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1	Name of Insurance Product/Policy	Bajaj Allianz Life Health Care Goal (UIN: 116N144V02)	Schedule																		
2	Policy Number	<xxxxxxxx>	As per Policy																		
3	Type of Insurance Product/Policy	Benefit	As per Policy																		
4	Sum Assured (Basis) (Along with amount)	<xxxxxxxx>	As per Policy																		
5	Policy Coverage (What the policy covers)	<p><u>Summary of Benefits</u></p> <p><u>a) Under Critical Long Term Health Care and Critical Long Term Health Care Plus:</u></p> <table border="1"> <thead> <tr> <th>Variant</th> <th>Life Assured</th> <th> Sum Assured in case of Critical Illness</th> <th> Waiver of premium in case of Accidental Permanent Total Disability</th> <th> Return of total premiums paid till Death</th> <th> Return of total premiums paid till Maturity</th> </tr> </thead> <tbody> <tr> <td>Critical Long Term Health Care</td> <td>Self@</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Critical Long Term Health Care Plus</td> <td>Self@</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><u>b) Under Long Term Family Health Care and Long Term Family Health Care Plus:</u></p>	Variant	Life Assured	 Sum Assured in case of Critical Illness	 Waiver of premium in case of Accidental Permanent Total Disability	 Return of total premiums paid till Death	 Return of total premiums paid till Maturity	Critical Long Term Health Care	Self@					Critical Long Term Health Care Plus	Self@					4
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Critical Long Term Health Care	Self@																				
Critical Long Term Health Care Plus	Self@																				

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Variant	Life Assured(s)		Sum Assured in case of Critical Illness	Waiver of premium in case of Accidental Permanent Total Disability, Critical Illness & Death	Return of total premiums paid till Death	Return of total premiums paid till Maturity
Long Term Family Health Care	Self, Spouse & Children [@]					
Long Term Family Health Care Plus	Self, Spouse & Children [@]					

[@] Self is the Policy Holder and the Life Assured under the Policy. The spouse and children (subject to a maximum of 6 members in the Policy) of the Policyholder are the Life Assured(s) under the plan.

Details

1. Critical Illness Benefit

a) **Under Critical Long Term Health Care and Critical Long Term Health Care Plus**
On diagnosis of any of the covered Critical Illnesses to the Life Assured during the Policy Term and after the Waiting Period has expired, the Sum Assured will be paid as per the terms and conditions.
If the diagnosed Critical Illness requires Angioplasty, lower of Sum Assured or Rs. 5,00,000 will be paid. No further CI benefit will be paid for any future occurrence of Angioplasty throughout the term of the Policy. But, the Policy will continue for the remaining Sum Assured (if any) for the rest of the Critical Illnesses covered, subject to payment of all due premiums.

