

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 Smart Wealth Goal V UIN:116L201V04 Variant – Joint Life Wealth	Policy Schedule
2.	Policy Number	<xxxxxxxx>	Policy Schedule
3.	Type of Insurance Policy	Linked	
4.	Basic Policy Details	➤ Installment Premium (₹): <xxxxxxxx> ➤ Mode of Premium Payment: Single Premium ➤ Sum Assured on Death (₹): <xxxxxxxx> ➤ Sum Assured on Maturity (₹): <xxxxxxxx> ➤ Premium Payment Term (Years): Single Premium ➤ Policy Term (Years): <xxxxxxxx>	Policy Schedule
5.	Policy Coverage/benefits payable	Benefits payable on maturity: Fund Value	Part C Section 5
		Benefits payable on death: On first death: Single Premium Fund Value will be increased to 1.25 times of Single Premium, if Single Premium Fund Value is lower and Top Up Premium Fund Value will be increased to 1.25 times of Top Up Premiums paid, if Top Up Premium Fund Value is lower (the benefit if any, will be added to the respective fund values and no amount will be paid out to the policyholder) On second death (provided the policy is in-force): The Death Benefit payable will be the Higher of [Prevailing Sum Assured or Single Premium Fund Value] PLUS Higher of (Prevailing Top-up Sum Assured or Top-up Premium Fund Value) The Death Benefit is subject to the Guaranteed Death Benefit of 105% of the Total Premiums paid, till the date of death.	Part C Section 5
		Survival Benefits excluding that payable on maturity: Not Applicable	-
		Surrender benefits: - During the first 5 policy year (lock in period), - Discontinuance value at the end of the lock-in period will be available as surrender value. - Post the lock in period - Fund value as on the date of surrender. Please refer to the policy document for all the applicable terms and conditions.	Part D Section 9
		Options to policyholders for availing benefits, if any, covered under the policy: Policy holder can opt to take maturity benefit and death benefit in form of installments spread over a period of 5 years. Please refer to the policy document for all the applicable terms and conditions	Part D Section 11
		Other benefits/options payable, specific to the policy, if any: Not Applicable	-

		Lock-in period for Linked Insurance products: 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: Available Premium Apportionment (Only under Investor Selectable Portfolio Strategy): Available Decrease sum assured (Applicable only for Top up Sum assured): 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 << <table border="1"> <thead> <tr> <th>Rider Name</th><th>Rider Benefit</th><th>UIN</th><th>Sum Assured</th></tr> </thead> <tbody> <tr> <td>Bajaj Life Linked Accident Protection Rider II</td><td>Linked Accidental Death Benefit (ADB)</td><td><XX></td><td><XX></td></tr> <tr> <td>Bajaj Life Linked Accident Protection Rider II</td><td>Linked Accidental Total Permanent Disability Benefit (ATPD)</td><td><XX></td><td><XX></td></tr> </tbody> </table> For details on the rider, please refer the customer information sheet of the respective rider. >>	Rider Name	Rider Benefit	UIN	Sum Assured	Bajaj Life Linked Accident Protection Rider II	Linked Accidental Death Benefit (ADB)	<XX>	<XX>	Bajaj Life Linked Accident Protection Rider II	Linked Accidental Total Permanent Disability Benefit (ATPD)	<XX>	<XX>	Policy Schedule
Rider Name	Rider Benefit	UIN	Sum Assured												
Bajaj Life Linked Accident Protection Rider II	Linked Accidental Death Benefit (ADB)	<XX>	<XX>												
Bajaj Life Linked Accident Protection Rider II	Linked Accidental Total Permanent Disability Benefit (ATPD)	<XX>	<XX>												
9.	Exclusions (events where insurance coverage is not payable), if any	Suicide claim provision: In case of second 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. In case of first death of either life due to suicide within twelve (12) months from the Date of Commencement of Risk, then no benefit will be payable to the Claimant, and the Policy will continue on the surviving Life Assured. There is no other exclusion applicable w.r.t death other than suicide clause.	Part F Section 21												
10.	Waiting Period/ /lien Period, if any	Not applicable	-												
11.	Grace Period	Not Applicable	-												
12.	Free Look Period	Thirty (30) Days	Part D Section 6												
13.	Lapse, paid-up and Revival of the Policy	Lapse - Not applicable	-												
		Paid-up - Not applicable	-												
		Revival - Not applicable	Part D Section 8												

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 33
16.	Policy Servicing	Turn Around Time (TAT): https://www.bajajlifeinsurance.com/content/dam/balic-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: 1. By post at: Customer Care Desk, Bajaj Life Insurance Limited, Bajaj Insurance House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajlife.com 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	Part G Section 36
17.	Grievances /Complaints	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	Part G Section 36 and Section 37

		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_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman	
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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/smart-wealth-goal.html>

Disclaimer:

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