

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 (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 Goal Suraksha < UIN - xxxxxxxx >	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"> • Instalment Premium (₹) - <xxxxxx> • Mode of premium payment - <xxxxxx> • Sum Assured on Death (₹) - <xxxxxx> • Maturity Benefit (₹) - <xxxxxx> • Premium Payment Term (years) - <xxxxxx> • Policy Term (years) - <xxxxxx> 	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – Guaranteed Sum Assured on Maturity Plus Guaranteed Additions shall be payable, provided the policy is in-force. • Benefits payable on Death – <ul style="list-style-type: none"> ○ Death during Waiting Period other than due to an Accident: Return of all premium/s paid till date. ○ Death during Waiting Period due to Accident and Death after Waiting Period due to any cause: Sum Assured on Death shall be payable. • Survival Benefits excluding that payable on maturity – Not applicable • Surrender Benefits – <ul style="list-style-type: none"> ○ 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' Premium has been paid ○ The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) • Options to policyholders for availing benefits, if any, covered under the policy – Not applicable • Other benefits/options payable, specific to the policy, if any – Not applicable 	<p>Part C – Section 4</p> <p>Part C – Section 4</p> <p>Part D – Section 9</p>

		<ul style="list-style-type: none"> • Lock-in period for Linked Insurance product – Not applicable 	
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	Not applicable	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion 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 or the Surrender Value as on the date of death, provided the policy is in force. There are no other exclusions other than the suicide clause and waiting Period.</p>	Part F – Section 12
10.	Waiting /lien Period, if any	90 days from the date of acceptance of risk (date of issuance of policy). In case of death during the waiting period other than due to an accident, only 100% of total premiums paid will be paid.	Part F – Section 12
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>Non-Payment of Premiums (Lapse and Paid-up):</p> <ul style="list-style-type: none"> • If at least first one (1) full years' premiums have not been paid – Policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit will be paid. • 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. <p>Revival Period – 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 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	Turn Around Time (TAT) for claims settlement and brief procedure:	Part F – Section 23

		<ul style="list-style-type: none"> • Link for Brief Procedure : https://www.bajajallianzlife.com/life-insurance-claim-assistance.html • Link for Turn Around Time (TAT) for claims settlement: https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf <p>Helpline/Call Centre Numbers: 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>Contact details of the insurer: Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>Link for downloading claim form and list of documents required including bank account details: https://www.bajajallianzlife.com/life-insurance-claim-assistance.html WhatsApp- 8806727272</p>	
16.	Policy Servicing	<p>Turn Around Time (TAT): https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 1800 209 7272</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> 1. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajallianz.co.in 3. Link for downloading applicable forms and list of documents required including bank account details : https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0 	Part G – Section 26
17.	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer: 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 gro@bajajallianz.co.in</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAA YASAAEq JOBPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman</p>	Part G – Section 26 & 27

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-i-investment-plans/goal-suraksha-investment.html>

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