

Date:

**PART - A**

Name of the customer: **Name of the PFA/ Relationship Manager/ Broker:**

Address: **License No:**

Contact details: **Contact No:**

Policy No: **Contact Address:**

Dear Mr/Ms .....,

Thank you for choosing Edelweiss Tokio Life as your preferred life insurance partner.

We are confident that the product you have chosen will suit your need, and that the Personal Financial Advisor/ Relationship Manager/ Broker,....., has explained the product to you to the best of your satisfaction.

We have prepared your policy on the basis of the proposal form submitted by you. For your reference, we are attaching a copy of your proposal form along with this letter.

Our Service Expert from the customer care unit will be calling you shortly to guide you through your policy document and answer any additional questions you may have.

Should you need further information or assistance, please contact our Service Expert at 1800 2121 212 or mail us at [care@edelweisstokio.in](mailto:care@edelweisstokio.in)

We request you to go through your Policy Document in detail and check the accuracy of information provided. A Free Look period of 15 days from the date of receipt of the policy is provided to you to review the terms and conditions of the policy. You may return the policy document to us within 15\* days from the date of receipt of the policy document if you disagree with any of the terms and conditions by giving us written reasons for your objection. We will refund the Premium paid subject to deduction of expenses as mentioned in the Free Look Clause of the policy document.

\*A free look period of 30 days will be offered for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).

We look forward to servicing you during your policy term and request you to keep the policy document safely for future reference.

Regards,

**For Edelweiss Tokio Life Insurance Company Limited**

**Authorised Signatory**

**Edelweiss Tokio Life Insurance Company Limited**  
**6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirod Road, Kurla (W), Mumbai 400070**

**Edelweiss Tokio Life – Income Benefit Rider**  
**(An Individual, Non-Linked, Non-Par, Pure Risk Premium, Life Insurance Rider)**  
**UIN NO: 147B015V01**

**POLICY PREAMBLE**

Edelweiss Tokio Life Insurance Company Limited has received a Proposal, Declaration along with Statements and the first premium from You. Both You and the Company have accepted that the said Proposal, Declaration along with Statements, reports or other documents are the basis of this contract of insurance and in consideration of and subject to receipt of due premiums as stated in the Policy Schedule, we have entered into this Policy with You which is the legal contract between You and the Company and is subject to the Terms & Conditions as stated in this Policy.

SAMPLE

## POLICY SCHEDULE

Policy Number	Rider Name & UIN No

Name of the Policyholder	Date of Birth	Gender	Age

Address

Name of the Life Insured	Date of Birth	Gender	Age	Age Admitted

Name of the Nominee	Name of the Appointee (in case nominee is a minor)

Rider Details	
Risk Commencement Date	
Policy Commencement Date	
Rider Term	
Rider Premium Paying Term	
Premium Frequency	
Modal Premium	Rs.
Annualized Premium	Rs.
Modal Premium plus Applicable Taxes	Rs.
Premium Due Date(s)	Date/month
Last Premium Due Date	
Rider Maturity Date	

### **BENEFIT INFORMATION**

Rider Sum Assured : Rs. Sum Assured

Consolidated Stamp duty paid: Rs.<< POL-STMP-DUTY-AMT>>/- paid by Pay order, vide Mudrank receipt no: _____ dated _____
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**For and on behalf of "Edelweiss Tokio Life Insurance Company Ltd"**

**Authorised Signatory**

We request you to go through the Policy in detail and check for the accuracy of information provided in the Policy and return the Policy document to Us for correcting the discrepancies if any.

