

Bajaj Allianz

Niyamit Sanchay Suraksha

A Traditional Group Variable Insurance Plan



Bajaj Allianz Niyamit Sanchay Suraksha

Bajaj Allianz Niyamit Sanchay Suraksha is a traditional, non-linked, non-participating regular, limited and single premium, group savings variable insurance plan which gives your group members the complete reassurance of a lasting financial security and peace of mind. The plan offers a Guaranteed Interest Rate, which will be guaranteed for the entire term of the policy and an Additional Interest Rate, which is also guaranteed.

 **BAJAJ | Allianz** 

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Key Benefits of the plan

- Offers Guaranteed Interest Rate (GIR)
- Offers Additional Interest Rate (AIR)
- Flexibility to choose life coverage for your members
- Option to choose from Single, Regular or Limited Premium Payment option
- Option for Partial withdrawals
- Option to alter premium payment frequency
- Guaranteed Death Benefit of 105% of total premiums paid excluding service tax

How does the plan work ?

- An individual regular/single premium account is opened for each member
- The premium paid by you will be maintained in an individual regular/single premium accounts of the respective group members
- The net regular/single premium, which is the premium paid less the mortality charge, premium allocation charge and applicable service tax, will be maintained in the members' individual regular/single premium accounts
- Policy Administration Charge (PAC) will be deducted from the individual regular premium account every month. Deduction of PAC shall commence from the 6th policy year of the member, in the case of the regular/limited premium option. There shall be no PAC applicable in the single premium option
- The Company offers a Guaranteed Interest Rate (GIR) of 1.5% per annum through-out the policy term of the member. A guaranteed Additional Interest Rate (AIR) of 2.5% shall be offered for first five policy years of the group member and thereafter no Additional Interest Rate shall be added. The individual regular/single premium account will be first credited with the GIR and then credited with the AIR, if any
- After crediting GIR and AIR to the individual regular/single premium account, fund management charge will be deducted as a percentage of the individual regular/single premium account value
- Individual regular/single premium account value is the value of your premium paid less mortality charge, premium allocation charge and policy administration Charge, if any, enhanced by GIR, AIR and residual additions, if any, less applicable fund management charge
- The GIR and AIR credited and the fund management charge deducted from the individual regular/single premium account will only be to the extent and duration for which the fund remained invested
- Non-zero positive residual additions, if any, shall be credited to the individual regular/single premium account in order to meet the maximum reduction in yield criteria* at the end of fifth policy year and at the end of every policy year thereafter
- The investment pattern of the fund is governed by the IRDA regulation on the controlled fund

* This criteria is as dictated by IRDA regulations

Groups

A scheme under Bajaj Allianz Niyamit Sanchay Suraksha may be set up for Employer-Employee groups and Non-Employer-Employee homogeneous group such as (i) Any Associations, where the members represent a particular profession/ trade/ domestic workers/ Anganwadi workers; (ii) Government agencies; (iii) Any Co-operative Societies; (iv) Parents of school/ college students as members; (v) Any other groups as may be approved by IRDA from time to time.

Benefits Payable

On maturity the individual regular/single premium account value will be paid to the member. The benefit will be paid to the member through you.

In case of unfortunate death of a member, the benefits payable will be equal to the total of the sum assured & the individual regular/single premium account value, subject to a guaranteed death benefit of 105% of total premiums paid (excluding service tax) in the account of the member. The benefit is paid to the nominee through you.

Surrender

Individual Member Surrender

The member may, at any time, surrender his membership

- **On surrender during the lock-in period of first five years**

The individual regular/single premium account value less the discontinuance charge, if any, as on the date of surrender, will be transferred to the Discontinued Life Policy Fund, and all risk cover will be terminated immediately. If the membership is surrendered, the same cannot be revived. The Discontinuance Value as at the end of the lock-in period will be payable as the surrender value to the member.

- **On surrender after the lock-in period of first five years**

The surrender value payable will be individual regular/single premium account value as on the date of surrender.

Policy Surrender

You will not have the option to surrender the policy. But, you can stop enrollment of new members any time after commencement of the policy.

Definition

Sum Assured is the amount (chosen by you or the member) based on which the death benefit payable shall be arrived at.

Paid-up Sum Assured is equal to original sum assured of the member multiplied by the proportion of the total number of premium paid to the original number of premium payable under the policy on account of the member. This is applicable to a membership where the premiums have been discontinued after the lock-in period.

