

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product/Policy	Bajaj Allianz Life Group Critical Illness Rider	Policy Schedule
2	Policy Number	<xxxxxxx>	As per Base Policy
3	Type of Insurance Product/ Policy	Benefit	As per Base Policy
4	Sum Assured (Basis) (Along with amount)	<xxxxxxx>	As per Base Policy
5	Policy Coverage (What the policy covers)	<p>On first diagnosis of any of the 17/32 Critical Illnesses on the life of the Member, during the coverage term of the Rider, subject to the Waiting Period and Survival Period, if any, then, the Company, shall pay the Accelerated/ Additional Critical Illness Sum Assured to the Member.</p> <p>a) If Accelerated Critical Illness Benefit was chosen in the Policy:</p> <p>i) If the Accelerated Critical Illness Sum Assured is equal to Sum assured under the base Policy, then, the risk-cover for the Member under the base Policy including the Rider, will terminate after the Accelerated Critical Illness Benefit is paid.</p> <p>ii) If the Accelerated Critical Illness Sum Assured is less than the Sum Assured under the base Policy, then, the Rider cover will terminate after the Accelerated Critical Illness Benefit is paid. But, the risk cover for the Member under the base Policy will continue for the balance Sum Assured (which is equal to the base Sum Assured minus the Accelerated Critical Illness Sum Assured).</p>	Policy Wording Section 2 & 3- Rider Benefit & Critical Illness

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		b) If Additional Critical Illness Benefit was chosen in the Policy, then, the Rider cover will terminate after the Additional Critical Illness Benefit is paid. But, the risk cover for the Member under the base Policy will continue for the base Sum Assured	
6	Exclusions	As per benefit chosen	Policy Wording Section 9 – Exclusions
7	Waiting Period	Period of ninety (90) days from the date of commencement of Rider cover	Policy Wording Section 9 – Exclusions
8	Financial limits of coverage i) Sub-limit ii) Co-payment iii) Deductible iv) Any other limit (as applicable)	Not Applicable	Not Applicable
9	Claims/Claims Procedure	For claims, member will have to submit the necessary documents to Company within the prescribed time limit	Policy Wording Section 11- Payment of Claim
10	Policy Servicing	In case you have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Center at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company: By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006 By Phone at: Toll Free No. 1800 209 7272	Policy Wording- Grievance Redressal is as per the base policy

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		By Email: Customercare@bajajallianz.co.in	
11	Grievances/Complaints	<p>In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution: Grievance Redressal Officer, Bajaj Allianz Life Insurance Company Ltd. Bajaj Allianz House, 5th floor, Airport Road Yerawada, Pune, District - Pune, Maharashtra -411006 Tel. No: 1800- 209- 7272 Email ID: gro@bajajallianz.co.in</p> <p>If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:</p> <p>By Phone: TOLL FREE NO: 155255 By Email: complaints@irdai.gov.in By post at: Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500 032 The Policyholder can also register his complaint online at http://www.igms.irdai.gov.in/</p>	Policy Wording- Grievance Redressal is as per the base policy
12	Things to remember (free look)	Free Look period of 15 days from the date of receipt of the	Policy Wording

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	cancellation, policy renewal, migration and portability, change in sum insured)	policy shall be applicable at the inception. All these options are available subject to detailed terms & conditions as mentioned in the policy document	Section 6- Free Look Option
13	Your obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	Policy Schedule
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Declaration by the Policy Holder:

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

Place:

Date:

(Signature of the Policy)

LIFE GOALS. DONE.

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Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune – 411006 | Tel (+91 20)66026789 | Toll Free No. 1800 209 7272 | Email: customercare@bajajallianz.co.in | Website: www.bajajallianz.life.com | IRDAI Reg. No.: 116| BALIC CIN: U66010PN2001PLC015959