



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 New Jeevan Shanti (UIN: _____)	Part A
2.	Policy Number	_____	Schedule
3.	Type of Insurance Policy	<ul style="list-style-type: none"> Deferred Annuity 	
4.	Basic details Policy	<ul style="list-style-type: none"> Purchase Price (Rs): Single 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: _____ Death Benefit Option chosen: _____ (Lumpsum/Annuity/Instalment) 	Schedule Condition 3 of Part D
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. 	Condition 1 of Part C Condition 1 of Part C

		<ul style="list-style-type: none"> • 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 at anytime during the policy term. 	Condition 1 of Part C Condition 4 of Part D								
6.	Options available (in case of Linked Insurance Products)	Not Applicable									
7.	Option available (in case of Annuity product)	Annuity option chosen: -----	Schedule								
8.	Riders opted, if any	Not Applicable									
9.	Exclusions (events where insurance coverage is not payable), if any.	This Policy shall be void if the Annuitant/ Last Survivor in case of joint life annuity (whether sane or insane at the time) commits suicide at any time within 12 months from the date of commencement of risk. In such case, an amount which is higher of the 80% of the Premium paid or Surrender Value shall be payable. The Corporation will not entertain any other claim.	Condition 2 of Part F								
10.	Waiting/ lien Period, if any	Not Applicable									
11.	Grace period	Not Applicable									
12.	Free Look Period	30 Days	Condition 6 of Part D								
13.	Lapse, paid-up and revival of the Policy	Not Applicable									
14.	Policy Loan, if applicable	Loan facility shall be available at any time after three months from the completion of policy (i.e. 3 months from the date of issuance of policy) or after expiry of the free-look period, whichever is later.	Condition 5 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>1</td><td>Death Claims</td><td>Death claims settlements not</td><td>15 days</td></tr> </tbody> </table>	S No	Service	Description of Item / Service	TAT	1	Death Claims	Death claims settlements not	15 days	Condition 4 of Part F
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		2	Survival, Maturity, Annuity payments	Settlement of Maturity Claims	On due date																																				
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				Annuity payments/Pension Payments																																					
		3	Auto Action by Insurer	Policy Payments information(Survival Benefits, Maturity Benefits)	One month before due date																																				
		<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>																																							
16.	Policy Servicing	<ul style="list-style-type: none">• Turn Around Time (TAT): <table><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>				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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		<ul style="list-style-type: none">➤ SMS LICHELP<POLICY NUMBER> to 9222492224➤ WhatsApp No- 8976862090 <p><u>Contact details of the Insurer:</u></p> <ul style="list-style-type: none">➤ Please contact us at our Branch Office, the details of which are mentioned in the Part A (First Page) of the policy document➤ Alternatively please visit https://licindia.in/branch to locate your Branch➤ Please visit https://licindia.in/web/guest/download-forms for downloading applicable forms and list of documents required including bank account details.➤ For updated details , we request you to regularly visit our website www.licindia.in													
17.	Grievances / Complaints	<table><tr><th>S No</th><th>Description of Item of Service</th><th>TAT</th></tr><tr><td>1</td><td>Acknowledgement to complaint</td><td>Immediately</td></tr><tr><td>2</td><td>Action on Complaint and Intimation of decision to the complainant</td><td>14 days</td></tr><tr><td>3</td><td>If complaint is NOT resolved, communicate the details to the Policyholder of the options including referring the complainant to Insurance Ombudsman / Consumer Court</td><td>14 days from original date of receipt of complaint</td></tr></table> <ul style="list-style-type: none">• Contact details of Grievance Redressal Officer of the Insurer: <p>You may contact the Grievance Redressal Officer on the address as mentioned in the Part A (First page) of the Policy Document.</p> <p>Alternatively the details of Grievance Redressal Officers can be found on the below link: https://licindia.in/web/guest/grievances</p> <ul style="list-style-type: none">• Link for registering the grievance with the Insurer's portal: <p>If you are a registered policy holder you can directly register complaint/ grievance and track its status through our Customer Portal (website) www.licindia.in. You can also contact at e-mail id: co_complaints@licindia.com for redressal of any grievances.</p>	S No	Description of Item of Service	TAT	1	Acknowledgement to complaint	Immediately	2	Action on Complaint and Intimation of decision to the complainant	14 days	3	If complaint is NOT resolved, communicate the details to the Policyholder of the options including referring the complainant to Insurance Ombudsman / Consumer Court	14 days from original date of receipt of complaint	Part G
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		<p>Link for registering:</p> <p>https://ebiz.licindia.in/D2CPM/?_ga=2.72703123.1272923387.1677050657-120722208.1677050657#Login</p> <ul style="list-style-type: none"> Contact details of Ombudsman: <p>You can also approach Insurance Ombudsman whose Address and contact details is given in Part A (First page) of the Policy Document.</p> <p>Alternatively the details of Ombudsman can be found on the below link:</p> <p>https://cioins.co.in</p> <p>022-69038800/69038812</p>	
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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.