

## 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 Allianz Life Saral Pension UIN: 116N169V11	Policy Schedule
2.	Policy Number	<XXXXXXXXXX>	Policy Schedule
3.	Type of Insurance Policy	Immediate Annuity	Policy Schedule
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• <b>Installment Premium (₹):</b> &lt;XXXXXXXXXX&gt;</li> <li>• <b>Mode of Premium Payment (₹):</b> Single Premium</li> <li>• <b>Sum Assured on Death:</b> Not Applicable</li> <li>• <b>Sum Assured on Maturity:</b> Not Applicable</li> <li>• <b>Premium Payment Term (Years):</b> Single Premium</li> <li>• <b>Policy Term (Years):</b> &lt;XXXXXXXXXX&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/benefits payable	<b>➤ Benefits payable on Maturity</b> There is no maturity benefit under the Policy	Part C Section 3
		<b>➤ Benefits payable on Death</b> <ul style="list-style-type: none"> <li>• <b>For Option A (Single Life):</b> On death of the Annuitant, the Purchase Price shall be payable to the nominee as Death Benefit.</li> <li>• <b>For Option B (Joint Life):</b> On first death (either of Primary/Secondary Annuitant), 100% of the Annuity Instalment shall continue to be paid throughout the life of surviving annuitant. On death of last survivor, the Purchase Price shall be payable to the nominee as Death Benefit.</li> </ul>	Part C Section 3
		<b>➤ Survival Benefits excluding that payable on maturity</b> <ul style="list-style-type: none"> <li>• <b>For Option A (Single Life):</b> The annuity is payable till the Annuitant is alive.</li> <li>• <b>For Option B (Joint Life):</b> The annuity is payable till at least one of the Annuitants (Primary/Secondary Annuitant) is alive.</li> </ul>	Part C Section 3
		<b>➤ Surrender Benefits</b> The policyholder will have the option to surrender the policy, any time after six (6) months from the date of commencement, if the annuitant or the spouse or any of the children of the annuitant is diagnosed as suffering from any of the critical illnesses specified in Annexure 4 of Policy Document, based on the documents produced to the satisfaction of the medical examiner of the Insurer. <ul style="list-style-type: none"> <li>i) The list of critical illnesses may be revised from time to time by the Authority, as needed.</li> <li>ii) On approval of surrender, 95% of the Purchase Price shall be paid to the annuitant, subject to deduction of outstanding loan amount and loan interest, if any.</li> <li>iii) On payment of surrender value, the policy stands terminated.</li> </ul> Please refer to Part D Section 6 of policy document for details specific to NPS and QROPS	Part D Section 6
		<b>➤ Options to policyholders for availing benefits, if any, covered under the policy:</b> Not Applicable	-
		<b>➤ Other benefits/options payable, specific to the policy, if any:</b> Not Applicable	-
		<b>➤ Lock-in period for Linked Insurance product :</b> Not applicable	-
6.	Options available (in case of Linked Insurance Products)	Not Applicable	-

7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> <li><b>Option A:</b> Life annuity with Return of 100% of Purchase Price</li> <li><b>Option B:</b> Joint Life Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the Last Survivor</li> </ul>	Part C Section 2
8.	Riders opted, if any	Not Applicable	-
9.	Exclusions (events where insurance coverage is not payable), if any	There is no exclusion for death benefit. The exclusions with respect to critical illness on request for surrender of the policy is given in the Policy Document.	Annexure 4
10.	Waiting/ Lien Period, if any	Not Applicable	-
11.	Grace period	Not Applicable	-
12.	Free Look Period	Thirty (30) Days	Part D Section 8
13.	Lapse, Paid-up and Revival of the Policy	Not Applicable	-
14.	Policy Loan, if applicable	Loan can be availed any time after six months from the date of commencement of the policy. Please refer to the policy document for all the applicable terms and conditions.	Part D Section 7
15.	Claims/ Claims Procedure	<p><b>1) 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.bajajallianzlife.com/life-insurance-claim-assistance.html">https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</a></li> <li>Link for Turn Around Time (TAT) for claims settlement: <a href="https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</a></li> </ul> <p><b>2) Helpline/Call Centre Numbers:</b> Toll free no (24*7) : 1800 2201 02 Sr. Citizens Toll free no. : 1800 2269 70 Customer Care No: (022) 40881000 Board No.: (022) 66867575</p> <p><b>3) Contact details of the insurer:</b> Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p><b>4) Link for downloading claim form and list of documents required including bank account details:</b> <a href="https://www.bajajallianzlife.com/life-insurance-claim-assistance.html">https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</a></p> <p>WhatsApp- 8806727272</p>	
16.	Policy Servicing	<p><b>1) Turn Around Time (TAT):</b> <a href="https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic/pdf/customer-services/services-tat.pdf</a></p> <p><b>2) Helpline/Call Centre number:</b> 1800 209 7272</p> <p><b>3) Contact details of the insurer:</b> In case you have any query, you may communicate with the Company: 1. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5<sup>th</sup> floor, Airport Road, Yerawada, Pune – 411006 2. By Email: <a href="mailto:customercare@bajajallianz.co.in">customercare@bajajallianz.co.in</a></p> <p><b>4) Link for downloading applicable form and list of documents required including bank account details:</b> <a href="https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0">https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&amp;p_flag=0</a></p>	Part G Section 19
17.	Grievances/ Complaints	<b>1) Contact details of Grievance Redressal Officer of the insurer:</b>	Part G Section 19 and

		<p>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@bajajallianz.co.in</p> <p><b>2) Link for registering the grievance with the insurer's portal:</b> Insurance company grievance portal <a href="https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMlyeqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE">https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMlyeqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJObPD_BwE</a></p> <p><b>3) Contact details of Ombudsman:</b> Find your nearest Ombudsman office at <a href="http://www.cioins.co.in/ombudsman">http://www.cioins.co.in/ombudsman</a></p>	<p>Part G Section 20</p>
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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.bajajallianzlife.com/retirement-pension-plans/saral-pension-plan.html>

### **Disclaimer:**

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