

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 Email ID.

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 Life Global Wealth Builder UIN: 116GCL001V01	Policy Schedule
2.	Policy Number	<XXXXXXXXXX>	Policy Schedule
3.	Type of Insurance Policy	Linked	
4.	Basic Policy Details	• Installment Premium (\$) *: <XXXXXXXXXX> • Mode of Premium Payment: <XXXXXXXXXX> • Sum Assured on Death (\$): <XXXXXXXXXX> • Sum Assured on Maturity (\$): NA • Premium Payment Term (Years): <XXXXXXXXXX> • Policy Term (Years): <XXXXXXXXXX> * Installment Premium includes Rider Premium, if opted, but excludes Extra Premium (if any), and applicable GST & cess	Policy Schedule
5.	Policy Coverage/benefits payable	Benefits payable on maturity: Fund Value as on the date of maturity	Part C Section 6
		Benefits payable on death: Wealth: <<Higher of the Prevailing Sum Assured on Death or the Fund Value of Regular Premiums / Single Premium, plus the higher of the Prevailing Top-Up Sum Assured or Top-up Fund Value, if any.>> Secure: <<Upon the life assured's death, the Sum Assured on Death plus prevailing Top-Up Sum Assured, if any, is paid immediately to the nominee. Thereafter, all future premiums are waived while the policy continues uninterrupted while continuing to accrue Loyalty Additions and Maturity Booster benefits. On maturity, the maturity benefit is paid to the nominee.>> Secure Plus: <<Upon the life assured's death, the Sum Assured on Death plus prevailing Top-Up Sum Assured, if any, is paid immediately to the nominee. All future premiums are waived, and the policy continues in force. Starting from the next policy anniversary, the nominee receives an annual income equal to one Annualized Premium, while continuing to accrue Loyalty Additions and Maturity Booster benefits. On maturity, the maturity benefit is paid to the nominee>>.	Part C Section 5
		Survival Benefits excluding that payable on maturity: Not Applicable	NA
		Surrender benefits: The policyholder may, at any time, post 30 days of issuance, surrender the policy. The Single/ Regular Premium Fund Value /less the surrender charges, plus the Top Up Premium Fund Value (less surrender charge), if any, as on the date of surrender, will be paid to the customer.	Part D Section 14

		In case of Secure & Secure Plus benefit options, in the event of Life Assured's death, option to surrender the policy will not be available to the nominee.	
		Options to policyholders for availing benefits, if any, covered under the policy: Policy holder / Claimant can opt to take maturity benefit and death benefit in form of installments spread over a maximum period of 15 years under Settlement option.	Part D Section 22
		Other benefits/options payable, specific to the policy, if any: Not applicable	NA
		Lock-in period for Linked Insurance products: No lock-in period	NA
6.	Options available (in case of Linked Insurance Products)	Partial Withdrawal (Non-Systematic) - Available	Part D Section 17
		Top-up Provision - Available	Part D Section 19
		Switch Funds - Available	Part D Section 21
		Settlement Option - Available	Part D Section 22
		Increase Premium Payment Term - Available	Part D Section 25
		Decrease sum assured – Available	Part D Section 27
		Increase Policy Term - Available	Part D Section 26
		Systematic Partial Withdrawal (SPW) - Available	Part D Section 18
		Change in Premium Payment Frequency: Available	Part D Section 24
		Change of Portfolio strategies: Available	Part D Section 20
		Premium Apportionment (applicable only if investor selectable portfolio strategy is chosen): Available	Part D Section -23
7.	Option available (in case of Annuity product)	NA	NA
8.	Riders Opted if Any	<< Not Applicable>>	NA

9.	Exclusions (events where insurance coverage is not payable), if any	Suicide claim provision: In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of latest revival of the Policy, whichever is later, the Claimant shall be entitled to the Fund Value, as available on the date of intimation of death. There is no other exclusion applicable w.r.t death other than suicide clause.	Part F Section 42
10.	Waiting Period/ /lien Period, if any	Not Applicable	NA
11.	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part C Section 9
12.	Free Look Period	Thirty (30) Days	Part D Section 10
13.	Lapse, paid-up and Revival of the Policy	Premium Discontinuance: Before completion of 2 policy years: Upon expiry of the Grace Period, in case of discontinuance of Policy due to non-payment of Instalment Premium, the Policy will be converted into a Discontinued Policy with no life cover. Post completion of 2 policy years: Upon expiry of the Grace Period, in case of discontinuance of Policy due to non-payment of Instalment Premium, the Policy will be converted into a Paid-up Policy with a proportionate reduction in Sum Assured.	Part D Section 11
		Revival Three (3) years from the date of first unpaid premium	Part D Section 12
14.	Policy Loan If Applicable	Not Applicable	NA
15.	Claims / Claims Procedure	Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/gift-city-service-helpline.pdf Helpline/Call Centre Numbers: +91 20 6787 1700 (Customer Care Number) Mail Us : customercare@bajajlife.com Contact details of the insurer: Bajaj Life Insurance Limited, IFSC Insurance Office Office No. SI – M – 1100, Unit B, First Floor, “Shilp Incubation Center”, Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A, Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur, Processing Area, GIFT Multi-Services SEZ, GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006	Part D Section 15
16.	Policy Servicing	Turn Around Time (TAT):	Part A

