



LIFE GOALS. DONE.

B BAJAJ | Allianz 

**Worry free protection
till your 100th birthday!!**

Bajaj Allianz Life Secure

A Non-linked Whole Life Term Plan

Key Advantages-



Three coverage options to choose from:

- Option I - Death Benefit
- Option II - Death Benefit plus Accidental Death Benefit
- Option III - Death Benefit or Accelerated Critical Illness plus Waiver of Premium Benefit



Life cover up to the age of 100 years



Choice of 4 Premium Payment Terms (PPTs), viz., 5, 7, 10 or 15 years



More value for money with High Sum Assured Rebate¹



Attractive premium rates for female lives

¹HSAR is subject to policy terms and conditions

BENEFITS PAYABLE

The benefit payable will be as per the below mentioned coverage option chosen at inception of the policy:

a. For Coverage Option I (Only Death Benefit)

On death of the life assured during the policy term: Sum Assured on Death will be paid and the policy will terminate.

b. For Coverage Option II (Death Benefit plus Accidental Death Benefit)

On death of the life assured during the policy term: Sum Assured on Death will be paid and the policy will terminate.

On death of the life assured due to accident, before reaching age 65 years: Sum Assured on Death plus an additional Sum Assured subject to maximum of ₹ 2 crores, will be paid and the policy will terminate.

BENEFITS PAYABLE

- c. **For Coverage Option III** (Death Benefit OR Accelerated Critical Illness plus Waiver of premium Benefit)
- **On occurrence of first Critical Illness** on the life of the life assured before attaining age 65 years and during the first 30 years of the policy: 50% of Sum Assured on Death, subject to maximum of Rs. 50 lacs, will be paid and all future premiums due under your policy, if any, will be waived. Policy will remain in-force for death benefit for the remaining Sum Assured on Death. No benefit is payable with respect to any future critical illness on the life of the life assured.
 - On death during the policy term, after critical illness benefit has been paid: the remaining Sum Assured on Death will be paid and the policy will terminate.
 - **On death during the policy term, before any critical illness benefit has been paid:** Sum Assured on Death will be paid and the policy will terminate.
- d. If death benefit has not been paid before the life assured attains age 100 years, the below mentioned benefit will be paid and the policy will terminate:
- If critical illness benefit has not been paid, Sum Assured.
 - If critical illness benefit has been paid, Sum Assured Minus Amount of critical illness benefit paid.

The Sum Assured on Death is defined as:

- For age at entry less than 45 years, higher of (i) 10 times Annualised Premium*, (ii) 105% of total premiums* paid till date of death or (iii) Sum Assured
- For age at entry 45 years & above, higher of (i) 7 times Annualised Premium*, (ii) 105% of total premiums* paid till date of death or (iii) Sum Assured

** Annualized Premium and total premium is exclusive of extra premium and goods & service tax / any other applicable tax levied, subject to changes in tax laws, if any. Total premium is exclusive of rider premium, extra premium and goods & service tax/ any other applicable tax levied, subject to changes in tax laws, if any. Please note that GST/ any other applicable tax levied, subject to changes in tax laws, if any will be collected over and above the premium under the policy.*

SURRENDER BENEFIT

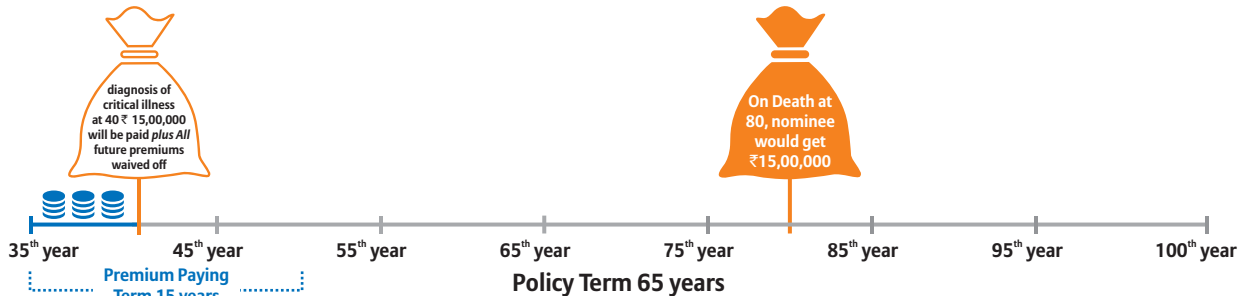
- You will have the option to surrender your policy provided at least
 - First two full years' premiums have been paid
- The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV).
- The policy will terminate on the date of payment of surrender value.
- The GSV will be proportion of premiums paid till date. The GSV is guaranteed through-out the policy term. The extra premiums if any, and applicable goods & service tax /any other applicable tax levied, subject to changes in tax laws, will be excluded in this calculation.

