CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through yourpolicy 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.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next	Policy Clause
110.		column)	Number
1.	Name of the InsuranceProduct and Unique Identification Number (UIN)	Bajaj Life Goal Suraksha < UIN - XXXXXXXXX>	Policy Schedule
2.	Policy Number	<xxxxxxxxxxx></xxxxxxxxxxx>	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy details	 Instalment Premium (₹) - <xxxxxx></xxxxxx> Mode of premium payment - <xxxxxx></xxxxxx> Sum Assured on Death (₹) - <xxxxxx></xxxxxx> Maturity Benefit (₹) - < xxxxxx> Premium Payment Term (years) - <xxxxxx></xxxxxx> Policy Term (years) - <xxxxxx></xxxxxx> 	Policy Schedule
5.	Policy Coverage/ benefits payable	 Benefits payable on maturity – Guaranteed Sum Assured on Maturity Plus Guaranteed Additions shall be payable, provided the policy is in-force. Benefits payable on Death – Death during Waiting Period other than due to an Accident: Return of all premium/s paid till date. Death during Waiting Period due to Accident and Death after Waiting Period due to any cause: Sum Assured on Death shall be payable. 	Part C – Section 4 Part C – Section 4
		 Survival Benefits excluding that payable on maturity – Not applicable Surrender Benefits – The Policy can be surrendered at any time after completion of at least the first Policy Year, provided at least one (1) full Policy Years' Premium has been paid The Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special 	Part D- Section 9

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		Surrender Value (SSV)	
		 Options to policyholders for availing benefits, if any, covered under the policy – Not applicable Other benefits/options payable, specific to the policy, if any – Not applicable 	
		Lock-in period for Linked Insurance product – 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
8.	Riders opted, if any	Not Applicable	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide Exclusion 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.	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	 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. 	Part D – Section 6
		Revival Period – Five (5) years from the due date of the first unpaid premium.	Part B

14.	Policy Loan, if	Option to take policy loan, subject to a maximum limit of 80%	Part D –
	applicable	of the surrender value available under the policy. Loan interest	Section 11
	1	rate applicable for the loan will be as decided by the company	
		from time-to-time. The rate of interest for loan is 9% p.a.	
		compounding half-yearly.	
15.	Claims/Claims	Turn Around Time (TAT) for claims settlement and brief	Part F –
	Procedure	procedure:	Section 23
		Link for Brief Procedure :	
		https://www.bajajlifeinsurance.com/life-insurance-	
		claim-assistance.html	
		 Link for Turn Around Time (TAT) for claims settlement: 	
		https://www.bajajlifeinsurance.com/content/dam/balic-	
		web/pdf/customer-services/services-tat.pdf	
		Helpline/Call Centre Numbers:	
		020 6712 1212(Customer care number)	
		Mail Us : customercare@bajajlife.com	
		Wall 03: <u>customercare@bajajiie.com</u>	
		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	
		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	
16.	Policy Servicing	Turn Around Time (TAT):	Part G –
		https://www.bajajlifeinsurance.com/content/dam/balic-	Section 26
		web/pdf/customer-services/services-tat.pdf	
		Helpline/Call Centre number: 020 6712 1212	
		Contact details of the insurer: 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, 5th floor, Airport Road,	
		Yerawada, Pune – 411006	
		By Email: <u>customercare@bajajlife.com</u>	
		Link for downloading applicable forms and list of	
		documents required including bank account details :	
		https://online.bajajlife.com/online/portal/logon/serviceRequest.d	
		o?user_name=WEBSITE&p_flag=0	
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17.	Grievances	Contact details of Grievance Redressal Officer of the	Part G –
	/Complaints	insurer: Grievance Redressal Officer of the insurer – In case	Section 26

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

Link for registering the grievance with the insurer's portal: Insurance company grievance portal –

https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.js p# ga=2.7272630.541013491.1717475077-1601763320.1694668355& gac=1.52751388.1715749803.EAlalQob ChMly eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD BwE

Contact details of Ombudsman: Find your nearest Ombudsman office at https://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:

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.