## **PART – B**

### **DEFINITIONS**

<b>Defined Term</b>	<b>Meaning</b>
<b>Age:</b>	age of the Life Insured at last birthday.
<b>Appointee:</b>	the person named in the Schedule who will accept and hold in trust all amounts payable under the Policy on behalf of the Nominee if the Nominee is less than Age 18 on the date of payment.
<b>Death Benefit:</b>	means the benefit, agreed at the inception of the Policy, which is payable on death of the Life Insured.
<b>Grace Period:</b>	Means the time granted from the due date for the payment of premium, without any penalty/late fees, during which the policy is considered to be in-force.
<b>IRDA of India:</b>	Insurance Regulatory and Development Authority of India.
<b>Life Insured:</b>	the person named in the Schedule whose life is insured under this Policy.
<b>Nominee:</b>	the person specified in the Schedule nominated in accordance with the Section 39 of the Insurance Act, 1938, as amended by The Insurance laws (Amendment) Ordinance, 2014.
<b>Policy:</b>	means insurance contract as evidenced by the Policy Document
<b>Policy Commencement Date:</b>	the date as shown in the Policy Schedule from which the Policy Anniversaries, Policy Term, Policy Years, and Premium Due Dates are determined.
<b>Policy Document</b>	means this document, any endorsements issued by Us, the Schedule and the application
<b>Revival:</b>	means restoration of the policy, which was discontinued due to the non-payment of premium, by Us with all the benefits.
<b>Rider:</b>	Edelweiss Tokio Life – Income Benefit Rider issued by Us and appended to the Policy of Base Plan.
<b>Rider Premium:</b>	the premium payable for the Rider as specified in the Schedule.
<b>Rider Term:</b>	the term in years between the date of Policy commencement and expiry of the Policy. In case the Rider is opted on a Base Plan Anniversary subsequent to the Risk Commencement Date of the Base Plan, the Rider Term would be equal to the remaining Base Plan Term. However, in case the entry age plus Base Plan Term is beyond 70 years, the Rider Term will be 70 years less entry age.
<b>Premium Paying Term:</b>	the term in years during which the Premiums are required to be paid under the Policy. In case the Rider is opted on a Base Plan Anniversary subsequent to the Risk Commencement Date of the Base Plan, the rider premium paying term will be equal to remaining premium payment term of the Base Plan. However, in case the entry age plus Base Plan Premium Paying Term is beyond 70 years, the Rider premium paying term will be 70 years less entry age.
<b>Proposal Form:</b>	the signed, dated application form and any accompanying declarations or statements submitted to Us.
<b>Risk Commencement Date:</b>	the date on which Your rights, benefits and risk cover begin, as shown in the Policy Schedule.
<b>Surrender:</b>	complete withdrawal or termination of the Policy.
<b>Surrender Value:</b>	means an amount, if any, that becomes payable in case of surrender of the Policy.
<b>We/Our/Us/Company:</b>	Edelweiss Tokio Life Insurance Company Limited.
<b>You/ Your:</b>	the policyholder named in the Schedule.

**Interpretation:** In this Policy document, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

## **PART – C**

### **BENEFITS**

<b>Death Benefit:</b>	
<b>When payable</b>	<b>Amount Payable</b>
On Death of the Life Insured when the Base Plan and this Rider are in force, we will Pay:	A monthly death benefit amount equal to 1% of sum assured would be paid for the next 150 months.
In case of death due to suicide within 12 months from the date of commencement of risk under the rider coverage or from the date of revival of the rider coverage, as applicable	The nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the rider coverage is in force.

<b>Survival Benefit:</b>	
On the Life Insured surviving the Term of the Rider:	No amount is payable

<b>Specific Rider Terms &amp; Conditions:</b>
<ol style="list-style-type: none"><li>1. The benefits under the Rider which is in force shall be available for the Rider Term.</li><li>2. If you opt for the Rider on a Base Plan Anniversary subsequent to the Risk Commencement Date of the Base Plan, the Rider Term would be equal to the remaining Base Plan Term and the rider premium paying term will be equal to remaining premium payment term of the Base Plan. However, in case the entry age plus Base Plan Term and/or entry age plus Base Plan Premium Paying Term is beyond 70 years, the Rider Term and/or rider premium paying term will be 70 years less entry age.</li><li>3. <u>Termination of the Rider:</u> The Rider shall terminate immediately and automatically on the occurrence of the earliest of the following:<ol style="list-style-type: none"><li>(i) The Life Insured's death;</li><li>(ii) The expiry of the Rider Term;</li><li>(iii) The Base Plan being terminated, discontinued or becoming paid-up;</li><li>(iv) The Rider being terminated, discontinued separately;</li><li>(v) On payment of the claim under the Rider.</li></ol></li></ol>

<b>Grace Period:</b>
If We do not receive the Premium in full by the premium due date, then We will allow a Grace period which is same as allowed under the base plan to which this Rider is appended to, during which You must pay the Premium due in full. The benefits under the Rider will continue to apply during the Grace Period.

## PART D

<b>Surrender Benefit:</b>	
<b>Premium Payment Option</b>	<b>Surrender Value payable</b>
Regular Pay	NIL
Single Pay	Single Premium including extra premium for substandard lives, if any * 70% * Number of remaining complete months of rider term / Total Rider Term in months
Limited Pay	70% * [Total Premium paid including less {Total Premium payable including extra premium for substandard lives, if any * (Number of completed months of rider term + 1) / Total Rider Term in months}]

*Note - Single Premium or Total Premium excludes extra premium for substandard lives, if any.*

*You may surrender/discontinue the Rider alone OR along with the Base Plan. If the Rider is surrendered/ discontinued alone, then the benefits under the Base Plan shall continue for the remainder of the Base Plan Term. If the Rider is surrendered, it cannot be re-attached to the Base Plan.*

<b>Revival:</b>
If You have discontinued paying the Premium under the Base Plan and the Rider, then the Rider will automatically lapse along with the Base Plan and it can be revived only in accordance with the terms of the Base Plan.
If you have discontinued paying only the Rider Premium, the Rider will automatically lapse and the Rider cannot be revived in future. Any revival of rider will be considered along with the revival of the base plan, and not in isolation.

<b>Free look Period:</b>
The Free look Clause is same as mentioned in the policy contract of Base Plan to which this Rider is appended to.

<b>Loan under the Policy:</b>
Loans are not allowed under this Policy.