b) **Under Long Term Family Health Care and Long Term Family Health Care Plus**

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		<p>On diagnosis of any of the covered Critical Illnesses to any of the Life Assured (s), during the Policy Term and after the Waiting Period has expired, the Sum Assured applicable to the Life Assured as per the terms and conditions will be paid and the Critical Illness cover will terminate for that Life Assured. For the remaining Life Assured(s), the Policy will continue with their respective Sum Assured(s), subject to payment of all due premiums.</p> <p>If the diagnosed Critical Illness for any Life Assured requires Angioplasty, lower of Rs. 5,00,000 or Sum Assured applicable to the Life Assured, will be paid. No further Critical Illness benefit will be paid for any future occurrence of Angioplasty throughout the term of the Policy for that Life Assured and the policy will continue for the remaining Sum Assured (if any) for the rest of the Critical Illnesses covered, subject to payment of all due premium. The Policy will continue on the lives of the remaining Life Assured(s), for their respective Sum Assured(s), subject to payment of all due premiums.</p> <p>2. <u>Death Benefit</u></p> <p>a) <u>Under Critical Long Term Health Care and Critical Long Term Health Care Plus</u></p> <p>If no prior Critical Illness benefit has been paid, on Death of the Life Assured during the Policy Term, the total premiums[@] paid till date of death will be payable to the Nominee.</p> <p>If a Critical Illness benefit for Angioplasty has been paid, on Death of the Life Assured during the Policy Term, the proportionate premiums^{\$} paid till date of death will be payable to the Nominee.</p> <p>b) <u>Under Long Term Family Health Care and Long Term Family Health Care Plus</u></p> <p>If no prior Critical Illness benefit has been paid, than on Death of the Life Assured during the Policy Term, the total premiums[@] paid till date of death for that Life Assured will be payable.</p> <p>If a Critical Illness benefit for Angioplasty has been paid, on Death of the Life Assured, the proportionate premiums^{\$} paid till date of death for that Life Assured, will be payable. The Policy will continue on the lives of the remaining Life Assured(s), for their respective Sum Assured(s), subject to payment of all due premiums.</p> <p>3. <u>Inbuilt Waiver of Premium Benefit</u></p> <p>a) <u>Under Critical Long Term Health Care and Critical Long Term Health Care Plus</u></p>	
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		<p>In case of Accidental Permanent Total Disability of the Life Assured, all future premiums will be waived and the policy will continue with applicable benefits.</p> <p>b) <u>Under Long Term Family Health Care and Long Term Family Health Care Plus</u> In case of earlier occurrence of Accidental Permanent Total Disability or diagnosis of any of the covered Critical Illness (excluding Angioplasty) or Death of the Life Assured (who is also the Policyholder*), all future premiums will be waived and the policy will continue with other applicable benefits for remaining Life Assured (s) already covered under the Policy.</p> <p>4. Maturity Benefit</p> <p>a) <u>For Critical Long Term Health Care Plus:</u> If no prior Critical Illness benefit has been paid, at maturity, the total premiums[@] paid till date of maturity for the Life Assured will be payable as maturity benefit. If a Critical Illness benefit for Angioplasty has been paid to Life Assured, the proportionate premiums^{\$} paid for that Life Assured/(s) till date of maturity, will be payable as maturity benefit.</p> <p>b) <u>For Long Term Family Health Care Plus:</u> If no prior Critical Illness benefit has been paid to any of the Life Assured/(s), at maturity, the total premiums[@] paid till date of maturity for the Life Assured/(s) will be payable as maturity benefit If a Critical Illness benefit for Angioplasty has been paid to any of the Life Assured/(s), the proportion of the total premiums^{\$} paid till date of maturity, for each of the Life Assured/(s) for whom prior CI Benefit for Angioplasty has been paid will be payable as maturity benefit <i>plus</i>, the total premiums[@] paid till date of maturity for the Life Assured/(s) for whom no prior Critical Illness benefit will be payable.</p> <p>Notes: [@] <i>Total premiums means total of all Regular/Limited premiums paid under the Policy till date and is exclusive of Goods & Service tax, and any extra premium but includes any extra premium which has been credited due to any Waiver of Premium Benefit (if applicable).</i> ^{\$} <i>Proportionate premium is the proportion of total premium paid till the date of death/maturity and is calculated as $[(\text{Sum Assured with respect to that Life Assured MINUS Rs. 500,000}) / \text{Sum Assured}]$</i> [*] <i>Policyholder is the Life Assured under the plan who has concluded the Policy with the Company.</i> <i>The Critical Illness benefit in respect of each Life Assured is payable only once during the term of the Policy.</i></p>	
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		<p>Also the Survival Period from the date of diagnosis of the Critical Illness is 30 days.</p> <p>Premium rates under this plan will be guaranteed for a period of 5 years.</p>	
6	Exclusions	<p>Suicide Exclusion</p> <p>In case of death of the Life Assured or any one of the Lives Assured (as applicable) due to suicide within 12 months from the Date of Commencement of Risk or the date of the latest revival of the Policy, whichever is later, then the nominee or beneficiary of the life assured shall be entitled to receive the higher of 80% of the total premium paid[@] or the Surrender Benefit as on the date of death, provided the policy is in force.</p> <p><i>@For any CI benefit for Angioplasty already paid in the Policy, the "80% of premiums paid" will be adjusted by the proportion of the [Remaining Sum Assured / Sum Assured] for that life assured. The Total Premium paid mentioned above will be with respect to that Life Assured.</i></p> <p>Accident Total Permanent Disability</p> <p>ATPD Benefit shall not be payable for any disease or losses caused or aggravated directly or indirectly, wholly or partly by any one of the following:</p> <ol style="list-style-type: none"> 1) Any medical condition which first manifests itself within 90 days of the Date of Commencement of Risk or date of latest revival, if any. 2) Any Pre-existing medical condition. Pre-Existing is defined as condition for which the Life Assured had signs, or symptoms, and/or were diagnosed, and / or received medical advice / treatment within forty-eight (48) months to prior to the Date of Commencement of Risk or date of latest revival (if any), whichever is later. 3) Any External Congenital Anomaly (known and/or visible at the time of proposal), which is not as a consequence of Genetic disorder, unless the Life Assured has disclosed at the time of proposal and the company has specifically accepted the same 4) Suicide or attempted suicide or intentional self-inflicted injury, by the life insured, whether sane or not at that time. 5) Life assured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner 6) War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strike or industrial action. 7) Participation by the life assured in a criminal or unlawful act or committing any breach of law with criminal intent including involvement in any fight or affray. 8) Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities 	11 and Section II of Annexure K