Discontinued Life Policy Fund (SFIN : ULIF07026 / 03 / 13DISCONLIFE116) is the fund maintained by the Company that is set aside and is constituted by the discontinuance values of the discontinued policies determined in accordance with the "Insurance Regulatory and Development Authority (Linked Insurance Products) Regulation, 2013".

Discontinuance Value

- The discontinuance value will be higher of :
 - The individual regular/single premium account value less the discontinuance charge, all as on date of discontinuance/surrender, accumulated at the rate of return earned on the Discontinued Life Policy Fund net of Fund Management Charge. OR
 - The individual regular/single premium account value less the discontinuance charge, all as on date of discontinuance/surrender, accumulated at the minimum guaranteed rate of investment return net of Fund Management Charge. The minimum guaranteed rate of investment return mandated by the IRDA regulation is 4% p.a.
- In accordance with the IRDA regulation, the current Fund Management Charge on Discontinued Life Policy Fund is 0.5% per annum
- The Fund Management Charge and the minimum guaranteed rates of investment return as mentioned above may change from time to time as per the IRDA guidelines

Non-Forfeiture

Important Details of the Bajaj Allianz Niyamit Sanchay Suraksha

Parameter	Details			Parameter	Details												
Size of the Group	20 to 5000 members			Policy Term for Members	For Regular Premium and Limited Premium – 10 and 15 to 30 years (both inclusive)												
Minimum Entry Age of the Member	18 year				For Single Premium – 10 and 15 years												
Maximum Entry Age of the Member	60 years				Premium Paying Term	For Regular Premium – Equal to policy term of member											
Maximum Age at Maturity of the Member	70 years			For Limited Premium – Policy term of member minus 5 years													
Minimum Sum Assured of the Member	Age less than 45 years or equal to		Age greater than 45 years	Minimum Premium	<table border="1"> <thead> <tr> <th>Mode</th> <th>Single</th> <th>Yearly</th> <th>Half-yearly</th> <th>Quarterly</th> <th>Monthly</th> </tr> </thead> <tbody> <tr> <td>Amount in ₹</td> <td>5,000</td> <td>1,000</td> <td>600</td> <td>300</td> <td>100</td> </tr> </tbody> </table>	Mode	Single	Yearly	Half-yearly	Quarterly	Monthly	Amount in ₹	5,000	1,000	600	300	100
	Mode	Single	Yearly		Half-yearly	Quarterly	Monthly										
	Amount in ₹	5,000	1,000	600	300	100											
For Regular / Limited Premium	10 times Annualised Premium	7 times Annualised Premium	Premium payment Modes	Single, Yearly, Half-Yearly, Quarterly and Monthly													
For Single Premium	1.25 times Single Premium	1.1 times Single Premium		Maximum Premium	No Limit												
Maximum Sum Assured of the Member	For regular premium: Maximum up to 50 times depending on the nature of the group For single premium: Maximum up to 10 times depending on the nature of the group																

- If the regular premium is discontinued during the first five membership Year, then, a notice will be sent to you/member within fifteen days of the expiry of the grace period. You will have to choose from the following two options within 30 days of receipt of such notice :
 - Option I - Pay all due regular premiums on account of your member OR
 - Option II - Surrender the membership under the Policy without any risk cover.

On choosing Option II or if the Company does not receive any intimation from you within the notice period of 30 days, the Company shall take discontinuance action. Under the discontinuance action, the membership shall be discontinued and the individual regular premium account value less the discontinuance charge, will be transferred to the Discontinued Life Policy Fund, and the life cover, will be terminated immediately. The Discontinuance Value shall be available as the surrender value to the member after the lock-in period of five years or end of revival period as opted by the member when choosing Option II.

If no communication was received by the Company & discontinuance action was taken, the Discontinuance shall be available as the surrender value to the member after the lock-in period of five years or end of revival period, whichever is later.

Till the discontinuance action is taken the membership shall be treated as in-force with all risk cover by deduction of the applicable mortality charge, and policy administration charge under the policy.