For more information Please refer sales literature

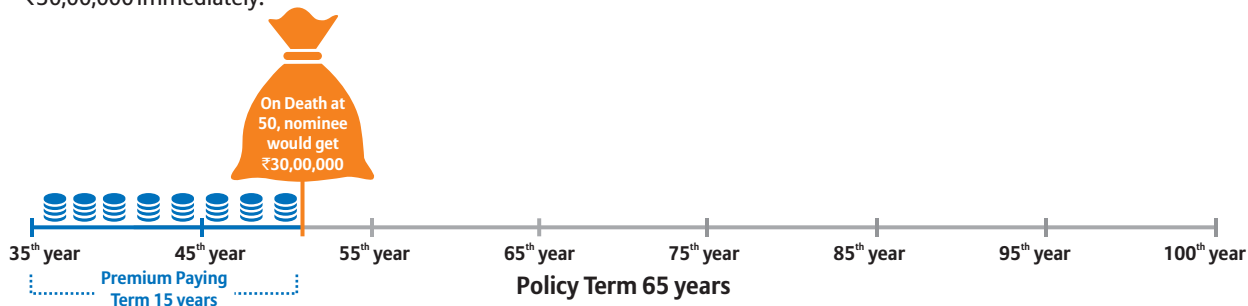
SAMPLE ILLUSTRATION

Vishal aged 35 years has taken a Bajaj Allianz Life Secure– coverage option III for a premium paying term of 15 years. The Sum Assured chosen by him is ₹30,00,000 for which he is paying an annual premium of ₹84,940 after a high sum assured rebate of ₹ 710. The risk covers received by Vishal are as follows:

- In case of unfortunate diagnosis of any of the critical illness, say, at age 40,
 - Vishal will receive ₹15,00,000 immediately and all the future premiums will be waived
 - In case of unfortunate death subsequently, say, at age 80 years, the nominee/claimant will receive ₹15,00,000 immediately



- In case of unfortunate death, say, at age 50 (no critical illness benefit was paid before), the nominee/claimant will receive ₹30,00,000 immediately.



Premium shown above is exclusive of Goods & Service Tax /any other applicable tax levied, subject to changes in tax laws and any extra premium. For female lives, 3 year age set back is applicable in premium calculation for Coverage Option I and II

The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

Eligibility Conditions

Parameter	Details				
Minimum Entry Age	25 years				
Maximum Entry Age	Coverage Option I & II: 55 years Coverage Option III: 50 years				
Policy Term	(100 <i>minus Age at Entry</i>) years				
Premium Paying Term	5, 7, 10 and 15 years				
Minimum Premium	Installments	Yearly	Half-yearly	Quarterly	Monthly
	₹	36,720	18,727	9,547	3,305
Maximum Premium	No limit				
Minimum Sum Assured	₹20,00,000				
Maximum Sum Assured	No limit Sum Assured has to be opted in multiples of ₹ 50,000				
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly [#]				

[#]Monthly premium payment frequency will be available under salary deduction scheme & ECS

Prohibition of Rebate: Section 41 of the Insurance Act, 1938:

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees.”

Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

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Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Secure are the names of the Company and product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Bajaj Allianz Life Secure - A Non-Linked Whole Life Term Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006 | Reg.No.: 116 | Mail us: customercare@bajajallianz.co.in | Call on: Toll free no. 1800 209 7272 | Fax: (020) 6602 6789 | CIN : U66010PN2001PLC015959, Bajaj Allianz Life Secure UIN : 116N130V02. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. All charges/ taxes, as applicable, will be borne by the Policyholder.

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BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.