

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document. We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Allianz Life Assured Wealth Goal Platinum (UIN - 116N188V05)	Policy Schedule
2	Policy Number	<xxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	<ul style="list-style-type: none"> <li>• Instalment Premium (₹) - &lt;xxxxxx&gt;</li> <li>• Mode of premium payment - &lt;xxxxxx&gt;</li> <li>• Sum Assured on Death (₹) - &lt;xxxxxx&gt;</li> <li>• Early Guaranteed Payout (EGP) Start Year - &lt;xxxxxx&gt;</li> <li>• First Early Guaranteed Payout (EGP) (₹) - &lt;xxxxxx&gt;</li> <li>• Subsequent Early Guaranteed Payout (₹) - &lt;xxxxxx&gt;</li> <li>• Maturity Benefit:               <ul style="list-style-type: none"> <li>○ Regular Guaranteed Payout (RGP) (₹) - &lt;xxxxxx&gt;</li> <li>○ Regular Guaranteed Payout Frequency - &lt;xxxxxx&gt;</li> <li>○ Enhanced Return of Premium (ROP) (₹) - &lt;xxxxxx&gt;</li> </ul> </li> <li>• Premium payment Term (years) - &lt;xxxxxx&gt;</li> <li>• Policy Term (years) - &lt;xxxxxx&gt;</li> <li>• Income Period (years) - &lt;xxxxxx&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on maturity</b> – The Maturity Benefit shall be the series of RGPs and Enhanced ROP plus Accumulated Guaranteed Payout (AGP), if any.</li> <li>• <b>Benefits payable on Death</b> – Sum Assured on Death Plus Accumulated Guaranteed Payout (AGP), if any.</li> </ul>	Part C – Section 4  Part C – Section 4

		<ul style="list-style-type: none"> <li>• <b>Survival Benefits excluding that payable on maturity</b> – EGP shall be payable in advance starting from EGP Start Year chosen to the end of the Policy Term..</li> <li>• <b>Surrender Benefits</b> – <ul style="list-style-type: none"> <li>○ The Policy can be surrendered at any time after completion of at least the first Policy Year, provided at least one (1) full Policy Years' Regular Premium has been paid</li> <li>○ Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV); plus Accumulated Guaranteed Payout (AGP), if any.</li> </ul> </li> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy</b> – Not applicable</li> <li>• <b>Other benefits/options payable, specific to the policy, if any</b> – Not applicable</li> <li>• <b>Lock-in period for Linked Insurance product</b> – Not applicable</li> </ul>	Part C – Section 4  Part D – Section 8						
6.	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable						
7.	Option available (in case of Annuity product)	Not applicable	Not applicable						
8.	Riders opted, if any	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;</p> <p>If riders are opted &lt;&lt;</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Rider Name</th> <th style="width: 20%;">UIN</th> <th style="width: 30%;">Sum Assured</th> </tr> </thead> <tbody> <tr> <td>&lt;Rider Name&gt;</td> <td>&lt;XX&gt;</td> <td>&lt;XX&gt;</td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. &gt;&gt;</p>	Rider Name	UIN	Sum Assured	<Rider Name>	<XX>	<XX>	Policy Schedule
Rider Name	UIN	Sum Assured							
<Rider Name>	<XX>	<XX>							

9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Exclusion</b></p> <p>In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the Total Premiums paid till the date of death of the Life Assured or the Surrender Value Plus AGP (if applicable), provided the policy is in force. There are no other exclusions applicable with respect to death other than the suicide clause.</p>	Part F – Section 12
10.	Waiting /lien Period, if any	Not applicable	Not applicable
11.	Grace period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B – Section 1
12.	Free Look Period	Thirty (30) days	Part D – Section 5
13	Lapse, paid-up and revival of the Policy	<p><b>Non-Payment of Premiums (Lapse and Paid-up):</b></p> <ul style="list-style-type: none"> <li>• If at least first one (1) full years' premiums have not been paid – Policy will, immediately &amp; automatically, lapse at the expiry of the grace period, and no benefit will be paid.</li> <li>• If at least first one (1) full years' premiums have been paid under a Policy, and subsequent premiums are not paid – Policy will be converted to a paid-up policy at expiry of the grace period.</li> </ul> <p><b>Revival Period –</b> Five (5) years from the due date of the first unpaid premium</p>	Part D – Section 6  Part B
14.	Policy Loan, if applicable	Option to take policy loan, subject to a maximum limit of 80% of the Surrender Value less AGP (if applicable) available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time. The rate of interest for loan is 10% p.a. compounding half-yearly.	Part D – Section 11
15.	Claims / Claims Procedure	<p><b>Turn Around Time (TAT) for claims settlement and brief procedure:</b></p> <ul style="list-style-type: none"> <li>• Link for Brief Procedure : <a href="https://www.bajajallianzlife.com/life-insurance-claim-assistance.html">https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</a></li> </ul>	Part F – Section 22

		<ul style="list-style-type: none"> <li>Link for Turn Around Time (TAT) for claims settlement: <a href="https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</a></li> </ul> <p><b>Helpline/Call Centre Numbers:</b> Toll free no (24*7) : 1800 2201 02 Sr. Citizens Toll free no. : 1800 2269 70 Customer Care No: (022) 40881000 Board No.: (022) 66867575</p> <p><b>Contact details of the insurer:</b> Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p><b>Link for downloading claim form and list of documents required including bank account details:</b> <a href="https://www.bajajallianzlife.com/life-insurance-claim-assistance.html">https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</a> WhatsApp- 8806727272</p>	
16.	Policy Servicing	<p><b>Turn Around Time (TAT):</b> <a href="https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 1800 209 7272</p> <p><b>Contact details of the insurer:</b> In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> <li>By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5<sup>th</sup> floor, Airport Road, Yerawada, Pune – 411006</li> <li>By Email: <a href="mailto:customercare@bajajallianz.co.in">customercare@bajajallianz.co.in</a></li> </ol> <p>3. <b>Link for downloading applicable forms and list of documents required including bank account details :</b> <a href="https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0">https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0</a></p>	Part G – Section 26
17.	Grievances /Complaints	<p><b>Contact details of Grievance Redressal Officer of the insurer:</b> Grievance Redressal Officer of the insurer - In case you do not receive a response within 15 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at <a href="mailto:gro@bajajallianz.co.in">gro@bajajallianz.co.in</a></p> <p><b>Link for registering the grievance with the insurer’s portal:</b> Insurance company grievance portal - <a href="https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-">https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-</a></p>	Part G – Section 26 & 27

	<a href="https://www.cioins.co.in/ombudsman">1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAAYASA AEgJObPD_BwE</a>	
	<b>Contact details of Ombudsman:</b> Find your nearest Ombudsman office at <a href="http://www.cioins.co.in/ombudsman">http://www.cioins.co.in/ombudsman</a>	

**Declaration by the Policyholder**

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

Place:

(Signature of the Policyholder)

Date:

Web-link for the product where sample policy document can be downloaded:  
<https://www.bajajallianzlife.com/tax-saving-investment-plans/assured-wealth-goal-platinum-plan.html>

Disclaimer: In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.