

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.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause Number
1	Name of Insurance Product/Policy	Bajaj Life Care Plus Rider (116A059V01)			Policy Schedule
2	Policy Number	<xxxxxxxx>			Policy Schedule
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)			As per Base Policy
4	Sum Insured (Basis) (Along with amount)	Option	Sum Assured (Rs.)		Policy Schedule
		<Prime / Pro / Ultra / Prestige / Optima>	<xxxxxx>		
5	Policy Coverage (What the policy covers?) (Policy Clause Number/s)	<p>Out-Patient Department:</p> <p>OPD Benefit is split into various packaged benefits under the categories of Health, Wellness and Fitness. The individual benefits available differ based on the Rider Option selected. Kindly refer the policy document for details on benefits under each of the categories.</p> <p>Accidental Total Permanent Disability(ATPD):</p> <p>On the Life Assured being diagnosed with ATPD, all future Rider Premiums due shall be paid by Us and the ATPD Sum Assured as per the Policy Schedule shall be paid. Kindly refer the policy document for details on benefits under ATPD.</p>			Part C – Section 3 & Annexure-A – Policy Document
6	Exclusions (what the policy does not cover)	<p>Exclusions under ATPD benefit</p> <ul style="list-style-type: none"> ▪ Disability as a result of the insured person committing any breach of law with criminal intent. ▪ Disability of insured person as a result of war, invasion, civil war, rebellion or riot. ▪ Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs prescribed by and taken in accordance with the directions of a registered Medical Practitioner ▪ Disability as a result of the insured person taking part in any naval, military or air force operation. ▪ Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or 			Annexure - A of Policy Document

		<p>competition or riding or driving in any form of race or competition.</p> <ul style="list-style-type: none">▪ Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger on a civilian airline plying on regular routes and according to a scheduled timetable.▪ Disability of insured person as a result of attempted self-injury, disease or infection▪ Any Disability diagnosed, treated or recommended for treatment by a Medical Practitioner at any time within a period of 48 months before the Date of Commencement of Rider or Revival, whichever is later.▪ Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).▪ Failure to follow medical advice▪ Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature															
7	<p>Waiting Period</p> <ul style="list-style-type: none">• Time period during which specified diseases/treatments are not covered• It is counted from the beginning of the policy coverage	30 days for OPD benefits from commencement of the rider, No waiting period for ATPD benefits.	Part B														
8	<p>Financial limits of coverage</p> <p>i) Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii) Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)</p> <p>iii) Deductible (It is a specified amount:</p> <ul style="list-style-type: none">- Up to which an insurance company will not pay any claim, and- Which will be deducted from total claim amount	<p>i) Sub limit – The following limits are applicable based on the benefit/service category:</p> <table><tr><th>Benefit</th><th>Benefit/Service Category</th><th>Per Voucher Value</th></tr><tr><td rowspan="5">Health</td><td>Tele Consultation Service - All specialties</td><td>Not Applicable</td></tr><tr><td>Doctor Consultation Service (General Physician) – In-clinic</td><td>₹ 500</td></tr><tr><td>Doctor Consultation Service (Specialist) – In-clinic</td><td>₹ 750</td></tr><tr><td>Lab & Radiology Service</td><td>₹ 1,000</td></tr><tr><td>Prescribed Pharmacy Service</td><td>Prestige: - ₹ 1,000 Optima: - ₹ 1,250</td></tr></table>	Benefit	Benefit/Service Category	Per Voucher Value	Health	Tele Consultation Service - All specialties	Not Applicable	Doctor Consultation Service (General Physician) – In-clinic	₹ 500	Doctor Consultation Service (Specialist) – In-clinic	₹ 750	Lab & Radiology Service	₹ 1,000	Prescribed Pharmacy Service	Prestige: - ₹ 1,000 Optima: - ₹ 1,250	Annexure – A of Policy Document
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	(if claim amount is more than the specified amount) iv) Any other limit (as applicable)	<table><tr><td rowspan="3">Fitness</td><td>Complimentary Gym Service</td><td>Not Applicable</td></tr><tr><td>Diet & Nutrition Consultation Service</td><td>Not Applicable</td></tr><tr><td>Live Healthy Program Service</td><td>Not Applicable</td></tr><tr><td rowspan="4">Wellness</td><td>Preventive Health Check-up Service</td><td>Not Applicable</td></tr><tr><td>Care Management Service</td><td>Not Applicable</td></tr><tr><td>Emotional Care: Consultation Service with Psychologist</td><td>Not Applicable</td></tr><tr><td>Dental Consultation and Procedure Service</td><td>Not Applicable</td></tr></table>	Fitness	Complimentary Gym Service	Not Applicable	Diet & Nutrition Consultation Service	Not Applicable	Live Healthy Program Service	Not Applicable	Wellness	Preventive Health Check-up Service	Not Applicable	Care Management Service	Not Applicable	Emotional Care: Consultation Service with Psychologist	Not Applicable	Dental Consultation and Procedure Service	Not Applicable	
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		ii) Co-payment – Not Applicable iii) Deductible – Not Applicable iv) Any other limit (as applicable) – Not Applicable																	
9	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure: Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <ul style="list-style-type: none">Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/bajajlic-web/pdf/customer-services/services-tat.pdf <p>2) Helpline/Call Centre Numbers: 020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com</p> <p>3) 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>4) Link for downloading claim form and list of documents required including bank account details: https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html WhatsApp- 8806727272</p>	Part F – Section 14																

10	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: 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</p> <p>Link for downloading applicable form 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>	Part G – As per base policy
11	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&_gac=1.52751388.1715749803.EAlalQobChMly_equivKOhgMVdWSPA0NFQrEEAAYA_SAAEqJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman</p>	Part G – As per base policy
12	Things to remember	<ul style="list-style-type: none"> • Free look cancellation – 30 days • Policy Renewal – Not applicable • Migration and Portability – Not applicable • Change in sum insured – Not applicable • Moratorium Period – Not applicable 	Part D – Section 7
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
Legal Disclaimer Note: In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			

Declaration by the Policy Holder:

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

Place:

Date: _____ (Signature of the Policy)

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajlifeinsurance.com/riders-insurance-plans.html>