



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document, aka, if you are short on time, this quick read is a must! 😊

S.No.	Title	Description in simple words (Please refer to applicable Policy Clause Number in the next column)	Policy Clause Number (When you have time, go through in detail!)																				
1	Name of the Insurance Product and Unique Identification Number (UIN)	Digit Life Pension Plan (UIN:165N032V01)	Policy Schedule																				
2	Variant Name	Digit Boss (It's a Variable Annuity Variant)	Policy Schedule																				
3	Annuity Option chosen	<Name of Annuity Option chosen>	Policy Schedule																				
4	Family Pension Option chosen (applicable only for NPS subscribers)	<Yes><No><Not Applicable>	Policy Schedule																				
5	Policy Number	<_____>	Policy Schedule																				
6	Type of Insurance Policy	<Immediate Annuity> <Deferred Annuity>	Policy Schedule																				
7	Basic Policy Details	<table border="1"> <tr> <td><Instalment Premium></td> <td>₹ <Amount></td> </tr> <tr> <td>Mode of premium payment</td> <td><Single Pay> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly></td> </tr> <tr> <td>Sum Assured on Death</td> <td>Not Applicable</td> </tr> <tr> <td>Sum Assured on Maturity</td> <td>Not Applicable</td> </tr> <tr> <td>First Guaranteed Annuity Instalment amount</td> <td></td> </tr> <tr> <td>Annuity Payout Frequency</td> <td><Annual> <Half-Yearly> <Quarterly> <Monthly></td> </tr> <tr> <td>Premium Payment Term</td> <td><_____> Years</td> </tr> <tr> <td>Deferment Period</td> <td><_____ Years> <Not Applicable></td> </tr> <tr> <td>Joint Life Annuity</td> <td><Yes> <No></td> </tr> <tr> <td>Other Benefits/options chosen</td> <td><Inbuilt Optional Waiver of Premium on Death of Primary Annuitant> <Not Applicable></td> </tr> </table>	<Instalment Premium>	₹ <Amount>	Mode of premium payment	<Single Pay> / <Annual> / <Half-Yearly> / <Quarterly> / <Monthly>	Sum Assured on Death	Not Applicable	Sum Assured on Maturity	Not Applicable	First Guaranteed Annuity Instalment amount		Annuity Payout Frequency	<Annual> <Half-Yearly> <Quarterly> <Monthly>	Premium Payment Term	<_____> Years	Deferment Period	<_____ Years> <Not Applicable>	Joint Life Annuity	<Yes> <No>	Other Benefits/options chosen	<Inbuilt Optional Waiver of Premium on Death of Primary Annuitant> <Not Applicable>	Policy Schedule
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8	Policy Benefits/Coverage Payable	Benefits payable on Death	Part C - Clause 2
		Benefits payable on Maturity <ul style="list-style-type: none"> No Maturity Benefit is payable under the Policy 	Part C - Clause 4
		Survival Benefits excluding those payable on Maturity	Not Applicable
		Surrender Benefits	Part D - Clause 2
		Options to policyholders for availing benefits, if any, covered under the policy.	Part C - Clause 1, 7
		Other Benefits/options payable, specific to the policy, if any	Part C - Clause 5,6 Part D – Clause 5,6
9	Annuity Options Available	<ul style="list-style-type: none"> Life Annuity with Return of Purchase Price on Death 	Part C - Clause 2
10	Riders opted, if any	Not Applicable	
111	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion (applicable only during Deferment Period under Deferred Annuity)	Part F - Clause 16
12	Waiting /lien Period, if any	Not Applicable	
13	Grace Period <i>(Not applicable for Single Pay policies)</i>	Grace Period is the additional time provided to the policyholder for paying premiums, after the premium due date, to keep the policy benefits intact. Grace Period applicable – <ul style="list-style-type: none"> 15 days for monthly mode of premium payment 30 days for annual, half-yearly, quarterly modes of premium payment 	Part C – Clause 7
14	Free Look Period	Free Look Period is the time given to a policyholder, at the start of the policy, to re-assess the policy and to get a refund of premium subject to applicable deductions and other terms and conditions of the policy, if they decide to not continue with the policy. Free Look Period applicable - 30 days from the date of receipt of the policy document (electronically or otherwise)	Part D, Clause 1
15	In Force, Lapse, Reduced Paid-Up, Revival and Surrender of the Policy	In Force means status of the Policy is active, all due Premiums have been paid and the Policy is not terminated or in Lapsed Status or in Reduced Paid-Up status i.e. the applicable Benefits are in force and would become payable.	Part B, Definitions
		Lapsation means state of a non-active policy due to non-payment of Premium within the Grace Period i.e. If due premiums are not paid till the end of the grace period, the policy is said to enter lapsed status i.e. the Benefits of the policy cease. (A Single Pay policy doesn't lapse)	Part D, Clause 2
		Reduced Paid-Up – A reduced paid-up policy is one where the policyholder stops paying further due premiums but continues the policy. The annuity and other applicable benefits, if any, in such cases reduce to a value based on the number of premiums paid till date. This is applicable only after paying a certain number of premiums, as defined	Part D, Clause 2

