

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 Smart Protection Goal (UIN – 116N174V05)	Policy Schedule
2	Policy Number	<xxxxxxx>	
3.	Type of Insurance Policy	Pure Risk If ROP is opted: Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	<ul style="list-style-type: none"> • Instalment Premium for Year 1 (₹) - <xxxxxxx> • Instalment Premium Year 2 onwards (₹) - <xxxxxxx> • Mode of premium payment - <xxxxxxx> • Sum Assured on Death (₹) - <xxxxxxx> • Sum Assured on Maturity (₹) - <Not Applicable / xxxxxx> • Premium payment Term (years) - <xxxxxxx> • Policy Term (years) - <xxxxxxx> 	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity (applicable only if ROP is opted) Total Premiums Paid shall be returned. • Benefits payable on Death In case of Death of Life Assured, Sum Assured on death shall be payable. • Survival Benefits excluding that payable on maturity Not applicable • Surrender Benefits – Surrender Value, applicable if ROP is opted: <ul style="list-style-type: none"> ○ The Policy can be surrendered at any time after completion of 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) shall be payable • Termination Value, applicable if ROP is not opted: <ul style="list-style-type: none"> ○ If PPT (Premium Payment Term) is less than PT (Policy Term), Termination Value is applicable after PPT ○ If PPT is equal to PT, Termination Value is not applicable • Options to policyholders for availing benefits, if any, covered under the policy – Not applicable • Other benefits/options payable, specific to the policy, if any- Customer has an option to take cover for the listed Critical Illness which is payable if the CI Cover is in-force as on the date of CI occurrence, subject to the waiting period, cooling-off period and the survival period, then 	Part C: Section 4 Part C: Section 4 NA Part D Section 10 Part D Section 9 NA

		<p>i. If the CI is a minor CI, then, 25% of the CI SA will be paid ii. If the CI is a major CI, then, 100% of the CI SA will be paid</p> <p>CI Maturity Benefit</p> <ul style="list-style-type: none"> ○ If ROP option is not opted: No maturity benefit for CI is payable ○ If ROP option is opted and <ul style="list-style-type: none"> ▪ Part of CI benefit has been claimed: Premiums proportionate to unclaimed CI Sum Assured (if any) shall be returned Or ▪ If no CI Benefit is claimed: Total premiums paid for CI cover shall be returned. <p>• Lock-in period for Linked Insurance product – Not applicable</p>	Part C: Section 4
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 Termination Value/ Surrender Value as on the date of death, provided the policy is in force.</p> <p>There are no other exclusions with respect to Death Benefit. The other exclusions under the Policy with respect to CI Benefit are given in Annexure K of policy document.</p>	Part F Section 12 Part F Section 12
10.	Waiting /lien Period, if any	<p>For Policy applied through POS, Waiting Period of 60 days from the policy commencement date is applicable</p> <p>In-case of Major/Minor CI, Waiting Period of 180 days is applicable from the date of commencement of risk or date of revival of the policy, whichever is later</p>	Part C Section 4 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 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): PPT is equal to PT, If ROP is not opted: 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>PPT is equal to PT, If ROP is opted:</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 	Part D Section 6 Part D Section 6

		<p>will be converted to a paid-up policy at expiry of the grace period.</p> <p>Revival Period – Five (5) years from the due date of the first unpaid premium</p>	Part B Section 1
14.	Policy Loan, if applicable	Option to take policy loan, subject to a maximum limit of 50% 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 current 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 23
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 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 27
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_eqivKOhgMVdWsPAh0NFQRrEEAAYASAAEqJObPD_BwE</p>	Part G Section 27 and Section 28

	Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	
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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:

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