



### 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 Sukoon (It's a Guaranteed 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	<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>

		<b>Other Benefits/options chosen</b>	<p>&lt;Inbuilt Optional Waiver of Premium on Death of Primary Annuitant&gt;</p> <p>&lt;Inbuilt Optional Waiver of Premium on Diagnosis of Critical Illness or Accidental Total &amp; Permanent Disability&gt;</p> <p><b>Level Annuity or Increasing Annuity</b></p> <ul style="list-style-type: none"> <li>• &lt;Level Annuity&gt;&lt;Annuity Increasing at simple rate of 5% every year&gt;</li> </ul>	
8	<b>Policy Benefits/Coverage Payable</b>	<b>Benefits payable on Death</b>		Part C - Clause 2, 3
		<b>Benefits payable on Maturity</b>	<ul style="list-style-type: none"> <li>• No Maturity Benefit is payable under the Policy</li> </ul>	Part C - Clause 4
		<b>Survival Benefits excluding those payable on Maturity</b>		Part C - Clause 2,3
		<b>Surrender Benefits</b>		Part D - Clause 2
		<b>Options to policyholders for availing benefits, if any, covered under the policy.</b>		Part C - Clause 1, 7
		<b>Other Benefits/options payable, specific to the policy, if any</b>		Part C - Clause 5,6 Part D – Clause 5,6
9	<b>Annuity Options Available</b>	<ul style="list-style-type: none"> <li>• Life Annuity</li> <li>• Life Annuity with Return of Purchase Price on Death</li> <li>• Life Annuity with Return of Balance of Purchase Price on Death</li> <li>• Annuity for a Guaranteed Period and thereafter for Life</li> <li>• Life Annuity with Return of Purchase Price as Lumpsum on Survival at certain Milestone</li> <li>• Life Annuity with Return of Purchase Price in Instalments on Survival at certain Milestone</li> <li>• Life Annuity with Return of Purchase Price on Diagnosis of Critical Illness or Accidental Total &amp; Permanent Disability or Death</li> <li>• Life Annuity with Enhanced Annuity on Diagnosis of Critical Illness or Accidental Total &amp; Permanent Disability</li> </ul>	Part C - Clause 2,3	
10	<b>Riders opted, if any</b>	Not Applicable		
11	<b>Exclusions (events where insurance coverage is not payable), if any.</b>	Suicide Exclusion (applicable only during Deferment Period under Deferred Annuity)	Part F - Clause 16	
		Exclusions to Critical Illness Benefit	Annexure IV	
		Exclusions to Accidental Total and Permanent Disability Benefit	Annexure V	
12	<b>Waiting /lien Period, if any</b>	<p>Waiting Period of 180 days from Policy Commencement Date in case of following Annuity options:</p> <ul style="list-style-type: none"> <li>• Life Annuity with Return of Purchase Price on Diagnosis of Critical Illness or Accidental Total &amp; Permanent Disability or Death</li> </ul>	Part B - Definitions	

		<ul style="list-style-type: none"> <li>Life Annuity with Enhanced Annuity on Diagnosis of Critical Illness or Accidental Total &amp; Permanent Disability</li> </ul>	
13	<b>Grace Period</b> <i>(Not applicable for Single Pay policies)</i>	<p><b>Grace Period</b> is the additional time provided to the policyholder for paying premiums, after the premium due date, to keep the policy benefits intact.</p> <p><b>Grace Period applicable –</b></p> <ul style="list-style-type: none"> <li>15 days for monthly mode of premium payment</li> <li>30 days for annual, half-yearly, quarterly modes of premium payment</li> </ul>	Part C – Clause 7
14	<b>Free Look Period</b>	<p><b>Free Look Period</b> 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.</p> <p><b>Free Look Period applicable - 30 days from the date of receipt of the policy document (electronically or otherwise)</b></p>	Part D, Clause 1
15	<b>In Force, Lapse, Reduced Paid-Up, Revival and Surrender of the Policy</b>	<p><b>In Force</b> 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.</p> <p><b>Lapsation</b> 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)</p> <p><b>Reduced Paid-Up</b> – 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 in the terms and conditions of the policy.  (A Single Pay policy doesn't get reduced paid-up)</p> <p><b>Revival</b> – 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><b>Surrender</b> - 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 &amp; conditions of the policy. Once the Surrender Value is paid, the policy terminates.</p>	Part B, Definitions  Part D, Clause 2  Part D, Clause 2  Part D, Clause 3  Part D, Clause 2
16	<b>Policy Loan, if applicable</b>	A policy loan allows the policyholder to borrow money from the life insurance company using the surrender value of	Part D, Clause 4

		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.	
17	Claims/Claims Procedure	<b>Turn Around Time (TAT) for claims settlement</b> – 15 days for non-investigative cases and 45 days for investigative cases	Part F – Clause 17,18
		<b>Claims Procedure –</b> <b>Step -1:</b> Register a claim using any of the below methods – a. (Preferred) Email Us at <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a> 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. <b>Claims department</b> Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 <b>Step – 2:</b> Email Us all the claim documents on <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a> You can also send us all the claim documents at the above mentioned 'Claims department' address.	
		<b>Helpline/Call Centre/Whatsapp number</b> – 9960126126/18002962626	
		<b>Contact details of the insurer -</b> <b>Address</b> - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 <b>Contact No.</b> – 9960126126/18002962626 <b>Email ID</b> - <a href="mailto:lifecclaims@godigit.com">lifecclaims@godigit.com</a>	
		Link for downloading claim form and list of documents required including bank account details. <Link>	
18	Policy Servicing	<b>Turn Around Time (TAT)</b> -7 working days from the date the last document is received	
		<b>Helpline/Call Centre number</b> – 9960126126/18002962626	
		<b>Contact details of the insurer –</b> <b>Address</b> - Go Digit Life Insurance Limited Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 <b>Contact No.</b> – 9960126126/18002962626 <b>Email ID</b> – <a href="mailto:lifec@godigit.com">lifec@godigit.com</a>	
		Link for downloading applicable forms and list of documents required including bank account details. <Link>	
19	Grievances /Complaints	<b>Contact details of Grievance Redressal Officer of the insurer</b> <b>Address:</b> The Chief Grievance Redressal Officer Go Digit Life Insurance Limited.	Part G

		Atlantis,95,4 <sup>th</sup> B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095 <b>Contact No.</b> – 9960126126/18002962626 <b>Email ID</b> - <a href="mailto:lifegro@godigit.com">lifegro@godigit.com</a>	
		Link for registering the grievance with the insurer’s portal - <a href="https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal">https://www.godigit.com/life/grievance-redressal-procedure#disclaimerModal</a>	
		<b>Contact details of Ombudsman</b> For latest updated list of Ombudsman Office addresses and contact details, kindly visit the following website. <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>	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!