

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 (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 eTouch II (UIN - 116N198V05)	Policy Schedule
2.	Policy Number	<xxxxxx>	
3.	Type of Insurance Policy	Pure Risk If Life Shield ROP variant is opted – Non-Linked other than pure risk and pension	Policy Schedule
4.	Basic Policy detail	<ul style="list-style-type: none"> • Instalment Premium for Year 1 (₹) - <xxxxxx> • Instalment Premium Year 2 onwards (₹) - <xxxxxx> • Mode of premium payment - <xxxxxx> • Sum Assured on Death (₹) - <xxxxxx> • Sum Assured on Maturity (₹) - <Not Applicable / xxxxxx> • Premium payment Term (years) - <xxxxxx> • Policy Term (years) - <xxxxxx> <p>Instalment Premium includes Rider Premium, if opted. Excludes applicable GST & cess' and Extra Premium (if any)</p>	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity (applicable only for Life Shield ROP variant) – Total Premiums Paid shall be payable. In case TI Benefit has been paid, Premiums proportionate to unclaimed Sum Assured (if any) shall be payable, provided the Policy is in-force. • Benefits payable on Death / Terminal Illness (TI) (applicable for all plan variants) – On earlier of death or occurrence of TI, Sum Assured on Death / TI Sum Assured shall be payable. In case of TI, the maximum pay out shall be limited to lower of ₹2 Crore or Sum Assured under the policy. The policy will terminate on the death of the life assured or on occurrence of TI, subject to policy terms and conditions. • Survival Benefits excluding that payable on maturity – Not applicable • Surrender Value – Termination Value, applicable for Life Shield and Life Shield Plus variant: 	<p>Part C – Section 3</p> <p>Part C – Section 3</p> <p>Part D – Section 12</p>

		<ul style="list-style-type: none">○ Payable only if the Premium Payment Term (PPT) is lesser than Policy Term (PT) and will be applicable only post PPT○ Termination Value is equal to: [Termination factor X Total Premiums Paid]○ If PPT is equal to PT, no Termination Value shall be applicable <p>For Life Shield ROP variant:</p> <ul style="list-style-type: none">○ The Policy can be surrendered at any time after completion of the first Policy Year, provided at least one (1) full Policy Years' Premium has been paid○ Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) <ul style="list-style-type: none">● Options to policyholders for availing benefits, if any, covered under the policy – Early Exit Value (Only Under Life Shield and Life Shield Plus variant) – Option to get back higher of all your premiums paid plus extra premium charged or Termination Value (as applicable), as per terms & conditions of the policy. The option can be exercised at any time during the first five (5) policy years immediately after the policyholder has attained age 60.● Other benefits/options payable, specific to the policy, if any – Accidental Death Benefit (Only Under Life Shield Plus variant) - If death is due to accident then an additional benefit equal to the Accidental Death Benefit (ADB) sum assured shall be payable.● Lock-in period for Linked Insurance product – Not applicable	Part D – Section 12
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		<p>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.</p> <p>Accidental Death Benefit and Accidental Total Permanent Disability:</p> <p>Please refer to Section 13 under the policy document for the applicable exclusions.</p>	
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 – Section 1
12.	Free Look Period	Thirty (30) days	Part D – Section 7
13	Lapse, paid-up and revival of the Policy	<p>Non-Payment of Premiums (Lapse and Paid-up):</p> <p>Life Shield Variant & Life Shield Plus Variant: If premiums have not been paid before the expiry of the grace period, the policy will lapse and no benefit will be paid.</p> <p>Life Shield ROP Variant:</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. <p>Revival Period – Five (5) years from the due date of the first unpaid premium</p>	<p>Part C – Section 5 & 6</p> <p>Part D – Section 8</p>
14.	Policy Loan, if applicable	<p>Applicable only under Life Shield ROP Variant:</p> <p>Option to take policy loan, subject to a maximum limit of 50% 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. Loan interest rate applicable for the loan will be as decided by the company from time-to-time.</p>	Part D – Section 10
15.	Claims / Claims Procedure	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>Link for Brief Procedure : https://www.bajajlifeinsurance.com/life-insurance-claim-assistance.html</p> <p>Link for Turn Around Time (TAT) for claims settlement: https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre Numbers: 020 6712 1212 (Customer Care Number)</p>	Part D – Section 9

		<p>Mail Us : customercare@bajajlife.com</p> <p>Contact details of the insurer:</p> <p>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</p> <ul style="list-style-type: none"> WhatsApp- 8806727272 	
16.	Policy Servicing	<p>Turn Around Time (TAT):</p> <p>https://www.bajajlifeinsurance.com/content/dam/balic-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> <ol style="list-style-type: none"> By post at: Customer Care Desk, Bajaj Life Insurance Limited., Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 By Email: customercare@bajajlife.com <p>Link for downloading applicable forms and list of documents required including bank account details : https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user name=WEBSITE&p flag=0</p>	Part G – Section 19
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&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJO_bPD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman</p>	Part G – Section 19 & 20

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/term-insurance-plans/etouch-term-insurance-plan.html>

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