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		<p>such as hand-gliding, ballooning, deliberate exposure to exceptional danger.</p> <ol style="list-style-type: none"> 9) Any underwater or subterranean operation or activity. Racing of any kind other than on foot 10) Existence of any sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV). 11) Services in any military, air force, naval, police, paramilitary or similar organization including service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order, 12) Participation by the insured person in any flying activity other than as a bona-fide passenger (whether paying or not), in a licensed aircraft provided the life insured does not, at the time, have any duty on board such aircraft. Crew members and pilot for passenger carrying commercial flight are excluded under this exclusion unless they are bonafide passengers 13) Mental infirmity 14) Nuclear reaction, Radioactive or chemical contamination due to nuclear accident <p><u>Critical Illness</u></p> <p>Apart from the disease specific exclusions given along with definitions of diseases above, Critical Illness Benefit will not be payable if the Critical Illness is caused or aggravated directly or indirectly by any of the following:</p> <ol style="list-style-type: none"> 1) Any of the listed Critical Illness condition which first manifests itself within ninety (90) days of the Date of Commencement of Risk or date of latest revival (if any), whichever is later. 2) Pre-Existing Conditions or conditions connected to a Pre-Existing Condition will be excluded. Pre-Existing is defined as condition for which the Life Assured had signs, or symptoms, and/or were diagnosed, and / or received medical advice / treatment within forty-eight (48) months to prior to the Date of Commencement of Risk or date of latest revival (if any), whichever is later. 3) Any External Congenital Anomaly (known and/or visible at the time of proposal), which is not as a consequence of Genetic disorder, unless the Life Assured has disclosed at the time of proposal and the company has specifically accepted the same. 4) Suicide or attempted suicide or intentional self-inflicted injury, by the life insured, whether sane or not at that time. 5) Life assured being under the influence of drugs, alcohol, narcotics or psychotropic substance, not prescribed by a Registered Medical Practitioner. 	
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		<ol style="list-style-type: none"> 6) War, invasion, hostilities (whether war is declared or not), civil war, rebellion, terrorist activity, revolution or taking part in a riot or civil commotion, strikes or industrial action. 7) Participation by the Life Assured in a criminal or unlawful act or committing any breach of law with criminal intent including involvement in any fight or affray. 8) Treatment for injury or illness caused by avocations / activities such as hunting, mountaineering, steeple-chasing, professional sports, racing of any kind, scuba diving, aerial sports, activities such as hand-gliding, ballooning, deliberate exposure to exceptional danger. 9) Any underwater or subterranean operation or activity. Racing of any kind other than on foot. 10) Existence of any sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV). 11) Participation by the Life Assured in any flying activity other than as a bona-fide fare-paying passenger, in a licensed aircraft. Crew members and pilot for passenger carrying commercial flight are excluded under this exclusion unless they are bonafide passengers. 12) Unreasonable failure to seek or follow medical advice, the Life Assured has delayed medical treatment in order to circumvent the waiting period or other conditions and restriction applying to this Policy. 13) Nuclear reaction, Biological, radioactive or chemical contamination due to nuclear accident. 14) Ayurvedic, Homeopathy, Unani, naturopathy, reflexology, acupuncture, bone-setting, herbalist treatment, hypnotism, rolfing, massage therapy, aroma therapy or any other treatments other than Allopathy / western medicines. 15) Any treatment of a donor for the replacement of an organ. 16) Out of 36 Critical Illness, Encephalitis and Bacterial Meningitis are juvenile Critical Illness and are applicable only to minor lives assured. 	
7	Waiting Period	<p>Waiting Period For the Critical Illness Benefit, Waiting Period of 90 days will be applicable from the date of commencement of risk or the latest revival of the Policy, whichever is later. If the Critical Illness was diagnosed during the Waiting Period, the Critical Illness Benefit will not be payable and the Policy will be continued subject to payment of Regular/Limited Premiums due.</p> <p>Survival Period Survival Period from the date of diagnosis of the Critical Illness is 30 days.</p>	1.vv) and 1.ss)

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8	Financial limits of coverage i) Sub-limit ii) Co-payment iii) Deductible iv) Any other limit (as applicable)	No Separate Limits applicable for Fixed Benefit Plans	Not Applicable
9	Claims/Claims Procedure	<p>The Company shall be under no obligation to make any payment under Section 4) above unless and until the Company has received from the Claimant (at no expense to the Company) any information and documentation it requests, including but not limited to:</p> <ul style="list-style-type: none"> i) Written notice as soon as possible and in any event preferably within 180 days of the death/ATPD/CI of the Life Assured, and the circumstances resulting to the death/ATPD/CI of the Life Assured. ii) The Claimant's proof of entitlement to receive payment under the Policy. iii) Original Policy Document. iv) Original death certificate of the Life Assured issued by a competent authority. v) Medical cause of death certificate from the doctor who last attended to the Life Assured or from the hospital in which the death occurred. vi) If the death is due to unnatural causes; a copy of First Information Report (FIR) and Post Mortem Report (PMR). Post Mortem Report is mandatory for claiming the death benefit due to an Accident under the Policy. vii) Any other document as sought by the Company depending on the facts and circumstances of each case. <p>The Company shall consider delayed claims on merits on satisfaction that the reasons for delay were on account of facts beyond the control of Claimant.</p>	22
10	Policy Servicing	<p>In case you have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:</p> <p>By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd.,</p>	27

