



LIFE GOALS. **DONE.**

 **BAJAJ** | Allianz 

More Protection every
year without any extra cost

Bajaj Allianz iSecure More

A Non-Participating Increasing Cover Term Assurance Plan

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Key Advantages-

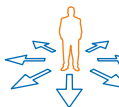


Benefit from increasing cover of 5% increase in sum assured at each policy anniversary; upto a maximum of twice the sum assured at policy inception.



Benefit from high sum assured rebate¹

¹HSAR is subject to policy terms and conditions



Flexibility to

- Select policy term from 10 years to 25 years depending on your requirement
- Alter premium payment frequency
- Include spouse at a later date in your existing policy, if you are single at present
- Opt for disbursement of policy proceeds in annual installments

DEATH BENEFIT

INDIVIDUAL LIFE

- In case of unfortunate death of life assured during the policy term, provided all premiums are paid up to date, the benefit will be Sum Assured on Death⁵
- The policy cover will terminate immediately on death of the life assured.

JOINT LIFE

- The death benefit is payable on death of each life, provided the policy is in-force. The benefit payable will be Sum Assured on Death⁵
- On death of any one of the life assureds, the policy will automatically continue on the surviving life assured with a reduced premium. The reduced premium will be based on the age, policy term and premium payment frequency the surviving life assured as at the inception of the policy and the sum assured with respect to the surviving life under the policy.
- The policy cover will terminate immediately on death of the surviving life assured.

⁵Sum Assured on Death is defined as the higher of (a) 10 times Annualised Premium*, (b) 105% of total premiums paid* till date of death, (c) Prevailing Sum Assured

**Annualised Premium is the total premium/s payable in a policy year. The annualized premium is exclusive of Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, extra premium, and, Total Premiums paid shall be the total of all premiums received, exclusive of taxes, and extra premium, if any. Please note that Goods & Service Tax/any other applicable tax levied, subject to changes in tax laws, will be collected over and above the premium under the policy.*

MATURITY BENEFIT

No maturity benefit shall be payable on survival till the end of the policy term.

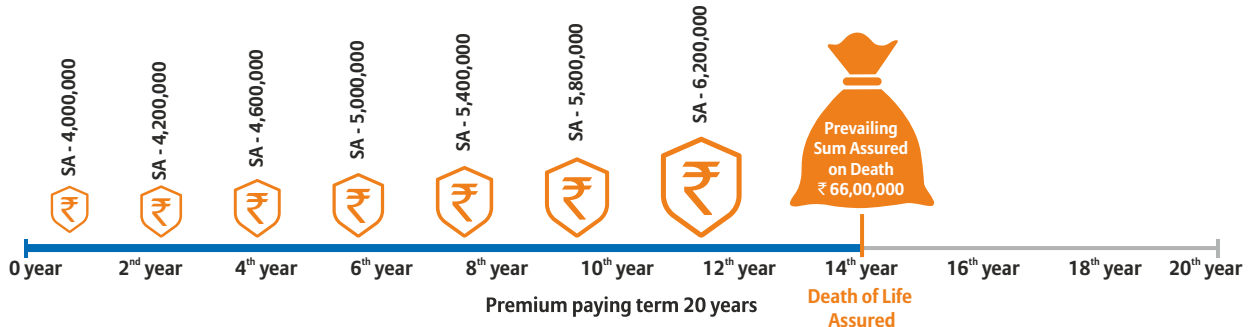
SURRENDER BENEFIT

No surrender benefit is payable under the plan.

SAMPLE ILLUSTRATION

Amit aged 30 has opted for Bajaj Allianz iSecure More for a policy term of 20 years. The Sum Assured (SA) chosen by him is ₹ 40,00,000 for which he is paying an annual premium of ₹ 10,944 after a high sum assured rebate of ₹ 2,736.

During the policy term, his sum assured increases at 5% annually till his sum assured becomes double the amount at policy inception.



Premium shown are for a non-smoker male life exclusive of Goods and Service Tax

The sum assured amount and/or other benefit amount indicated, if any, is a non-guaranteed illustrative figure and is subject to policy terms and conditions.

ELIGIBILITY CRITERIA

| Parameters | Eligibility |
|---------------------|-------------|
| Minimum Entry Age | 18 years |
| Maximum Entry Age | 60 years |
| Minimum Sum Assured | ₹ 2,50,000 |

| Parameters | Eligibility |
|------------------------------------|---|
| Maximum Sum Assured | No Limit |
| Policy Term | 10, 15, 20 & 25 years |
| Minimum Installment Premium | ₹ 1,500 per yearly installment, ₹ 750 per half- yearly installment, ₹ 400 per quarterly installment, ₹ 150 for monthly installment* * For monthly installment, three (3) installments need to be paid at the inception of the policy. |
| Minimum Maturity Age | 28 years |
| Maximum Maturity Age | 70 years |

Prohibition of Rebate: Section 41 of the Insurance Act, 1938:

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend up to ten lakh rupees.”

Fraud, Misrepresentation & Forfeiture- Section 45 of the Insurance Act, 1938

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

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Bajaj Allianz Life Insurance Co. Ltd.

Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz iSecure More are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com carefully before concluding a sale. Bajaj Allianz iSecure More is A Non-Participating Increasing Cover Term Assurance Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116 | CIN : U66010PN2001PLC015959 | Mail us : customercare@bajajallianz.co.in | Call on : Toll free no. 1800 209 7272 | Fax No: 02066026789 | Bajaj Allianz iSecure More (UIN: 116N108V03), The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. All charges/ taxes, as applicable, will be borne by the Policyholder.

BEWARE OF SPURIOUS/ FRAUD PHONECALLS!

• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.