

## 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 Guaranteed Savings Goal (UIN - 116N158V04)	Policy Schedule
2.	Policy Number	<xxxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	<ul style="list-style-type: none"> <li>Single Premium (₹) - &lt;xxxxxxx&gt;</li> <li>Mode of premium payment - &lt;Single Premium&gt;</li> <li>Sum Assured on Death (₹) - &lt;xxxxxxx&gt;</li> <li>Maturity Benefit (₹) - &lt;xxxxxxx&gt;</li> <li>Premium payment Term - &lt;Single Premium&gt;</li> <li>Policy Term (years) - &lt;xxxxxxx&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> <li><b>Benefits payable on maturity</b> – Guaranteed Maturity Benefit shall be payable, provided the policy is in-force.</li> <li><b>Benefits payable on Death</b> – Sum Assured on Death shall be payable, provided the policy is in-force.</li> <li><b>Survival Benefits excluding that payable on maturity</b> – Not applicable</li> <li><b>Surrender Benefit</b> – <ul style="list-style-type: none"> <li>The Policy can be surrendered at any time during the Policy Term</li> <li>Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</li> </ul> </li> <li><b>Options to policyholders for availing benefits, if any, covered under the policy</b> – Not applicable</li> <li><b>Other benefits/options payable, specific to the policy, if any</b> – Not applicable</li> <li><b>Lock-in period for Linked Insurance product</b> – Not applicable</li> </ul>	Part C – Section 4  Part C – Section 4  Part D – Section 7
6.	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable
7.	Option available (in case of Annuity)	Not applicable	Not applicable

	product)								
8.	Riders opted, if any	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;</p> <p>If riders are opted &lt;&lt;</p> <table><tr><td>Rider Name</td><td>UIN</td><td>Sum Assured</td></tr><tr><td>&lt;Rider Name&gt;</td><td>&lt;XX&gt;</td><td>&lt;XX&gt;</td></tr></table> <p>For details on the rider, please refer the customer information sheet of the respective rider. &gt;&gt;</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.	<p><b>Suicide Exclusion</b></p> <p>In case of death of Life Assured due to suicide within 12 months from the Date of Commencement of Risk, then the Claimant shall be entitled to receive, the higher of 80% of the Single Premium paid till the date of death of the Life Assured or the Surrender Benefit available as on the date of death of the Life Assured, provided the Policy is in force, and post which the Policy will be terminated.</p> <p>There are no other exclusions other than the suicide clause mentioned above.</p>	Part F – Section 9						
10.	Waiting /lien Period, if any	Not applicable	Not applicable						
11.	Grace period	Not applicable	Not applicable						
12.	Free Look Period	Thirty (30) days	Part D – Section 5						
13	Lapse, paid-up and revival of the Policy	<p><b>Non-Payment of Premiums (Lapse and Paid-up)</b> – Not applicable</p> <p><b>Revival Period</b> – Not applicable.</p>	Not applicable						
14.	Policy Loan, if applicable	Option to take policy loan, subject to a maximum limit of 80% of the surrender benefit available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.	Part D – Section 8						
15.	Claims / Claims Procedure	<p><b>Turn Around Time (TAT) for claims settlement and brief procedure:</b></p> <ul style="list-style-type: none"><li>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></li><li>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></li></ul> <p><b>Helpline/Call Centre Numbers:</b> 020 6712 1212 (Customer care number) Mail Us : <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></p>	Part F – Section 20						

		<p><b>Contact details of the insurer:</b> Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)</p> <p>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>  WhatsApp- 8806727272</p>	
16.	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> 020 6712 1212</p> <p><b>Contact details of the insurer:</b> In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> <li>1. By post at: Customer Care Desk, Bajaj Life Insurance Limited., Bajaj Insurance House, 5<sup>th</sup> floor, Airport Road, Yerawada, Pune – 411006</li> <li>2. By Email: <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></li> <li>3. Link for downloading applicable forms and list of documents required including bank account details :  <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></li> </ol>	Part G – Section 24
17.	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 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 -  <a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEqJO bPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEqJO bPD_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>	Part G – Section 24 & 25

### **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/savings-plans/guaranteed-saving-goal.html>

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