<POLICY NUMBER>TO 9222492224</p> <p data-bbox="606 1601 981 1646">Whatsapp No.: 8976862090</p> <p data-bbox="558 1657 1029 1691">• Contact details of the insurer:</p> <p data-bbox="606 1691 1173 1814">You may contact us at our Branch Office the details of which are mentioned in the Part A (First page) of the Policy Document.</p> <p data-bbox="558 1848 1173 1960">• Link for downloading applicable forms and list of documents required including bank account details:</p> <p data-bbox="606 1960 1109 2038"><a data-bbox="606 1960 1109 2038" href="https://licindia.in/web/guest/download-forms">https://licindia.in/web/guest/download-forms</p>	S No	Description of Service	Bench Marks	1	Free look cancellation/ surrender/ Withdrawal/ Request for refund of proposal deposit/Refund of outstanding proposal deposit subject to receipt of all documents	7days wherever applicable	2	Raising claim requirements after lodging the claim	15 days	3	Registration of Nomination / Assignment / Re-Assignment and return of policy document	7 days wherever applicable.	4	Effecting issue of duplicate policy on receipt of all requirements from the Master Policyholder	7days	5	Effecting change of address/ transfer In-Out and other enquiries under the policies	7 days wherever applicable.	6	Acknowledge a grievance	Immediately	7	Resolve a grievance	14 days	
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		For updated details, we request you to regularly check our website www.licindia.in	
17.	Grievances /Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer of the insurer: You may contact the Grievance Redressal Officer on the address as mentioned in the Part A (First page) of the Policy Document. Alternatively the details of Grievance Redressal Officers can be found on the below link: https://licindia.in/web/guest/grievances Link for registering the grievance with the insurer's portal: If you are a registered policy holder you can directly register complaint/ grievance and track its status through our Customer Portal (website) http://www.licindia.in. You can also contact at e-mail id co_complaints@licindia.com for redressal of any grievances. Link for registering: https://ebiz.licindia.in/D2CPM/?_ga=2.72703123.1272923387.1677050657-120722208.1677050657#Login Contact details of Ombudsman: You can also approach Insurance Ombudsman whose Address and contact details is given in Part A (First page) of the Policy Document. Alternatively the details of Ombudsman can be found on the below link: https://cioins.co.in 022-69038800/69038812 	

Declaration by the Member of Group Policy

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

Place: (Signature of the Member of the Group Policy)

Date:

Note:

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