



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your Certificate of Annuity 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 Certificate of Annuity Clause Number in the next column)	Certificate of Annuity 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)	Certificate of Annuity Schedule
2	Variant Name	Digit Sukoon (It's a Guaranteed Annuity Variant)	Certificate of Annuity Schedule
3	Annuity Option chosen	<Name of Annuity Option chosen>	Certificate of Annuity Schedule
4	Family Pension Option chosen (applicable only for NPS subscribers)	<Yes><No><Not Applicable>	Certificate of Annuity Schedule
5	Member Policy Number	<_____>	Certificate of Annuity Schedule
6	Type of Insurance Policy	<Immediate Annuity> <Deferred Annuity>	Certificate of Annuity 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>	Certificate of Annuity Schedule

		Other Benefits/options chosen	<Inbuilt Optional Waiver of Premium on Death of Primary Annuitant> <Inbuilt Optional Waiver of Premium on Diagnosis of Critical Illness or Accidental Total & Permanent Disability> Level Annuity or Increasing Annuity <ul style="list-style-type: none"> <Level Annuity><Annuity Increasing at simple rate of 5% every year> 	
8	Policy Benefits/Coverage Payable	Benefits payable on Death		Clause 1.1, 1.2
		Benefits payable on Maturity	<ul style="list-style-type: none"> No Maturity Benefit is payable under the Policy 	Clause 3
		Survival Benefits excluding those payable on Maturity		Clause 1.1, 1.2
		Surrender Benefits		Clause 7
		Options to Members for availing benefits, if any, covered under the policy.		Clause 1, 5
		Other Benefits/options payable, specific to the policy, if any		Clause 2,4
9	Annuity Options Available	<ul style="list-style-type: none"> Life Annuity Life Annuity with Return of Purchase Price on Death Life Annuity with Return of Balance of Purchase Price on Death Annuity for a Guaranteed Period and thereafter for Life Life Annuity with Return of Purchase Price as Lumpsum on Survival at certain Milestone Life Annuity with Return of Purchase Price in Instalments on Survival at certain Milestone Life Annuity with Return of Purchase Price on Diagnosis of Critical Illness or Accidental Total & Permanent Disability or Death Life Annuity with Enhanced Annuity on Diagnosis of Critical Illness or Accidental Total & Permanent Disability 		Clause 1
10	Riders opted, if any	Not Applicable		
11	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion (applicable only during Deferment Period under Deferred Annuity)		Clause 9
		Exclusions to Critical Illness Benefit		Annexure I
		Exclusions to Accidental Total and Permanent Disability Benefit		Annexure I
12	Waiting /lien Period, if any	Waiting Period of 180 days from Member Policy Commencement Date in case of following Annuity options: <ul style="list-style-type: none"> Life Annuity with Return of Purchase Price on Diagnosis of Critical Illness or Accidental Total & Permanent Disability or Death 		Annexure I

		<ul style="list-style-type: none"> Life Annuity with Enhanced Annuity on Diagnosis of Critical Illness or Accidental Total & Permanent Disability 	
13	Grace Period <i>(Not applicable for Single Pay policies)</i>	<p>Grace Period is the additional time provided to the member for paying premiums, after the premium due date, to keep the member policy benefits intact.</p> <p>Grace Period applicable –</p> <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 	Clause 10
14	Free Look Period	<p>Free Look Period is the time given to a member, at the start of the member policy, to re-assess the member policy and to get a refund of premium subject to applicable deductions and other terms and conditions of the member and master policy, if the member decides to not continue with the member policy.</p> <p>Free Look Period applicable - 30 days from the date of receipt of the Certificate of Annuity (electronically or otherwise, whichever is earlier)</p>	After Certificate of Annuity Schedule
15	Lapse, Reduced Paid-Up, Revival and Surrender of the Policy	<p>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)</p> <p>Reduced Paid-Up – A reduced paid-up policy is one where the member 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>Revival – A member 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 - Member 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>Clause 6</p> <p>Clause 6</p> <p>Clause 10</p> <p>Clause 7</p>
16	Policy Loan, if applicable	A policy loan allows the member 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.	Clause 8

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>	Clause 12
		<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. 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. <Link></p>	
18	Policy Servicing	<p>Turn Around Time (TAT) -7 working days from the date the last document is received</p>	
		<p>Helpline/Call Centre 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 – lifegro@godigit.com</p>	
		<p>Link for downloading applicable forms and list of documents required including bank account details. <Link></p>	
19	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer Address: The Chief Grievance Redressal Officer 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 - lifegro@godigit.com</p>	Clause 17
		<p>Link for registering the grievance with the insurer’s portal -</p>	

		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	Clause 17

Declaration by the Policyholder/Member

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

<Name of Policyholder/Member>

(Signature of Policyholder/Member)

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!