Assured Income 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.

SI. 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 Guaranteed Wealth Goal (UIN - <xxxxxxxx)< td=""><td>Policy Schedule</td></xxxxxxxx)<>	Policy Schedule
2	Policy Number	<xxxxxx></xxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	 Instalment Premium (₹) - < Mode of premium payment - < Sum Assured on Death: Death Benefit Instalment (₹) - < Return of Premium (₹) - < Maturity Benefit: Income Instalment Frequency - < Income Instalment Frequency - < Return of Premium (₹) - < Return of Premium (₹) - < Premium payment Term (years) - < Policy Term (years) - < Income Period / Death Benefit Instalment Period (years) - < Income Period / Death Benefit Instalment Period (years) - Income Period / Death Benefit Instalment Period (years) - Income Period / Death Benefit Instalment Period (years) - 	Policy Schedule
5.	Policy Coverage / benefits payable	 Benefits payable on maturity – Maturity Benefit shall be payable as mentioned below: Income Instalments (in arrears) during the Income Period. Return of Premium (ROP) benefit shall be paid along with the last Income Instalment.	Part C – Section 4 Part C – Section 4
		Not applicable	

		• (complat least paid Higher Special Options to perions to	Policy can be etion of at least one (1) full or of Guarantee al Surrender colicyholders der the policy its/options papplicable	ast the first P Policy Years ed Surrender Value (SSV) of for availing y - Not appli ayable, spe	d at any time a colicy Year, provided in Premium has been as a color value (GSV) or color benefits, if any color to the policies because a color because a col	ded een r	Part D – Section 8
6.	Options available (in case of Linked Insurance Products)		applicable applicable					Not applicable
7.	Option available (in case of Annuity product)	Not	applicable					Not applicable
8.	Riders opted, if any	If ric	ders are opteder Name Rider Name>		UIN <xx> e refer the cu</xx>	Sum Assured <xx> ustomer informat</xx>	ion	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	Suiden In common later ben high Value The	cide Exclusions as e of death on the from the st revival of the from the ner of 80% of the as on the	ion of the life as: date of coming the policy, which is policyholder of the total predate of death ther exclusion	sured due to mencement o ichever is lat shall be ent miums paid o , provided th	suicide, within 1 of risk or the date er, the nominee itled to receive or the Surrender e policy is in force the suicide cla	e of or ce.	Part F – Section 12
10.	Waiting /lien Period, if any		Not applicable				Not applicable	
11.	Grace period			for premium een (15) days		uencies other th frequency.	an	Part B – Section 1
12.	Free Look Period	Thir	ty (30) days					Part D – Section 5

13	Lapse, paid-up and revival of the Policy	 Non-Payment of Premiums (Lapse and Paid-up): 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. 	Part D – Section 6
		Revival Period – Five (5) years from the due date of the first unpaid premium.	Part B – Section 1
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: • 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 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 Contact details of the insurer: Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006 • 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	Part F – Section 22
16.	Policy Servicing	Turn Around Time (TAT): https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf Helpline/Call Centre number: 1800 209 7272 Contact details of the insurer: In case you have any query, you may communicate with the Company: 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:	Part G – Section 26

		https://bajajallianzlifeonline.co.in/online/portal/logon/serviceeRequest.do?user_name=WEBSITE&p_flag=0	
17.	Grievances /Complaints	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 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.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE	Part G – Section 26 & 27
		Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	

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/guaranteed-wealth-goal.html

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

Second Income

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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SI. 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 Guaranteed Wealth Goal (UIN - <xxxxxxxx)< td=""><td>Policy Schedule</td></xxxxxxxx)<>	Policy Schedule
2	Policy Number	<xxxxxx></xxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	 Instalment Premium (₹) - < Mode of premium payment - < Sum Assured on Death (₹) - < Income Instalment (₹) - < Income Instalment Frequency - < Maturity Benefit (₹) - < Premium payment Term (years) - < Deferment Period (years) - < Income Period (years) - < Policy Term (years) - < 	Policy Schedule
	Policy Coverage /	 Benefits payable on maturity – Total Premiums Paid shall be payable, provided the policy is in-force (If ROP option is chosen). If without ROP option is chosen, no Maturity Benefit is payable. The Maturity Benefit shall be payable provided the policy is in-force. Benefits payable on Death –Sum Assured on Death shall be payable. Survival Benefits excluding that payable on maturity – 	Part C – Section 4 Part C – Section 4 Part C – Section 4
5.	Coverage / benefits payable	Income Instalments (in arrears) as per the chosen Income Instalment Frequency during the Income Period, provided the policy is in-force. • Surrender Value – • 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 • Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)	Part D – Section 8