		<p>in the terms and conditions of the policy. (A Single Pay policy doesn't get reduced paid-up)</p> <p>Revival – A policyholder can revive a lapsed or Reduced Paid-up policy. A policy can be revived by paying all the due premiums and late fee, if any. Revival can be done during the deferment period and within five years from the due date of first unpaid premium only. (Not applicable for Single Pay policies)</p> <p>Surrender - Policyholder can completely withdraw / terminate the policy instead of continuing it further. This can be done any time after the policy acquires Surrender Value i.e. on paying certain number of premiums, as mentioned in the terms & conditions of the policy. Once the Surrender Value is paid, the policy terminates.</p>	<p>Part D, Clause 3</p> <p>Part D, Clause 2</p>
16	Policy Loan, if applicable	<p>A policy loan allows the policyholder to borrow money from the life insurance company using the surrender value of his/her policy subject to the policy terms and conditions. This does not affect the annuity amount and other applicable Benefits. However, the Benefits payable will first be used to repay the outstanding loan and the accrued interest, if any.</p>	Part D, Clause 4
17	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement – 15 days for non-investigative cases and 45 days for investigative cases</p> <p>Claims Procedure – Step -1: Register a claim using any of the below methods – a. (Preferred) Email Us at lifecclaims@godigit.com OR b. Call Our helpline number: 9960126126/18002962626 OR c. Intimate Us in writing at Our nearest branch or Corporate Office (address given below). We recommend the above two methods, as Our address may have changed over the years.</p> <p>Claims department Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095</p> <p>Step – 2: Email Us all the claim documents on lifecclaims@godigit.com You can also send us all the claim documents at the above mentioned 'Claims department' address.</p> <p>Helpline/Call Centre/Whatsapp number – 9960126126/18002962626</p> <p>Contact details of the insurer - Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID - lifecclaims@godigit.com</p> <p>Link for downloading claim form and list of documents required including bank account details.</p>	<p>Part F – Clause 17,18</p>

		<Link>	
18	Policy Servicing	Turn Around Time (TAT) -7 working days from the date the last document is received	
		Helpline/Call Centre number – 9960126126/18002962626	
		Contact details of the insurer – Address - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID – life@godigit.com	
		Link for downloading applicable forms and list of documents required including bank account details. <Link>	
19	Grievances /Complaints	Contact details of Grievance Redressal Officer of the insurer Address: The Chief Grievance Redressal Officer Go Digit Life Insurance Limited. Atlantis,95,4 th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 Contact No. – 9960126126/18002962626 Email ID - lifegro@godigit.com	Part G
		Link for registering the grievance with the insurer’s portal - https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal	
		Contact details of Ombudsman For latest updated list of Ombudsman Office addresses and contact details, kindly visit the following website. https://www.cioins.co.in/Ombudsman	Part G

Declaration by the Policyholder

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

<Name of Policyholder>

(Signature of Policyholder)

The document is being electronically shared and the receipt of the same is considered as an acknowledgement. In case of any query or concern, you may feel free to connect with us at the provided contact details within freelook period.

Place:

Date:

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail. Basically, we want you to go through the details as well for full clarity!