

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.

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 Guaranteed Wealth Goal (UIN -<XXXXXXXXXX>)	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 (₹) - <xxxxxxx> • Mode of premium payment - <xxxxxxx> • Sum Assured on Death: <ul style="list-style-type: none"> ○ Death Benefit Instalment (₹) - <xxxxxxx> ○ Death Benefit Instalment Frequency - <xxxxxxx> ○ Return of Premium (₹) - <xxxxxxx> • Maturity Benefit: <ul style="list-style-type: none"> ○ Income Instalment (₹) - <xxxxxxx> ○ Income Instalment Frequency - <xxxxxxx> ○ Return of Premium (₹) - <xxxxxxx> • Premium payment Term (years) - <xxxxxxx> • Deferment Period (years) - <xxxxxxx> • Policy Term (years) - <xxxxxxx> • Income Period / Death Benefit Instalment Period (years) - <xxxxxxx> 	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – Maturity Benefit shall be payable as mentioned below: <ol style="list-style-type: none"> i) Income Instalments (in arrears) during the Income Period. ii) Return of Premium (ROP) benefit shall be paid along with the last Income Instalment. The Maturity Benefit shall be payable provided the policy is in-force. • Benefits payable on Death –The Death Benefit will be payable as mentioned below: <ul style="list-style-type: none"> ○ Death Benefit Instalments shall be payable as per the Death Benefit Instalment Frequency during the Death Benefit Instalment Period. The first Death Benefit Instalment will be due on the date of death. ○ The Return of Premiums (ROP) on Death will be paid along with last Death Benefit Instalment. • Survival Benefits excluding that payable on maturity – Not applicable 	Part C – Section 4 Part C – Section 4

		<ul style="list-style-type: none"> • Surrender Value – <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 ○ 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 applicable 	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 << Not Applicable>></p> <p>If riders are opted <<</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td><Rider Name></td> <td><XX></td> <td><XX></td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. >></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>Suicide Exclusion</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 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.</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>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 – 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	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <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> <ul style="list-style-type: none"> 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	<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"> By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 By Email: customercare@bajajallianz.co.in <p>3. Link for downloading applicable forms and list of documents required including bank account details :</p>	Part G – Section 26

		https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0	
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 YASAAEg JO bPD_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-investment-plans/guaranteed-wealth-goal.html>

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Second Income

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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4.	Basic Policy detail	<ul style="list-style-type: none"> • Instalment Premium (₹) - <xxxxxx> • Mode of premium payment - <xxxxxx> • Sum Assured on Death (₹) - <xxxxxx> • Income Instalment (₹) - <xxxxxx> • Income Instalment Frequency - <xxxxxx> • Maturity Benefit (₹) - <xxxxxx / Not applicable> • Premium payment Term (years) - <xxxxxx> • Deferment Period (years) - <xxxxxx> • Income Period (years) - <xxxxxx> • Policy Term (years) - <xxxxxx> 	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • 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 – Income Instalments (in arrears) as per the chosen Income Instalment Frequency during the Income Period, provided the policy is in-force. • Surrender Value – <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 ○ Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) 	<p style="text-align: center;">Part C – Section 4</p> <p style="text-align: center;">Part C – Section 4</p> <p style="text-align: center;">Part C – Section 4</p> <p style="text-align: center;">Part D – Section 8</p>

		<ul style="list-style-type: none"> • 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 applicable 							
6.	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable						
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8.	Riders opted, if any	<p>If no riders are opted << Not Applicable>></p> <p>If riders are opted <<</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td><Rider Name></td> <td><XX></td> <td><XX></td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. >></p>	Rider Name	UIN	Sum Assured	<Rider Name>	<XX>	<XX>	Policy Schedule
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9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion</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 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.</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>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. 	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	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <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> <ul style="list-style-type: none"> 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
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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 -</p>	Part G – Section 26 & 27

	https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAAYASAAEgJObPD_BwE	
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Wealth Creation

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5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • 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 – <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 ○ 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 applicable 	Part C – Section 4 Part C – Section 4 Part C – Section 4 Part D – Section 8

6.	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable						
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12.	Free Look Period	Thirty (30) days	Part D – Section 5						
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15.	Claims / Claims Procedure	Turn Around Time (TAT) for claims settlement and brief procedure:	Part F – Section 22						

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