

**Bajaj Life Insurance Limited**  
(Formerly known as Bajaj Allianz Life Insurance Company Limited)

**Bajaj Life Group New Terminal Illness Rider**

**Part A**

**FORWARDING LETTER**

As per Base Policy

**PREAMBLE**

The Bajaj Life Group New Terminal Illness Rider is an Accelerated Rider attached with the Base Policy. This document should be read along with the Base Policy Document and form part of the Base Policy Document and Customer Information Sheet (CIS). The continuance of risk cover under the Base Policy is necessary precondition for continuance of cover under this Rider. Wherever term & conditions are not specified in this Rider Document, the terms & conditions of the Base Policy will apply, to the extent applicable to the Rider. This Group New Terminal Illness Rider is issued on the basis of the information given and declarations made by the Policyholder/Member in the Proposal Form/respective Enrolment Form for the Group New Terminal Illness Rider which is incorporated herein and forms the basis of this Rider benefit.

**SCHEDULE**

As per base Policy

**On Examination of the Policy, if the Policyholder notices any mistake in the above Schedule, the Rider Policy Document is to be returned for correction to the Company.**

**Part B**  
**DEFINITIONS & ABBREVIATIONS**

**1) Definitions & abbreviations:**

- a) **"Annual Renewal Date"** shall mean the date corresponding numerically with the Date of Commencement of Rider each subsequent year.
- b) **"Base Policy"** shall mean the Policy under which the Rider has been opted.
- c) **"Base Sum Assured"** shall mean the Sum Assured as and duly defined in Base Policy.
- d) **"Customer Information Sheet"** is the document provided to the Policyholder along with the Policy Document that explains the basic features of the Rider in simple words.
- e) **"Date of Commencement of Rider"** means the date specified in the Schedule (unless the Policyholder is informed otherwise by the Company) from which the Rider Benefit commences under the Rider.
- f) **"Rider"** shall mean the Bajaj Life Group New Terminal Illness Rider
- g) **"Rider Benefit"** is the benefit payable as on occurrence of Terminal Illness to the Member, as mentioned in Section 4 below.
- h) **"Rider Coverage Term"** means the period between the Date of Commencement of Rider and the Annual Renewal Date.
- i) **"Rider Maturity Benefit"** is the benefit payable on rider maturity as mentioned in Section 4 ii) belows
- j) **"Rider Premium"** means the amount as mentioned in the Schedule, that is payable by the Policyholder as part of the Regular/ Single Premium under the Policy from the Date of Commencement of Rider and on each subsequent premium due dates (mentioned in the Policy Schedule) during the Rider premium paying term, to secure the Rider Benefits. This amount will be inclusive of Extra Rider Premium, if any, but excludes any applicable taxes & cess.
- k) **"Rider Surrender Benefit"** has the meaning as in Section 4 iii) below
- l) **"Terminal Illness"** means the illness as defined in Section 4 below.
- m) **"Terminal Illness Sum Assured"** is the amount of Terminal Illness cover provided to the member and based on which the premium is calculated.

**PART C**

**2) Policy Description**

- a) This is a non-linked, non-participating,

group health rider to be attached to a base Policy.

- b) The Terminal Illness Sum Assured is to be opted by the Member and can be up to 100% of the Base Sum Assured. The Rider has to be chosen at inception or any Annual Renewal Date
- c) If this Rider is opted for and if the Member is diagnosed as suffering from Terminal Illness, then, the Terminal Illness Sum Assured chosen is payable immediately.

**3) Rider Premium**

The Rider Premium depends on the Terminal Illness Sum Assured, Age of the Member, nature of the group, Members occupation classification, etc. as applicable. The Rider Premium will be collected additional along with the Premium under the Base Policy. In the event of the premium collected by the Policyholder during the Grace Period, not being remitted to the insurer, the cover shall continue notwithstanding the expiry of Grace Period

**4) Rider Benefit**

**i. Terminal Illness Benefit**

On occurrence of Terminal Illness (as defined below), on the life of the Member during Rider Coverage Term, provided the Rider is not terminated as per Section 9 below, and all due Rider Premiums have been paid up to date then, the Company, subject to Section 7, Section 8 and Section 9 below, shall pay the Terminal Illness Sum Assured to the Member.

- a) If the Terminal Illness Sum Assured is equal to Base Sum assured, then, the risk-cover for the Member, under the Base Policy, including this Rider and any other Rider, will terminate after the Terminal Illness benefit is paid.
- b) If the Terminal Illness Sum Assured is less than the Base Sum assured, then, the cover under this Rider will terminate but the other risk-covers for the Member will continue for the balance Base Sum assured.

