

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 Realising Dreams Plus (UIN - 116N243V01)	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	<ul style="list-style-type: none"> • 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> 	Policy Schedule
5.	Policy Coverage / benefits payable	<p>1. Benefits payable on maturity – On Maturity of the policy, Maturity Benefit will be paid as applicable for variant chosen: For Lumpsum Variant: Guaranteed Maturity Benefit For Income Variant: Return of Premium Benefit (ROP)</p> <p>2. Benefits payable on Death – For Both Variants i.e Lumpsum and Income: On death of Life assured (in case Goal Protection Benefit is not opted) during the policy term, Sum Assured on Death, will be 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.</p>	<p style="text-align: center;">Part C – Section IV</p> <p style="text-align: center;">Part C – Section IV</p>

		<p>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 regular income or maturity benefit (as applicable for variant chosen) under the policy will continue as it is.</p> <p>3. Survival Benefits excluding that payable on maturity – For Lumpsum Variant: Early Income shall be payable each year at the beginning of 12th month of the policy year during the PPT</p> <p>For Income Variant: Early Income shall be payable each year at the beginning of 12th month of the policy year during the PPT Regular Income will be paid during chosen Income Period.</p> <p>4. Surrender Benefit – a. 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. b. The surrender value will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).</p> <p>5. Options to policyholders for availing benefits, if any, covered under the policy – For Lumpsum Variant: You may opt to receive the Maturity Benefit in monthly or yearly instalments over a period of 5 years, 10 years or 15 years</p> <p>For Income Variant: You can avail the income payouts in yearly and monthly instalments.</p> <p>6. Other benefits/options payable, specific to the policy, if any – No other benefit payable other than survival, maturity, surrender and death benefit</p> <p>7. Lock-in period for Linked Insurance product – Not applicable</p>	<p>Part C – Section IV</p> <p>Part D – Section VIII</p> <p>Part D Section- XIII</p> <p>Not Applicable</p> <p>Not Applicable</p>
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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	<p>If no riders are opted << Not Applicable>></p> <p>If riders are opted <<</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td><Rider Name></td> <td><XX></td> <td><XX></td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. >></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>Suicide Exclusion</p> <p>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.</p>	Part F – Section XIV						
10.	Waiting /lien Period, if any	Not applicable	Not applicable						
11.	Grace period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B						
12.	Free Look Period	Thirty (30) days	Part D – Section VII						
13	Lapse, paid-up and revival of the Policy	<p>Non-Payment of Premiums (Lapse and Paid-up):</p> <ul style="list-style-type: none"> 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 C– Section VI						

		Revival Period – Five (5) years from the due date of the first unpaid premium	Part D – Section IX
14.	Policy Loan, if applicable	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.	Part D – Section XI
15.	Claims / Claims Procedure	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> • 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/bajalife-web/pdf/customer-services/services-tat.pdf <p>Helpline/Call Centre Numbers: 020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com</p> <p>Contact details of the insurer: 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>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 D – Section X
16.	Policy Servicing	<p>Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/bajalife-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:</p>	Part G

		<p>1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006</p> <p>2. By Email: customercare@bajajlife.com</p> <p>Link for downloading applicable forms and list of documents required including bank account details : https://online.bajajlife.com/online/portal/logon/serviceRequ est.do?user_name=WEBSITE&p_flag=0</p>	
17.	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&qac=1.52751388.1715749803.EAlalQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASA_AEqJObPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman</p>	Part G – Section XX

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>

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