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		<p>Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006 By Phone at: Toll Free No. 1800 209 7272 By Fax at: 020-6602-6789 By Email: customercare@bajajallianz.co.in</p>	
11	Grievances/ Complaints	<p>In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 15 days, or you have suggestion in respect of this Policy or on the functioning of the office, you may contact the following official for resolution:</p> <p>Grievance Redressal Officer, Bajaj Allianz Life Insurance Company Ltd. 3rd Floor, Bajaj Finserv, Survey No: 208/1-B Behind Weik Field IT Park, Viman Nagar Pune – 411014 Tel No: 1800-209-7272 Email ID: gro@bajajallianz.co.in</p> <p>If Policyholder is not satisfied with the response or does not receive a response from the Company within fifteen (15) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details: By Phone: TOLL FREE NO: 155255 By Email: complaints@irda.gov.in By post at: Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032, Telangana. By Fax at: +91- 40 – 6678 9768</p> <p>The Policyholder can also register his complaint online at http://www.igms.irda.gov.in/</p>	27
12	Things to remember (free look cancellation, policy renewal, migration and portability, change in sum insured)	<p>Free look Within 15 days of the receipt of this policy and thirty (30) days in case of electronic policy and policy obtained through distance mode, the policyholder will have an option to review the terms and conditions of the policy and if the policyholder disagrees to any of the terms & conditions, he/she will have an option to return the policy stating the reasons for objections. The policyholder shall be entitled to a refund comprising of all premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium including proportionate amount of rider risk premium for the period the life assured was provided cover and the expenses incurred by the company on account of medical examination and stamp duty charges.</p> <p>Non-payment of Premium</p>	5, 6, 7, 9, 10a), 10b), 10c)

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- a) Under Critical Long Term Health Care or Long Term Family Health Care, if any regular/limited premiums is not paid before the end of the Grace Period, the Policy will, immediately & automatically lapse and no benefit will be payable under the Policy.
- b) Under Critical Long Term Health Care Plus or Long Term Family Health Care Plus,
1. If at least two (2) full years' Regular/Limited Premiums are not paid before the expiry of the applicable Grace Period under a Policy, the Policy will immediately & automatically lapse at the expiry of the Grace Period, and no benefit will be payable under the Policy.
 2. If at least two (2) full years' Regular/Limited Premiums have been paid under a Policy and subsequent premiums are not paid in full before the expiry of the applicable Grace Period, then the Policy will be, immediately & automatically, converted to a Paid-up Policy at the expiry of the Grace Period, by reducing the Sum Assured to the Paid-up Sum Assured with respect to each Life Assured.

If the Policy is lapsed or has become a Paid-up Policy, then the Policy can be revived by the Policyholder subject to the conditions specified under Section 7 of the Policy.

Revival

You may revive your lapsed or paid-up Policy during the revival period of 5 years from the due date of first unpaid premium, subject to the revival conditions under the Policy.

Surrender

a) **Under Critical Long Term Health Care or Long Term Family Health Care:**

No Surrender Benefit is available.

b) **Under Critical Long Term Health Care Plus & Long Term Family Health Care Plus:**

The policy can be surrendered by the Policyholder anytime, provided:

- a) At least two (2) full years' Regular Premiums have been paid under a Policy .

The surrender value payable will be higher of the guaranteed surrender value (GSV) or the special surrender value (SSV) (Please refer Brochure/Policy Document)

Policy renewal

You have the option to renew the Policy for yourself or any of the Life Assured (s), within the grace period of thirty (30) days from the maturity date of the current policy subject to then prevailing terms & conditions of the plan.

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		<p>Alteration of Premium Payment Frequency Premium Payment Frequency may be changed at any Policy Anniversary during the Policy Term, subject to then availability of the Premium Payment Frequency and minimum Regular Premium allowed under the plan, as on the date of change.</p> <p>Addition & Deletion of Life Assureds Addition of new Life Assured or Deletion of exiting Life Assureds will not be allowed during the current Policy Term. Addition or Deletion may be done at any Policy Renewal, subject to the prevailing Board approved underwriting policy and/or the product terms & conditions.</p>	
13	Your obligations	<p>Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement</p> <p>Disclosure of other material information during the policy period</p> <p>Insurer to specify the material information</p>	Policy Schedule
<p>Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.</p>			

Declaration by the Policy Holder:

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

Place:

Date:

(Signature of the Policy)

LIFE GOALS. DONE.

Bajaj Allianz Life Insurance Company Limited

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