

## 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 Saral Jeevan Bima (UIN – 116N165V01)	Policy Schedule
2.	Policy Number	<xxxxxx>	
3.	Type of Insurance Policy	Pure Risk	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>• Sum Assured on Maturity (₹) - &lt;Not Applicable&gt;</li> <li>• Premium payment Term (years) - &lt;xxxxxx&gt;</li> <li>• Policy Term (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> – Not applicable</li> <li>• <b>Benefits payable on Death</b> – <ul style="list-style-type: none"> <li>○ <b>Death during Waiting Period other than due to an Accident:</b> Return of all premiums paid till date.</li> <li>○ <b>Death during Waiting Period due to Accident and Death after Waiting Period due to any cause:</b> Sum Assured on Death shall be payable.</li> </ul> </li> <li>• <b>Survival Benefits excluding that payable on maturity</b> – Not applicable</li> <li>• <b>Surrender Value</b> – No Surrender Value is applicable</li> <li>• <b>Policy Cancellation Value:</b> <ul style="list-style-type: none"> <li>○ <b>Single Premium Policies:</b> Applicable immediately after receipt of Single Premium and is equal to: 70% X Single Premium Paid X (Unexpired Policy Term / Original Policy Term)</li> <li>○ <b>Limited Premium Payment Term:</b> Policy Cancellation Value acquires if at least two (2) consecutive full years' premiums are paid and is calculated as follows: 70% X Total Premium Paid X (Unexpired Policy Term / Original Policy Term)</li> <li>○ <b>Regular Premium Payment Policies</b> i.e. if PPT is equal to PT, no Policy Cancellation Value shall be applicable</li> </ul> </li> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy</b> – Not applicable</li> </ul>	Part C – Section 1  Part C – Section 1  Part C – Section 1  Part D – Section 5 & 6

		<ul style="list-style-type: none"> <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>							
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"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>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><b>Under a Regular/Limited Premium Policy:</b> 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 80% of the Total Premiums paid till the date of death, provided the policy is in force.</p> <p><b>Under a Single Premium Policy:</b> In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk the nominee or beneficiary of the policyholder shall be entitled to receive 90% of the Total Premium paid, provided the policy is in force.</p> <p>There are no other exclusions in death benefit other than the suicide clause mentioned above.</p>	Part F – Section 4						
10.	Waiting /lien Period, if any	45 days from the date of commencement 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 B – Section 1						
11.	Grace period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part C – Section 3						
12.	Free Look Period	Thirty (30) days	Part D – Section 2						

13	Lapse, paid-up and revival of the Policy	<p><b>Non-Payment of Premiums (Lapse and Paid-up):</b> If premiums have not been paid before the expiry of the grace period, the policy will lapse and no benefit will be paid.</p> <p><b>Revival Period</b> – Five (5) years from the due date of the first unpaid premium</p>	<p>Part D – Section 3</p> <p>Part B – Section 1</p>
14.	Policy Loan, if applicable	Not applicable	Not applicable
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> <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> <ul style="list-style-type: none"> <li><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</li> </ul>	Part F – Section 6
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: 1. 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 2. By Email: <a href="mailto:customercare@bajajallianz.co.in">customercare@bajajallianz.co.in</a></p> <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 1
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>	Part G – Section 1 and 2

		<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=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAAYASAAEgJObPD_BwE">https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAAYASAAEgJObPD_BwE</a></p> <p><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></p>	
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### **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/term-insurance-plans/saral-jeevan-bima.html>

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