

**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 iSecure II (UIN – 116N208V02)	Policy Schedule
2.	Policy Number	<xxxxxx>	
3.	Type of Insurance Policy	Pure Risk If ROP Variant is opted – Non- Linked other than pure risk and Savings	Policy Schedule
4.	Basic Policy detail	<ul style="list-style-type: none"> <li>• Instalment Premium for Year 1 (₹) - &lt;xxxxxx&gt;</li> <li>• Instalment Premium Year 2 onwards (₹) - &lt;xxxxxx&gt;</li> <li>• Mode of premium payment - &lt;xxxxxx&gt;</li> <li>• Sum Assured on Death (₹) - &lt;xxxxxx&gt;</li> <li>• Sum Assured on Maturity (₹) - &lt; Not Applicable / xxxxxx &gt;</li> <li>• Premium payment Term (years) - &lt;xxxxxx&gt;</li> <li>• Policy Term (years) - &lt;xxxxxx&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage / benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on maturity (applicable only for ROP Variant) –</b> Total Premiums Paid shall be payable. <ul style="list-style-type: none"> <li>• <b>Benefits payable on Death (applicable for all plan Variants) –</b> Sum Assured shall be payable and the policy will terminate, provided the policy is in-force.</li> </ul> </li> <li>• <b>Survival Benefits excluding that payable on maturity –</b> Not applicable</li> <li>• <b>Surrender Benefits– (Termination Value, applicable for Life &amp; Easy Variant):</b> <ul style="list-style-type: none"> <li>○ Payable only if the Premium Payment Term (PPT) is lesser than Policy Term (PT) and will be applicable only post PPT</li> <li>○ Termination Value is equal to: [Termination factor X Total Premiums Paid]</li> <li>○ If PPT is equal to PT, no Termination Value shall be applicable</li> </ul> </li> <li>• <b>For ROP Variant:</b> <ul style="list-style-type: none"> <li>○ The Policy can be surrendered at any time after completion of the first Policy Year, provided at least one (1) full Policy Years' Premium has been paid</li> </ul> </li> </ul>	<p>Part C – Section 3</p> <p>Part C – Section 3</p> <p>Part D – Section 12</p>

		<ul style="list-style-type: none"> <li>○ Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)</li> <li>● <b>Options to policyholders for availing benefits, if any, covered under the policy –</b>  <b>Early Exit Value (Available only for Life Variant) –</b> <ul style="list-style-type: none"> <li>○ Option to get back all your premiums paid or Surrender Value (as applicable)</li> <li>○ The option can be exercised at any time during the first five (5) policy years immediately after the policyholder has attained age 60.</li> </ul> </li> <li>● <b>Other benefits/options payable, specific to the policy, if any –</b> Not applicable</li> <li>● <b>Lock-in period for Linked Insurance product –</b> Not applicable</li> </ul>	<p>Part D – Section 12</p> <p>Not applicable</p>						
6.	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable						
7.	Option available (in case of Annuity product)	Not applicable	Not applicable						
8.	Riders opted, if any	<p>If no riders are opted &lt;&lt; Not Applicable&gt;&gt;</p> <p>If riders are opted &lt;&lt;</p> <table border="1"> <thead> <tr> <th>Rider Name</th> <th>UIN</th> <th>Sum Assured</th> </tr> </thead> <tbody> <tr> <td>&lt;Rider Name&gt;</td> <td>&lt;XX&gt;</td> <td>&lt;XX&gt;</td> </tr> </tbody> </table> <p>For details on the rider, please refer the customer information sheet of the respective rider. &gt;&gt;</p>	Rider Name	UIN	Sum Assured	<Rider Name>	<XX>	<XX>	Policy Schedule
Rider Name	UIN	Sum Assured							
<Rider Name>	<XX>	<XX>							
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide Exclusion</b></p> <p>In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the total premiums paid or the Surrender Value / Termination Value as on the date of death, provided the policy is in force. There are no other exclusions other than the suicide clause mentioned above.</p>	Part F – Section 13						
10.	Waiting /lien Period, if any	Not applicable	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 7						

13	Lapse, paid-up and revival of the Policy	<p><b>Non-Payment of Premiums (Lapse and Paid-up):</b></p> <p><b>For Life &amp; Easy Variant:</b> If premiums are not paid by the end of the grace period, the policy will, immediately &amp; automatically, lapse at the expiry of the grace period. No paid up value is available under the policy.</p> <p><b>For ROP Variant:</b></p> <ul style="list-style-type: none"> <li>• If at least first one (1) full years' premiums have not been paid – Policy will, immediately &amp; automatically, lapse at the expiry of the grace period, and no benefit will be paid.</li> <li>• If at least first one (1) full years' premiums have been paid under a Policy, and subsequent premiums are not paid – Policy will be converted to a paid-up policy at expiry of the grace period.</li> </ul> <p><b>Revival Period –</b> Five (5) years from the due date of the first unpaid premium</p>	<p>Part C – Section 5 &amp; 6</p> <p>Part D – Section 8</p>
14.	Policy Loan, if applicable	<p><b>For Life &amp; Easy Variant:</b> Policy loan feature is not available.</p> <p><b>Applicable only under ROP Variant:</b></p> <p>Option to take policy loan, subject to a maximum limit of 50% of the surrender value available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time. The rate of interest for loan is 10% p.a. compounding half-yearly.</p>	Part D – Section 10
15.	Claims / Claims Procedure	<p><b>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-web/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></li> </ul> <p><b>Helpline/Call Centre Numbers:</b> 1800-209-7272 (Toll Free) Mail Us : <a href="mailto:customercare@bajajallianz.co.in">customercare@bajajallianz.co.in</a></p> <p><b>Contact details of the insurer:</b> Bajaj Allianz Life Insurance Company Limited House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <ul style="list-style-type: none"> <li>• <b>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> WhatsApp- 8806727272</li> </ul>	Part D – Section 9

16.	Policy Servicing	<p><b>Turn Around Time (TAT):</b>  <a href="https://www.bajajallianzlife.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf">https://www.bajajallianzlife.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</a></p> <p><b>Helpline/Call Centre number:</b> 1800 209 7272</p> <p><b>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:customer-care@bajajallianz.co.in">customer-care@bajajallianz.co.in</a></p> <p>3. <b>Link for downloading applicable forms 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	<p><b>Contact details of Grievance Redressal Officer of the insurer:</b> 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 <a href="mailto:gro@bajajallianz.co.in">gro@bajajallianz.co.in</a></p> <p><b>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.EAlaIQobChMly_eqivKOhgMVdWSPAh0NFQrEEAAAYASAAEgJObPD_BwE">https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&amp;_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWSPAh0NFQrEEAAAYASAAEgJObPD_BwE</a></p> <p><b>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>	Part G – Section 19 & 20

### Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

Web-link for the product where sample policy document can be downloaded:  
<https://www.bajajallianzlife.com/term-insurance-plans/secure-insurance-plan.html>

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