		https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/gift-city-service-helpline.pdf Helpline/Call Centre number: +91 20 6787 1700 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 Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com	
17.	Grievances /Complaints	Grievance Redressal Mechanism Complaint to the Company Policyholders may contact Bajaj Life through the following available digital channels: • Our website https://www.bajajlifeinsurance.com/ • Our Mobile APP https://blsht.in/BJLI/l7nwey • Contact your insurance advisor / sales relationship officer • Write to us on customercare@bajajlife.com from your registered email address The Policyholder may write to the Complaint Redressal Officer (CRO), Mr. Sumit Srivastava, at: Bajaj Life Insurance Limited, IFSC Insurance Office Office No. SI – M – 1100, Unit B, First Floor, “Shilp Incubation Center”, Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A, Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur, Processing Area, GIFT Multi-Services SEZ, GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India Telephone: +91 20 6787 1700 E-mail: gro@bajajlife.com On receipt of a complaint, the CRO shall make an assessment on the merits of the complaint. Pursuant to that assessment: • in case of acceptance, the Company shall acknowledge acceptance of the complaint, in writing, within 3 working days of receipt of the complaint; and • in case of non-acceptance, the Company shall inform the complainant within 5 working days, together with the reasons. • The Company shall endeavour to resolve the complaint within 15 days and, in any event, within 30 days of its acceptance. Where the complaint is rejected, the reasons for rejection shall be communicated in writing. Appeal Mechanism. Where the Policyholder is not satisfied with the decision of the Company, or where the complaint has been rejected, an appeal may be preferred, preferably within 21 days from the receipt of the decision from the CRO, to the Complaint Redressal Appellate Officer (CRAO) of the Company, Mr. Gaurav Sadana, at:	Part G Section 55

Bajaj Life Insurance Limited, IFSC Insurance Office
Office No. SI – M – 1100, Unit B, First Floor,
“Shilp Incubation Center”,
Plot No. 11-T3 & 11-T5, Block 11, Zone-1, Road-1A,
Survey No. 500 (Old Survey No. 262/1-P), Village Ratanpur,
Processing Area, GIFT Multi-Services SEZ,
GIFT City, Taluka & District Gandhinagar, Gujarat – 382050, India
Telephone: +91 20 6787 1700
E-mail: Grievanceappeal@bajajlife.com

The CRAO shall dispose of the appeal within a period of 30 days.

- For our latest addresses and contact details, please refer to our website at www.bajajlifeinsurance.com/gift-city.html.

Reference to the Authority

- Where the Policyholder has exhausted the mechanism set out above and remains dissatisfied with the decision of the Company, a complaint may be filed with the International Financial Services Centres Authority, preferably within 21 days from the receipt of the final decision, by electronic mail to grievance-redressal@ifsc.gov.in.
- A complaint may also be addressed to the Division of Consumer Education and Protection, International Financial Services Centres Authority, IFSCA HQ, Block 12-B, Zone 1, Road 1A, GIFT SEZ, GIFT City, Gandhinagar, Gujarat - 382050, India, or made by telephone at +91-79-6180 9800.
- The mechanism set out above is in accordance with the IFSCA circular on Complaint Handling and Grievance Redressal by Regulated Entities in the IFSC dated 2 December 2024, which came into effect on 15 January 2025.
- The Complaint Handling and Grievance Redressal Policy of the Company, together with the names and contact details of the Complaint Redressal Officer and the Complaint Redressal Appellate Officer, is available on the website of the Company.

Every complaint shall be made in writing and duly signed by the complainant or by the legal heir, Nominee or assignee, with full details and supporting documents..

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.bajajlifeinsurance.com/gift-city/global-wealth-builder-plan.html>

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