

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

In case you do not agree with any of the terms and conditions stated in the Policy Document, you have the option to return the Policy Document to us for cancellation, stating the reasons thereof in writing, within <fifteen (15) days/ thirty (30) days> from the date of receipt of the Policy Document. On receipt of your letter along with the Policy Document, we shall refund an amount as mentioned in the Free Look clause of the Policy Terms and Conditions.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

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
Registered and Corporate Office - 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroi 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: 147B015V02

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.

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

Defined Term	Meaning
Age:	age of the Life Insured at last birthday.
Appointee:	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.
Death Benefit:	means the benefit, agreed at the inception of the Policy, which is payable on death of the Life Insured.
Grace Period:	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.
IRDA of India:	Insurance Regulatory and Development Authority of India.
Life Insured:	the person named in the Schedule whose life is insured under this Policy.
Nominee:	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.
Policy:	means insurance contract as evidenced by the Policy Document
Policy Commencement Date:	the date as shown in the Policy Schedule from which the Policy Anniversaries, Policy Term, Policy Years, and Premium Due Dates are determined.
Policy Document	means this document, any endorsements issued by Us, the Schedule and the application
Revival:	means restoration of the policy, which was discontinued due to the non-payment of premium, by Us with all the benefits.
Rider:	Edelweiss Tokio Life – Income Benefit Rider issued by Us and appended to the Policy of Base Plan.
Rider Premium:	the premium payable for the Rider as specified in the Schedule.
Rider Term:	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.
Premium Paying Term:	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.
Proposal Form:	the signed, dated application form and any accompanying declarations or statements submitted to Us.
Risk Commencement Date:	the date on which Your rights, benefits and risk cover begin, as shown in the Policy Schedule.
Surrender:	complete withdrawal or termination of the Policy.
Surrender Value:	means an amount, if any, that becomes payable in case of surrender of the Policy.
We/Our/Us/Company:	Edelweiss Tokio Life Insurance Company Limited.
You/ Your:	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

Death Benefit:	
When payable	Amount Payable
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.

Survival Benefit:	
On the Life Insured surviving the Term of the Rider:	No amount is payable

Specific Rider Terms & Conditions:
<ol style="list-style-type: none">1. The benefits under the Rider which is in force shall be available for the Rider Term.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.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">(i) The Life Insured's death;(ii) The expiry of the Rider Term;(iii) The Base Plan being terminated, discontinued or becoming paid-up;(iv) The Rider being terminated, discontinued separately;(v) On payment of the claim under the Rider.

Grace Period:
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

Surrender Benefit:	
Premium Payment Option	Surrender Value payable
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.

Revival:
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.

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

Loan under the Policy:
Loans are not allowed under this Policy.

PART E

Not Applicable

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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.

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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 complaint at any of the below mentioned touch points:

- Toll free customer care number: 1-800-2121-212 (Mon-Sat 10 AM TO 7 PM).
- Email us at: GRO@edelweisstokio.in
- Write to us at: Customer Care, Edelweiss Tokio Life Insurance Company Ltd, 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroil Road, Kurla (W), Mumbai 400070.
- You can lodge your grievance/complaint at any of our branches/offices

Details of Grievance Redressal officer:

+91-22-71013322 (Between 10 am to 7 pm on Monday to Friday, except public holidays), Email id: GRO@edelweisstokio.in.

We will respond with a resolution within 15 calendar days

In case the resolution does not meet your expectations or if you have not received any reply, 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 / 1800 425 4732
- Email ID: complaints@irdai.gov.in
- Register online at: <https://bimabharosa.irdai.gov.in/LoginAdmin/Login>

Address for sending the complaint through courier / letter:

Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Survey No. 115/1
Financial District
Nanakramguda
Gachibowli
Hyderabad – 500 032, Telangana
Fax No: 91-40-6678 9768

At any point of time, if the resolution does not meet your expectation or if you have not received any reply within a period of one month from the date of receipt of complaint by the Company, you may approach the Insurance Ombudsman for redressal as per Rule 13 and 14 of the Insurance Ombudsman Rules, 2017 ('Insurance Ombudsman Rules').

