

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 Life Elite Assure (116N127V04)	Policy Schedule
2.	Policy Number	<xxxxxxxxxx>	Policy Schedule
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium (Rs.) – <xxxxxx> • Mode of premium payment – <xxxxxx> • Sum Assured on death (Rs.) – <xxxxxx> • Sum Assured on Maturity (Rs.) – <xxxxxx> • Premium Payment Term (years) – <xxxx> • Policy Term (years) – <xxxxxx> 	Policy Schedule
5.	Policy Coverage/ benefits payable	<p>1. Benefits payable on maturity – Guaranteed Maturity Benefit (GMB) plus Guaranteed Loyalty Additions (GLA) plus Vested Bonus (if any) (VB) plus Interim Bonus (IB), if any, plus Terminal Bonus (TB), if any.</p> <p>2. Benefits payable on death – Sum Assured on Death plus Guaranteed Loyalty Additions plus Vested Bonus (if any), plus Interim Bonus (if any), plus Terminal Bonus (if any).</p> <p>3. Survival Benefits excluding that payable on maturity – Not Applicable</p> <p>4. Surrender benefits:</p> <ul style="list-style-type: none"> • The surrender value payable will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV). 	Part C – Section 4

		<ul style="list-style-type: none">The policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first(1st) policy year provided one full year premium has been received.The policy will acquire a Guaranteed Surrender Value provided two (2) full years' premiums have been paid. <p>5. Options to policyholders for availing benefits, if any, covered under the policy – Not Applicable</p> <p>6. Other benefits/options payable, specific to the policy, if any - Not Applicable</p> <p>7. Lock-in period for Linked Insurance products – Not Applicable</p>	Part D - Section9						
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 opted>></p> <p>If riders are opted <<</p> <table><tr><td>Rider Name</td><td>UIN</td><td>Sum Assured</td></tr><tr><td><Rider Name></td><td><XX></td><td><XX></td></tr></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.	Suicide Exclusions - 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, then the Nominee or the beneficiary of the Policyholder shall be entitled to receive, the higher of 80% of the Total premiums paid or the surrender benefit as on the date of death, provided the policy is in force and the policy will be terminated.	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	30 days	Part D – Section 5						
13.	Lapse, paid-up and revival of the Policy	Non- payment of premium – <ul style="list-style-type: none">If at least one (1) full years' premiums is not paid then, the policy will immediately & automatically lapse at the expiry of	Part D – Section 6						

		<p>the grace period and no benefit will be payable under the policy.</p> <ul style="list-style-type: none"> If at least one (1) full years' premiums have been paid and subsequent premiums are not paid, then, the policy will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period. <p>Revival of the policy – You can revive the lapsed or paid-up policy within five (5) years from the due date of the first unpaid premium, before the Maturity Date.</p>	Part B – Section 1
14.	Policy Loan, if applicable	You can avail loan up to 90% of the surrender value. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.	Part D – Section 11
15.	Claims/Claims Procedure	<p>Turn Around Time (TAT) for claims settlement and brief procedure: Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre Numbers: 020 6712 1212 (Customer care number) Mail Us : customercare@bajajlife.com</p> <p>Contact details of the insurer: Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>Link for downloading claim form and list of documents required including bank account details: https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	Part F – Section 22
16.	Policy Servicing	<p>Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 020 6712 1212</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p>	Part G – Section 26

		<p>By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006</p> <p>By Email: customercare@bajajlife.com</p> <p>Link for downloading applicable forms and list of documents required including bank account details : https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p>	
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 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajlife.com</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&qac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman</p>	Part G – Section 26 and 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.bajajlifeinsurance.com/investment-insurance-plans/elite-assure.html>

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