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 Allianz Life Flexi Guarantee (UIN - 116N241V01)	Policy Schedule
2	Policy Number	<xxxxxx>	Policy Schedule
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	• Instalment Premium* (₹) - <xxxxxx> • Mode of premium payment - <xxxxxx> • Sum Assured on Death (₹) - <xxxxxx> • Sum Assured on Maturity (₹) - <xxxxxx> • Premium payment Term (years) - <xxxxxx> • Policy Term (years) - <xxxxxx> • Income Payout (₹) - <xxxxxx> • Income Payout Frequency - <xxxxxx> • Insta Cash-Back Benefit (₹) - <xxxxxx> • Income Period (years) - <xxxxxx> *Instalment Premium includes Rider Premium, if opted but excludes applicable GST & cess and Extra Premium (if any)	Policy Schedule
5.	Policy Coverage / benefits payable	• **Benefits payable on maturity** – On Maturity of the policy, Maturity Benefit will be paid as applicable for variant chosen: For Variant 1: Income with ROP – Return of Premium Benefit Income without ROP – No Maturity Benefit For Variant 2: Wealth - Guaranteed Maturity Benefit • **Benefits payable on Death** – On death of Life assured during the policy term, Sum Assured on Death, will be	Part C – Section IV Part C – Section IV

		paid. At no time, the death benefit will be less than Guaranteed Death Benefit of 105% of the Total Premiums paid up to the date of death or the surrender value available then, whichever is higher. On death of life assured in case Goal Protection Benefit is opted, the sum assured on death will be paid immediately, future premiums will be waived off and income or maturity benefit (as applicable for variant chosen) under the policy will continue as it is. • **Survival Benefits excluding that payable on maturity –** Income Payouts (as applicable for variant chosen) will be paid starting from chosen Income Start Year till the end of the Policy Term. • **Surrender Benefit –** o The Policy can be surrendered at any time after completion of first Policy Year, provided at least one (1) full Policy Years' Premium has been paid. o The surrender value will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV). • **Options to policyholders for availing benefits, if any, covered under the policy –** You can avail the income payouts in yearly, half-yearly, quarterly and monthly instalments. • **Other benefits/options payable, specific to the policy, if any –** No other benefit payable other than survival, maturity, surrender and death benefit • **Lock-in period for Linked Insurance product –** Not applicable	Part C – Section IV Part D – Section VIII Part D – Section XIII Not Applicable Not Applicable
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

<table>
<tr><td>8.</td><td>Riders opted, if any</td><td>If no riders are opted << Not Applicable>>

If riders are opted <<<table><tr><th>Rider Name</th><th>UIN</th><th>Sum Assured</th></tr><tr><td><Rider Name></td><td><XX></td><td><XX></td></tr></table>For details on the rider, please refer the customer information sheet of the respective rider. >></td><td>Policy Schedule</td></tr>
<tr><td>9.</td><td>Exclusions (events where insurance coverage is not payable), if any.</td><td>Suicide Exclusion
In case the death of the Life Assured is due to suicide within 12 months from the Date of Commencement of the Policy, or 12 months from the date the Policy has been Revived, then higher of 80% of the total premiums paid till or surrender value as on the date of death would be payable. There are no exclusions in the product other than this.</td><td>Part F – Section XIV</td></tr>
<tr><td>10.</td><td>Waiting /lien Period, if any</td><td>Not applicable</td><td>Not applicable</td></tr>
<tr><td>11.</td><td>Grace period</td><td>Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.</td><td>Part B</td></tr>
<tr><td>12.</td><td>Free Look Period</td><td>xThirty (30) days</td><td>Part D – Section VII</td></tr>
<tr><td>13</td><td>Lapse, paid-up and revival of the Policy</td><td>Non-Payment of Premiums (Lapse and Paid-up):
If at least first one (1) full years’ premiums have not been paid – Policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit will be paid.
If at least first one (1) full years’ premiums have been paid under a Policy, and subsequent premiums are not paid – Policy will be converted to a paid-up policy at expiry of the grace period.
Revival Period – Five (5) years from the due date of the first unpaid premium</td><td>Part C– Section VI

Part B</td></tr>
<tr><td>14.</td><td>Policy Loan, if applicable</td><td>You will have the option to take Policy loan, subject to a maximum limit of 80% of the Surrender Value. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.</td><td>Part D – Section XI</td></tr>
<tr><td>15.</td><td>Claims / Claims Procedure</td><td>Turn Around Time (TAT) for claims settlement and brief procedure:
Link for Brief Procedure : https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</td><td>Part D – Section X</td></tr>
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		• Link for Turn Around Time (TAT) for claims settlement: https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf **Helpline/Call Centre Numbers:** 1800-209-7272 (Toll Free) Mail Us : customercare@bajajallianz.co.in **Contact details of the insurer:** Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006 **Link for downloading claim form and list of documents required including bank account details:** https://www.bajajallianzlife.com/life-insurance-claim-assistance.html WhatsApp- 8806727272	
16.	Policy Servicing	**Turn Around Time (TAT):** https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf **Helpline/Call Centre number**: 1800 209 7272 **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 Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajallianz.co.in 3. **Link for downloading applicable forms and list of documents required including bank account details :** https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0	Part G – Section XX
17.	Grievances /Complaints	**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@bajajallianz.co.in **Link for registering the grievance with the insurer's portal:** Insurance company grievance portal - https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.	Part G – Section XX & XXI

		EAIaIQobChMIy_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE **Contact details of Ombudsman**: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman	

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:

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