

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 Invest Protect Goal III UIN: 116L205V01	Policy Schedule
2.	Policy Number	<XXXXXXXXXX>	Policy Schedule
3.	Type of Insurance Policy	Linked	Policy Schedule
4.	Basic Policy details	• Installment Premium (₹): <XXXXXXXXXX> • Mode of Premium Payment (₹): <XXXXXXXXXX> • Sum Assured on Death: <XXXXXXXXXX> • Sum Assured on Maturity: <XXXXXXXXXX> • Premium Payment Term (Years): <XXXXXXXXXX> • Policy Term (Years): <XXXXXXXXXX>	Policy Schedule
5.	Policy Coverage/benefits payable	➤ Benefits payable on Maturity Fund Value as on date of maturity	Part C Section 5
		➤ Benefits payable on Death Death Benefit payable will be: • Higher of (Prevailing Sum Assured or Regular Premium Fund Value) + • Higher of (Top-up Sum Assured or Top-up Premium Fund Value) Subject to the Guaranteed Benefit of 105% of Total Premiums paid till date of death.	Part C Section 5
		➤ Survival Benefits excluding that payable on maturity Not Applicable	-
		➤ Surrender Benefits During the first 5 policy year: Discontinuance value at the end of the lock-in period will be payable as surrender value. After first 5 policy year: Fund value as on the date of surrender.	Part D Section 9
		➤ 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 Five (5) Years	Part B Section 1
6.	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available Top-up premium: Available Switch Funds (only under Investor Selectable Portfolio Strategy): Available Settlement Option: Not Available Increase or Decrease sum assured: Available Premium Apportionment (Only if investor selectable strategy is selected): Available Change Premium Payment Frequency: Available Switch Portfolio strategies: Available	Part D Section 11
7.	Option available (in case of Annuity product)	Not Applicable	-
8.	Riders opted, if any	If no riders are opted << Not Applicable>> If riders are opted <<	Policy Schedule

		<table><tr><td>Rider Name</td><td>UIN</td><td>Sum Assured</td></tr><tr><td><Rider Name></td><td><XX></td><td><XX></td></tr></table> For details on the rider, please refer the customer information sheet of the respective rider. >>	Rider Name	UIN	Sum Assured	<Rider Name>	<XX>	<XX>	
Rider Name	UIN	Sum Assured							
<Rider Name>	<XX>	<XX>							
9.	Exclusions (events where insurance coverage is not payable), if any	Suicide claim provision: 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. No other exclusions in the product	Part F Section 23						
10.	Waiting/ Lien Period, if any	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 6						
13.	Lapse, Paid-up and Revival of the Policy	Lapse 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 7						
		Paid-up If premiums have not been paid, after the lock-in period, policy will be immediately & automatically converted to a paid-up policy at the end of the grace period	Part D Section 7						
		Revival Three (3) years from the date of first unpaid premium	Part B Section 1						
14.	Policy Loan, if applicable	Not Applicable	-						
15.	Claims/ Claims Procedure	1) Turn Around Time (TAT) for claims settlement and brief procedure: - 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 2) Helpline/Call Centre Numbers: 020 6712 1212 (Customer Care Number) Mail Us : customercare@bajajlife.com 3) 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 4) 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	Part F Section 34						
16.	Policy Servicing	1) Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf 2) Helpline/Call Centre number: 020 6712 1212 3) Contact details of the insurer: In case you have any query, you may communicate with the Company:	Part G Section 38						

		1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5 th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com 4) Link for downloading applicable form and list of documents required including bank account details: https://online.bajajlife.com/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0	
17.	Grievances/ Complaints	1) 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 2) 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.EAlaIQobChMlyeqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE 3) Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman	Part G Section 38 and Section 39

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajlifeinsurance.com/ulip-plans/invest-protect-goal-product-page.html>

Disclaimer:

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