PART E

Not Applicable

SAMPLE

**PART – F**

**GENERAL TERMS AND CONDITIONS**

All the general Terms and conditions like Claim Procedure, Nomination, Assignment, Validity/ Non-disclosure, etc will be same as mentioned in the policy contract of Base Plan to which this Rider is appended to.

SAMPLE



## PART - G

**Grievance Redressal Mechanism:** We have established a Grievance Redressal Mechanism to assist in the resolution of any complaint, grievance or dispute in respect of the Policy. You are requested to submit your written complaint at any of the below mentioned touch points:

### Step 1:

- Toll free customer care number: 1-800-2121-212 (9:00 am to 9:00 pm, 7 days a week).
- Email us at: [complaints@edelweisstokio.in](mailto:complaints@edelweisstokio.in) / [care@edelweisstokio.in](mailto:care@edelweisstokio.in)
- Write to us at: Customer Care, Edelweiss Tokio Life Insurance Company Ltd, 6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirool Road, Kurla (W), Mumbai – 400070.
- You can lodge your grievance/complaint at any of our branches/offices

### Step 2:

If you do not receive any resolution to your complaint within a period of 2 weeks or if the response is not as per your expectations, please feel free to contact our Grievance Redressal Officer, at any of the below touch points:

- +91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays).
- [GRO@edelweisstokio.in](mailto:GRO@edelweisstokio.in)
- Write to us at: Customer Care, Edelweiss Tokio Life Insurance Company Limited, 6<sup>th</sup> Floor, Tower 3, Wing 'B', Kohinoor City, Kirool Road, Kurla (W), Mumbai 400070.

### Step 3:

If you are not satisfied with the response of the GRO or do not receive a response from us within 14 days, you may approach the Grievance Cell of Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

- IRDAI Grievance Call Centre (IGCC) - Toll free No: 155255
- Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)
- Register online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department  
Insurance Regulatory and Development Authority of India  
Sy. No. 115/1  
Financial District  
Nanakramguda  
Gachibowli

Hyderabad – 500 032, Telangana  
Fax No: 91- 40 – 20204000

If the complaint/grievance has still not been resolved You may any time approach the office of the Insurance Ombudsman established by the Central Government of India. The list of the Ombudsman with their addresses has been given below:

Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, <b>AHMEDABAD-380 001.</b> Tel.: 079-25501201/02/05/06 Fax: 079-27546142 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Office of the Insurance Ombudsman, 2 <sup>nd</sup> Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, <b>BHOPAL-462 003.</b> Tel.:- 0755-2769201/9202 Fax : 0755-2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>
Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR-751 009.</b> Tel.: 0674-2596455/2596461 Fax: 0674-2596429	Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH-160 017.</b> Tel.: 0172-2706196/2706468 Fax : 0172-2708274

Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>
Office of the Insurance Ombudsman, Fathima Akhtar Court, 4 <sup>th</sup> Floor, 453 Anna Salai, Teynampet, <b>CHENNAI-600 018.</b> Tel.: 044-24333668/24335284 Fax: 044-24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI-110 002.</b> Tel.: 011-23239633 / 23237532 Fax: 011-23230858 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>
Office of the Insurance Ombudsman, Jeevan Nivesh, 5 <sup>th</sup> Floor, Nr. Panbazar over bridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM).</b> Tel.: 0361-2132204/05 Fax : 0361-2732937 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Office of the Insurance Ombudsman, 6-2-46, 1 <sup>st</sup> Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004.</b> Tel.: 040-65504123/23312122 Fax: 040-23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>
Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM-682 015.</b> Tel: 0484-2358759/2359338 Fax.: 0484-2359336 Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4 <sup>th</sup> Floor, 4, C.R.Avenue, <b>KOLKATA - 700072</b> Tel: 033-22124339/22124340 Fax: 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, <b>LUCKNOW-226 001.</b> Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	Office of the Insurance Ombudsman, 3 <sup>rd</sup> Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <b>MUMBAI-400 054.</b> Tel: 022-26106960/26106552 Fax: 022-26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>
Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, <b>JAIPUR – 302005.</b> Tel: 0141-2740363 Email: <a href="mailto:bimalokpal.jaipur@ecoi.co.in">bimalokpal.jaipur@ecoi.co.in</a>	Office of the Insurance Ombudsman, 3 <sup>rd</sup> Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth <b>PUNE - 411030.</b> Tel: 020-41312555 Email: <a href="mailto:Bimalokpal.pune@ecoi.co.in">Bimalokpal.pune@ecoi.co.in</a>
Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, <b>BENGALURU – 560 078.</b> Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4 <sup>th</sup> Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddh Nagar <b>NOIDA – 201301.</b> Tel: 0120-2514250/52/53 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>
Office of the Insurance Ombudsman, 1 <sup>st</sup> Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, <b>PATNA – 800006</b> Tel No: 0612-2680952 Email id : <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>	

You may refer to the list of Ombudsman with their addresses on <http://ecoi.co.in/ombudsman.html>