

SI No	Title	Description	Policy Clause Number
1	Name of Insurance Product/Policy	Bajaj Allianz Life Group Accelerated Critical Illness Rider	Policy Schedule
2	Policy Number	<XXXXXXXX>	As per Base Policy
3	Type of Insurance Product/ Policy	Benefit	As per Base Policy
4	Sum Assured (Basis) (Along with amount)	<XXXXXXXX>	As per Base Policy
5	Policy Coverage (What the policy covers)	<p>On first diagnosis of the specified 11 Critical Illnesses on the life of the Member or joint Member, in case of joint life coverage is opted, during the term of the base Policy then, the Company, shall pay the Rider Sum Assured to the Member.</p> <p>a) If Rider Sum Assured is equal to Sum assured under the base Policy, then the risk-cover for the Member and joint Member, if any, under the base Policy, including the Rider, will terminate after the Rider Benefit is paid</p> <p>b) If Rider Sum Assured is less than the Sum Assured under the base Policy, then, the Rider cover will terminate but the risk cover for the Member and joint Member, if any, under the base Policy will continue for the balance Sum Assure</p>	Part C – Section 2 & 3- Policy description, Rider Benefit & Critical Illness
6	Exclusions	<p>a) If the diagnosis of Critical Illness was made within 90 days of the start of coverage (i.e., during the waiting period). This would not be applicable on consecutive renewal of the Critical Illness cover for the member with the company</p> <p>b) If the insured dies within 30 days of the diagnosis of the covered CI</p> <p>c) Pre-Existing Disease: Pre-existing Disease means any condition, ailment, injury, or disease:</p> <p>i. That is/are diagnosed by a physician within 48 months prior to</p>	Part D – Section 9 – Exclusions

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		<p>the effective date of the policy issued by the insurer; or</p> <p>ii. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.</p> <p>d) Intentional self-inflicted injury, suicide, or attempted suicide.</p> <p>e) For any medical conditions suffered by the life assured or any medical procedure undergone by the life assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics, or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner.</p> <p>f) Engaging in or taking part in hazardous activities*, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not;</p> <p>*Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not;</p> <p>g) Participation by the insured person in a criminal or unlawful act with criminal intent; h) For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive, or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature</p> <p>i) For any medical condition or any medical procedure arising either as a result of war, invasion, act of</p>	
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		<p>foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot, or civil commotion, strikes or participation in any naval, military or air force operation during peace time;</p> <p>j) For any medical condition or any medical procedure arising from participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable.</p> <p>k) Any External Congenital Anomaly which is not as a consequence of Genetic disorder</p> <p>l) Failure to seek medical advice or treatment by a medical practitioner leading to occurrence of the insured event.</p>	
7	Waiting Period	Period of ninety (90) days from the date of commencement of Rider cover	Section 9 – Exclusions point (a)
8	<p>Financial limits of coverage</p> <p>i) Sub-limit</p> <p>ii) Co-payment</p> <p>iii) Deductible</p> <p>iv) Any other limit (as applicable)</p>	Not Applicable	Not Applicable
9	Claims/Claims Procedure	For reimbursement of claims the insured person may submit the necessary documents to Company within the prescribed time limit	Part F Section 11- Payment of Claim
10	Policy Servicing	In case you have any query or compliant/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,	Part G

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		<p>you may communicate with the Company:</p> <p>By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006</p> <p>By Phone at: Toll Free No. 1800 209 7272</p> <p>By Email: customer@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:</p> <p>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.</p>	Part G

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		The Policyholder can also register his complaint online at <a href="http://www.igms.irda.gov.in/">http://www.igms.irda.gov.in/</a>	
12	Things to remember (free look cancellation, policy renewal, migration and portability, change in sum insured)	Free Look period of 15 days from the date of receipt of the policy shall be applicable at the inception. All these options are available subject to detailed terms & conditions as mentioned in the policy document	Part D – Section 6 As per base policy
13	Your obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may affect the claim settlement	Policy Schedule
		Disclosure of other material information during the policy period	
		Insurer to specify the material information	
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.			

Declaration by the Policy Holder:

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

Place:

Date:

(Signature of the Policy)

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