Powers of Insurance Ombudsman under Rule 13 of the Insurance Ombudsman Rules:

The Ombudsman shall receive and consider the following complaints or disputes relating to:

- a. delay in settlement of claims, beyond the time specified in the Regulations, framed under Insurance Regulatory and Development Authority of India Act, 1999;
- b. any partial or total repudiation of claims by the Company;
- c. disputes over Premium paid or payable in terms of insurance Policy;
- d. misrepresentation of Policy terms and conditions at any time in the Policy Document or Policy contract;
- e. legal construction of insurance policies in so far as the dispute relates to claim;
- f. policy servicing related grievances against the Company and their agents and intermediaries;
- g. issuance of life insurance Policy including health insurance policy which is not in conformity with the Proposal Form submitted by the Proposer;
- h. non-issuance of insurance Policy after receipt of Premium in life insurance including health insurance; and
- i. any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) as mentioned above.

Manner in which complaint is to be made in accordance with Rule 14 of the Insurance Ombudsman Rules:

1. Any person who has a grievance against the Insurer/Company/Us, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose territorial jurisdiction the branch or office of the Company,

complaint against or the residential address or place of residence of the complainant is located.

SAMPLE

2. The complaint shall be in writing duly signed by the complainant or through his legal heirs, Nominee or Assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Ombudsman.
3. No complaint to the Insurance Ombudsman shall lie unless:
 - (a) the complainant makes a written representation to the Company named in the complaint and—
 - i. either the Company had rejected the complaint; or
 - ii. the complainant had not received any reply within a period of one month after the Company received the complainant's representation; or
 - iii. the complainant is not satisfied with the reply given to him by the Company;
 - (b) The complaint is made within one year—
 - i. after the order of the Company rejecting the representation is received; or
 - ii. after receipt of decision of the Company which is not to the satisfaction of the complainant;
 - iii. after expiry of a period of one month from the date of sending the written representation to the Company if the Company named in the complaint fails to furnish reply to the complainant.
4. The Insurance Ombudsman shall be empowered to condone the delay in filing a complaint as mentioned above under (3) (b), as he may consider necessary, after calling for objections of the Company against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under the Insurance Ombudsman Rules.
5. No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

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THE LIST OF THE OMBUDSMAN WITH THEIR ADDRESSES IS GIVEN BELOW:

<p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD-380 001. Tel.: 079-25501201/02/05/06</p> <p>Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL-462 003. Tel.:- 0755-2769201/9202</p> <p>Email: bimalokpal.bhopal@cioins.co.in</p>
<p>Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455/2596461</p> <p>Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, SCO No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.: 0172-2706196/2706468</p> <p>Email: bimalokpal.chandigarh@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-24333668/24335284</p> <p>Email: bimalokpal.chennai@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI-110 002. Tel.: 011- 23232481/23213504</p> <p>Email: bimalokpal.delhi@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361- 2632204 / 2602205</p> <p>Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel.: 040-23312122</p> <p>Email: bimalokpal.hyderabad@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel: 0484-2358759/2359338</p> <p>Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel: 033-22124339/22124340</p> <p>Email: bimalokpal.kolkata@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330</p> <p>Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel: 022- 69038821/23/24/25/26/27/28/28/29/30/31</p> <p>Email: bimalokpal.mumbai@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Gr. Floor, Jeevan Nidhi - II, Bhawani Singh Marg, JAIPUR – 302005. Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth PUNE - 411030. Tel: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>
<p>Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road Naya Bans, Sector 15, Distt: Gautam Buddh Nagar NOIDA – 201301. Tel: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>

Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001, Tel No: 0612- 2547068 Email id : bimalokpal.patna@ecoi.co.in	
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You may refer to the list of Ombudsman with their addresses on <https://cioins.co.in/Ombudsman>

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