Terminal Illness is defined as an advanced or rapidly progressing incurable disease where, in the opinion of two appropriate independent Medical Practitioners, life expectancy is no greater than six (6)

months from the date of notification of claim. The insured must not be receiving any form of treatment other than palliative medication for symptomatic relief. The Terminal Illness must be diagnosed and confirmed by two Medical Practitioners. The Medical practitioner should be a specialist from that field of medicine for which the Terminal Illness is being claimed. The Company reserves the right for an independent assessment by a different Medical Practitioner other than the two Medical Practitioners whose diagnosis has been provided by the member.

For the purposes of the above, a Medical Practitioner means a person who holds a valid registration from the medical council of any State of India or Medical Council of India or any other such body or Council for Indian Medicine or for homeopathy set up by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license, but excluding a Medical Practitioner who is:

- Life Assured/Spouse himself/herself or an agent of the Life Assured/Spouse or
- Insurance Agent, business partner(s) or employer/ employee of the Life Assured/Spouse or
- A member of the Life Assured's / Spouse's immediate family.

**ii. Maturity Benefit**

No Rider Maturity Benefit is available under the Rider.

**iii. Surrender Benefit**

No Rider Surrender Benefit is available under the Rider.

**PART D**

**As per base Policy**

**5) Option to include/exclude the Rider**

- a. The Member through Policyholder can include this Rider from inception or any Annual Renewal Date.
- b. At each Annual Renewal Date the Policyholder/Member has the option of

exclusion of the Rider coverage

- c. In case of exclusion, the Rider Benefit above will immediately cease and no further Rider Premium will be collected.
- d. Once this Rider is excluded, it can be added back again on any subsequent Annual Renewal Date, subject to board approved underwriting policy of the Company.
- e. In case of exclusion, no surrender value with respect to rider is payable.

**6) Non Forfeiture**

All benefits under this Rider shall continue if the risk cover under Base Policy is continued, subject to Section 9 below. If Rider Premium is not paid before the expiry of the Grace Period, the Rider will lapse immediately and no benefit with respect to the Rider will be payable. On occurrence of Terminal Illness during the Grace Period, the Terminal Illness Benefit shall be payable subject to deduction of due but unpaid Rider Premium.

**7) Revival**

A lapsed Rider can be revived subject to the revival conditions applicable to the Base Policy. If the Rider is not reinstated within the revival period, the Rider will be terminated immediately.

**8) Exclusions**

There are no exclusions applied other than mentioned in Section 4.

**9) Termination of Rider**

The Rider Benefit shall automatically terminate on the life of the Member on the earlier occurrence of either of the following.

- a) On exclusion of this Rider by the Member through Policyholder
- b) On payment of Base Sum assured
- c) On maturity or termination of the Base Policy
- d) Membership ceases under the Base Policy
- e) On discontinuation of Premium under the rider and/or the Base Policy
- f) On payment of Terminal Illness Sum Assured
- g) If the Base Sum Assured is equal to the Accelerated Terminal Illness Sum Assured, then, the Base Policy and rider will be terminated on payment of the Accelerated Terminal Illness Benefit, along with other

- accelerated benefit, if any.
- h) On the Membership anniversary, on which the attained age is 80 years.

**10. Free Look Option**

As per the Base Policy but will be applicable from the Date of Commencement of Rider, if different from the Date of Commencement of Risk (of the Base Policy).

**PART E**  
**CHARGES, FUND OPTIONS, PORTFOLIO**  
**STRATEGIES, Etc**

**Not Applicable**

**PART F**  
**General Conditions**

**11) Payment of Claim**

Upon occurrence of Terminal Illness, Terminal Illness benefit under Section 4 above becomes payable either directly or through the Policyholder subject to the Policy Terms and Conditions and the Company's right to receive all information and documentation sought which includes but not limited to following:

- a) Original Claim Form
- b) Copies of all treatment records (Discharge Summary, Hospitalization Indoor Papers, Consultation papers)
- c) All Copies of Investigation Reports (Including Radiological Investigations during Hospitalization)
- d) Attending Physician Certificate Confirming Critical Illness Details
- e) Nominee's photo identity and address proof such as copy of passport, voter Identity card, Aadhar (UID) Card etc.
- f) NEFT Mandate Form attested by bank authorities or copy of cancelled cheque or bank account passbook.
- g) Certificate of Treating Doctor (Where ever Applicable)
- h) Copy of MLC/FIR
- i) Membership Certificate issued by the Policyholder.
- j) Any other document that may be relevant in establishing the validity of the claim
- k) The payment will only be made on confirmation of the diagnosis by a registered Medical Practitioner appointed by the Company and must be supported

by acceptable clinical, radiological, histological and laboratory evidence.

