



		<p>paid</p> <ul style="list-style-type: none"> <li>○ The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</li> </ul> <ul style="list-style-type: none"> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy</b> – Option to receive the maturity benefit in instalments, payable yearly or monthly as selected</li> <li>• <b>Other benefits/options payable, specific to the policy, if any – Not applicable</b></li> <li>• <b>Lock-in period for Linked Insurance product – Not applicable</b></li> </ul>	Part D - Section 10
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	Not Applicable	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Exclusion</b></p> <p>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, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the total premiums paid or the Surrender Value as on the date of death, provided the policy is in force. There are no other exclusions other than the suicide clause and waiting Period.</p>	Part F – Section 12
10.	Waiting /lien Period, if any	90 days from the date of acceptance of risk (date of issuance of policy). In case of death during the waiting period other than due to an accident, only 100% of total premiums paid will be paid.	Part F – Section 12
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	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></p> <ul style="list-style-type: none"> <li>• If at least first one (1) full years' premiums have not been paid – Policy will, immediately &amp; automatically, lapse at the expiry of the grace period, and no benefit will be paid.</li> <li>• 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</li> </ul>	Part D – Section 6

		<p>grace period.</p> <p><b>Revival Period</b> – Five (5) years from the due date of the first unpaid premium.</p>	Part B
14.	Policy Loan, if applicable	Option to take policy loan, subject to a maximum limit of 80% of the surrender value available under the policy. 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><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> <p><b>Contact details of the insurer:</b> 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> WhatsApp- 8806727272</p>	Part F – Section 23
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> <ul style="list-style-type: none"> <li>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>By Email: <a href="mailto:customercare@bajajlife.com">customercare@bajajlife.com</a></li> </ul> <p><b>Link for downloading applicable forms and list of documents required including bank account details :</b> <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 – Section 26

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.EAlalQobChMly_eqivKOhgMVdWsPAhONFQrEEAAYASAAEgJObPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAhONFQrEEAAYASAAEgJObPD_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 26 and 27
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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/tax-saving-investment-plans/goal-suraksha-investment.html>

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