		Options to policyholo covered under the po	olicy - Not applic	cable		
		Other benefits/option if any – Not applicable		ific to the poli	cy,	
		Lock-in period for Line applicable	nked Insurance _I	product – Not		
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
		If no riders are opted << N	Not Applicable>>			
8.	Riders opted, if	Rider Name	UIN	Sum Assured		Policy Schedule
	any	<rider name=""></rider>	<xx></xx>	<xx></xx>]	Schedule
		For details on the rider, pl sheet of the respective rid		stomer informat	ion	
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion In case of death of the life months from the date of clatest revival of the policy, beneficiary of the policyholigher of 80% of the total Value as on the date of de There are no other exclusimentioned above.	ommencement of whichever is late late shall be entite premiums paid or eath, provided the	risk or the date r, the nominee led to receive the Surrender policy is in fore	e of or I	Part F – Section 12
10.	Waiting /lien Period, if any	Not applicable				Not applicable
11.	Grace period	Thirty (30) days for premior monthly and fifteen (15) d			an p	Part B – Section 1
12.	Free Look Period	Thirty (30) days				Part D – Section 5
13	Lapse, paid-up and revival of the Policy	Non-Payment of Premiu If at least first one (1) is paid – Policy will, immediate expiry of the grace If at least first one (1) is under a Policy, and surpolicy will be converted grace period.	full years' premiur ediately & automa period, and no b full years' premiur bsequent premiu	ns have not be atically, lapse a enefit will be parts have been parts are not paid	en t nid. paid I – the	Part D – Section 6 Part B – Section 1

		Revival Period - Five (5) years from the due date of the first	
		unpaid premium.	
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: • 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 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 Contact details of the insurer: Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006 • 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	Part F – Section 22
16.	Policy Servicing	Turn Around Time (TAT): https://www.bajajallianzlife.com/content/dam/balic/pdf/cu stomer-services/services-tat.pdf Helpline/Call Centre number: 1800 209 7272 Contact details of the insurer: In case you have any query, you may communicate with the Company: 4. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 5. By Email: customercare@bajajallianz.co.in 6. Link for downloading applicable forms and list of documents required including bank account details: https://bajajallianzlifeonline.co.in/online/portal/logon/servic	Part G – Section 26
17.	Grievances /Complaints	eRequest.do?user_name=WEBSITE&p_flag=0 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 Link for registering the grievance with the insurer's portal: Insurance company grievance portal -	Part G – Section 26 & 27

Contact details of Ombudsman: Find your nearest	
AlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEg JObPD BwE	
1601763320.1694668355&_gac=1.52751388.1715749803.E	
Grv.jsp#_ga=2.7272630.541013491.1717475077-	
https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnline	

Ombudsman office at http://www.cioins.co.in/ombudsman

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.bajajajallianzlife.com/tax-saving-investment-plans/guaranteed-wealth-goal.html

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Wealth Creation

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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2	Policy Number	<xxxxxx></xxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	 Instalment Premium (₹) - < Mode of premium payment - < Sum Assured on Death (₹) - < Maturity Benefit (₹) - < Premium payment Term (years) - < Policy Term (years) - < 	Policy Schedule
5.	Policy Coverage / benefits payable	 Benefits payable on maturity – Guaranteed Maturity Benefit Plus Accrued Guaranteed Additions shall be payable, provided the policy is in-force. Benefits payable on Death –Sum Assured on Death shall be payable. At no time, the Death Benefit will be less than the Guaranteed Death Benefit or the Surrender Value available then, whichever is higher. Survival Benefits excluding that payable on maturity – Not applicable Surrender Value – 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 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 Lock-in period for Linked Insurance product – Not 	Part C – Section 4 Part C – Section 4 Part C – Section 4 Part D – Section 8
		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	If no riders are opted << Not Applicable>> If riders are opted << Rider Name UIN Sum Assured Rider Name> < XX> < XX> For details on the rider, please refer the customer information sheet of the respective rider. >>	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	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 mentioned above.	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	 Non-Payment of Premiums (Lapse and Paid-up): 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. 	Part D – Section 6
		Revival Period – Five (5) years from the due date of the first unpaid premium.	Part B – Section 1
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 22

		 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 	
		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	
		Contact details of the insurer: Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006	
		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	
		Turn Around Time (TAT): https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf Helpline/Call Centre number: 1800 209 7272	
16.	Policy Servicing	Contact details of the insurer: In case you have any query, you may communicate with the Company: 7. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5 th floor, Airport Road, Yerawada, Pune – 411006 8. By Email: customercare@bajajallianz.co.in	Part G – Section 26
		9. Link for downloading applicable forms and list of documents required including bank account details: https://bajajallianzlifeonline.co.in/online/portal/logon/servic_eRequest.do?user_name=WEBSITE&p_flag=0	
		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	
17.	Grievances /Complaints	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.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE	Part G – Section 26 & 27
		Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	

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