- l) The Company should be informed of the Terminal illness within 30 days of diagnosis of the Terminal Illness. However, claims filed beyond such a period will be considered if there is a valid reason for the delay.

**12) All other General Conditions:**  
As per the Base Policy

**PART G**  
**As per base Policy**

## **CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY-HEALTH**

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.

<b>Sr.No</b>	<b>Title</b>	<b>Description</b>	<b>Policy Clause Number</b>
1	Name of Insurance Product/Policy	Bajaj Life Group New Terminal Illness Rider (UIN -116B053V02)	-
2	Policy Number	As per base policy	-
3	Type of Insurance Product/Policy	Benefit(Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	-
4	Sum Assured (Basis) (Along with amount)	Not Applicable	Not Applicable
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	On the occurrence of Terminal Illness on the life of the Member during the term of the base Policy, the Terminal Illness Rider Sum Assured will be payable. If the Terminal Illness Sum Assured is equal to Sum assured under the base Policy, then, the risk-cover for the Member, under the base Policy, including this Rider and any other Rider, will terminate after the Terminal Illness benefit is paid. If the Terminal Illness Sum Assured is less than the Sum Assured under the base Policy, then, the Rider cover will terminate but the other risk covers for the Member will continue	Part C – Section 4
6	Exclusions	None	Part D - Section 8
7	Waiting Period, Time period	Not Applicable	Not Applicable

	during which specified diseases/treatments are not covered It is counted from the beginning of the policy coverage		
8	Financial limits of coverage  i) Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)  ii) Co-payment (It is a specified amount/per	i) Sub limit – Not Applicable ii) Co-payment – Not Applicable iii) Deductible – Not Applicable iv) Any other limit (as applicable) – Not Applicable	Not Applicable

	iii)	cent a ge of the ad mis sibl e clai m am ou nt t o be pai d by poli cy hol de r/in su red)  De du ctibl e (It is a spe cif ied am ou nt: -  Up to whi ch an ins ura nce co	
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	more than the specified amount) iv) Any		
9	Claims/Claims Procedure	<p><b>Turn Around Time (TAT) for claim s settlement and brief procedure:</b>  Link for Brief Procedure  <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></p> <p>Link for Turn Around Time (TAT) for claims settlement  <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre Num bers:</b>  020 6712 1212(Customer Care Number)  Mail Us :  <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p>	Part F - Section 11
		<p><b>Contact details of the insurer:</b></p> <p>Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)  Bajaj Insurance House, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p><b>Link for downloading claim form and list of documents required including bank account details:</b>  <a href="https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html">https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</a></p> <p>WhatsApp- 8806727272</p>	



10	Policy Servicing	<p><b>Turn Around Time (TAT):</b>  <a href="https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 02067121212</p> <p><b>Contact details of the insurer:</b> In case you have any query, you may communicate with the Company:  By post at: Customer Care Desk, Bajaj Life Insurance Limited  ., Bajaj Insurance House, 5<sup>th</sup> floor, Airport Road,  Yerawada, Pune – 411006  By Email: <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p> <p><b>Link for downloading applicable forms and list of documents required including bank account details :</b></p> <p><a href="https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user name=WEBSITE&amp;p flag=0">https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user name=WEBSITE&amp;p flag=0</a></p>	Part G Grievance Redressal is as per the base policy
11	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 14 days or if you are not</p>	Part G - Grievance

		<p>satisfied with the resolution, you may approach Grievance Redressal Officer at <a href="mailto:gro@bajajlife.com">gro@bajajlife.com</a></p> <p><b>Link for registering the grievance with the insurer's portal:</b> Insurance company grievance portal -</p> <p><a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</a></p> <p><b>Contact details of Ombudsman:</b> Find your nearest Ombudsman office at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a></p>	Redressal and Ombudsman sections are as per the base policy
12	Things to remember	<ul style="list-style-type: none"> <li>✓ Free look cancellation – As per the Base Policy</li> <li>✓ Policy Renewal – Not applicable</li> <li>✓ Migration and Portability – Not applicable</li> <li>✓ Change in sum insured – Not applicable</li> <li>✓ Moratorium Period – Not applicable</li> </ul>	Part D - Section 10
13	Your obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a rider. Non-disclosure may affect the claim settlement.</p> <p>Disclosure of material information while applying for the rider and changes during the rider period should be communicated to Bajaj Life Insurance customer care ID via registered email id of the customer.</p>	Proposal Form
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Web-link for the product where sample policy document can be downloaded: <https://www.bajajlifeinsurance.com/riders-insurance-plans.html>

Place:

Date:

(Signature of the Policy)