

## 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 Invest Protect Goal Plus 116L215V01	Policy Schedule
2	Policy Number	<XXXXXXXXXX>	Policy Schedule
3.	Type of Insurance Policy	Linked	
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>• Installment Premium (₹)*: &lt;XXXXXXXXXX&gt;</li> <li>• Mode of Premium Payment: &lt;XXXXXXXXXX&gt;</li> <li>• Sum Assured on Death (₹): &lt;XXXXXXXXXX&gt;</li> <li>• Sum Assured on Maturity (₹): NA</li> <li>• Premium Payment Term (Years): &lt;XXXXXXXXXX&gt;</li> <li>• Policy Term (Years): &lt;XXXXXXXXXX&gt;</li> </ul> <p>* Instalment Premium includes Rider Premium, if opted, but excludes Extra Premium (if any), and applicable GST &amp; cess</p>	Policy Schedule
5.	Policy Coverage/benefits payable	<p><b>Benefits payable on maturity:</b> Fund Value as on the date of maturity</p> <p><b>Benefits payable on death:</b> 1. Higher of Prevailing Sum Assured or Regular/Single Premium Fund Value ; Plus 2. Higher of Top-up Sum Assured or Top-up Premium Fund Value</p> <p>Any Partial Withdrawals made two years before death shall be reduced from the Sum Assured at the time of payment.</p> <p>The Death Benefit is subject to the Guaranteed Death Benefit of 105% of the Total Premiums paid, till the date of death.</p> <p><b>Survival Benefits excluding that payable on maturity:</b> Not Applicable</p> <p><b>Surrender benefits:</b></p> <ul style="list-style-type: none"> <li>• During the first 5 policy year: Discontinuance/Surrender value at the end of the lock-in period will be payable as surrender value.</li> <li>• After first 5 policy years: Fund value as on the date of surrender will be payable.</li> </ul> <p><b>Options to policyholders for availing benefits, if any, covered under the policy:</b> Policy holder / Claimant can opt to take maturity benefit and death benefit in form of installments spread over a period of 5 years under Settlement option</p>	<p>Part C Section IV</p> <p>Part C Section IV</p> <p>NA</p> <p>Part D Section XI</p> <p>Part D Section XIV</p>

		<b>Other benefits/options payable, specific to the policy, if any:</b> Not applicable	NA						
		<b>Lock-in period for Linked Insurance products:</b> Five (5) Years	Part B						
6.	Options available (in case of Linked Insurance Products)	<b>Partial Withdrawal (Non-Systematic)</b> - Available <b>Top-up Provision</b> - Available <b>Switch Funds</b> - Available <b>Settlement Option</b> –Available <b>Change Premium Payment Term</b> - Available <b>Decrease sum assured</b> – Available <b>Increase Policy Term</b> - Available <b>Systematic Partial Withdrawal (SPW)</b> - Not Available <b>Reduce premium amount</b> – Available <b>Change Premium Payment Frequency:</b> Available	Part D Section XIV						
7.	Option available(in case of Annuity product)	NA	NA						
8.	Riders Opted if Any	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;  If riders are opted &lt;&lt;</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td>&lt;Rider Name&gt;</td> <td>&lt;XX&gt;</td> <td>&lt;XX&gt;</td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. &gt;&gt;</p>	Rider Name	UIN	Sum Assured	<Rider Name>	<XX>	<XX>	Rider Schedule
Rider Name	UIN	Sum Assured							
<Rider Name>	<XX>	<XX>							
9.	Exclusions (events where insurance coverage is not payable), if any	<b>Suicide claim provision:</b> In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of latest revival of the Policy, whichever is later, the Claimant shall be entitled to the Fund Value, as available on the date of intimation of death. There is no other exclusion applicable w.r.t death other than suicide clause.	Part F Section XIX						
10.	Waiting Period/ /lien Period, if any	Not Applicable	NA						
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 VIII						
13.	Lapse, paid-up and Revival of the Policy	<b>Lapse</b> If premiums have not been paid During the first five (5) policy years: Policy will be converted to a discontinued life policy at the end of the grace period After first five (5) policy years: Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period.	Part D Section IX						

		<p><b>Paid-up</b> If premiums have not been paid After the lock-in period, Policy will be, immediately &amp; automatically, converted to a paid-up policy at the end of the grace period</p>	Part D Section IX
		<p><b>Revival</b> Three (3) years from the date of first unpaid premium</p>	Part D Section IX
14.	Policy Loan If Applicable	Not Applicable	NA
15.	Claims Procedure / Claims	<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></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><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 D Section XII
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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 –</p> <p><a href="https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMIy_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE">https://webpartner2.bajajlife.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlalQobChMIy_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</a></p> <p><b>Contact details of Ombudsman:</b> Find your nearest Ombudsman office at</p> <p><a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a></p>	Part G Section XXV and XXVI
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