- If regular premium on account of your member is discontinued after the first five membership years, then, a notice will be sent to you within fifteen days after the expiry of the grace period. You will have to choose the following three options within 30 days of receipt of such notice:
 - (i) Option A - Pay all due regular premiums on account of your member within a period of two years Or
 - (ii) Option B - Intimate the Company to surrender the membership under the Policy. OR
 - (iii) Option C - Continue the membership as a paid-up membership with Paid Up Sum Assured
- If we do not receive any intimation from you or if you intimate us to withdraw the membership(s) as per Option B above, then, the surrender value of the member, as at the end of the revival period or as on date of intimation respectively, will be paid by the Company and the membership will terminate.
During the revival period, if the membership is not revived, membership will be treated as in-force with all risk cover by education of all applicable charges on account of your member under the policy. At the end of the revival period, if the membership has not been revived, the surrender value as at the end of the revival period will be paid by the Company and the membership under the policy will terminate.
The discontinuance norms will be in accordance with the regulations prevailing at the time of date of discontinuance or surrender

Flexibilities

- Alteration of premium payment frequency
At any anniversary of the membership, on request of the member/ master policyholder the payment frequency may be altered to any other mode (i.e., yearly, half-yearly, quarterly or monthly), subject to minimum premium limits under the plan. The monthly mode is permitted only by salary deduction or ECS.
- Partial Withdrawal Option
Your members will have the option to make unlimited number of partial withdrawals through you, anytime after the fifth anniversary of the membership subject to:
 - The individual regular/single premium account value should not fall below two (2) times of the annualized regular premium or one times the single premium, as applicable.
 - Minimum partial withdrawal amount is ₹ 2000
 - Death benefit in installments

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- The nominee will have the option to take the death benefit in equal monthly installments over a period of five (5) or ten (10) years (as per his/her choice) from the date of intimation of death. The first instalment shall be due from the date of intimation of death. The same needs to be informed in writing at the time of filing the death claim form.
- Each monthly installment will be an amount equivalent to:
- If the period chosen is 5 years: $1.04 * \text{death benefit divided by } 60$.
- If the period chosen is 10 years: $1.08 * \text{death benefit divided by } 120$.

The Company can change the factors based on IRDA approval.

- The nominee will have the option to surrender the membership after the installments have commenced. On Surrender, the nominee will be eligible for death benefit less the total amount of the installments already paid as on the date of surrender.

Loans

Not Applicable

Revival

Any discontinued membership can be revived subject to the following :

1. The Company receives the request for revival through the Policyholder, for that member, within two (2) years from the date of discontinuance of the membership provided the membership is not terminated already
2. All the due but unpaid regular premiums are paid
3. The regular premium allocation charge and policy administration charge, as applicable during the discontinuance period shall be deducted from regular premiums paid at the time of revival
4. Medical and financial information and documentation as per the Board approved underwriting policy may be requested by the Company is submitted by the member at his/her own expense
5. The Company may allow the revival of the membership as per the Board approved underwriting policy, on the original policy terms and conditions or on terms and conditions which may be at variance with original policy terms and conditions, which shall be duly intimated in writing to the member along with intimation of acceptance of revival.
6. On revival of the discontinued membership, the Discontinuance Value of the member together with the amount of Discontinuance Charge (without any interest) as deducted by the Company on the Date of Discontinuance of the membership, shall be added back to the Individual regular premium account value. No AIR/ GIR will be paid for the period the money was not in the in-force individual regular premium account.

Charges under the plan

Charge	Details																										
Policy Administration Charge	<p>Regular/ Limited Premium (RP): Year 1 to 5 – Nil and thereafter ₹ 12 per annum per member from the 6th policy year of the member onwards inflating @ 5% p.a.. Subject to a maximum of ₹ 6000 per annum per member.</p> <p>Single Premium (SP): Nil</p> <p>The charge will be deducted at each monthly anniversary from the individual regular/ single premium account</p>																										
Premium Allocation Charge	<p>Regular/ Limited Premium (RP) for channels other than Direct Marketing:</p> <table border="1"> <thead> <tr> <th>Policy Year of the Member</th> <th>1</th> <th>2-5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>Premium Allocation Charge</td> <td>8.5%</td> <td>5.75%</td> <td>Nil</td> </tr> </tbody> </table> <p>Single premium allocation charge for channels other than Direct Marketing - 10%</p> <p>Regular/ Limited Premium (RP) for Direct marketing (excl web)</p> <table border="1"> <thead> <tr> <th colspan="3">1st year*</th> <th rowspan="2">2 to 5 years*</th> <th rowspan="2">6th year* onwards</th> </tr> <tr> <th>Regular Premium less than ₹ 3000</th> <th>₹ 3000 to less than ₹ 5000</th> <th>More than ₹ 5000</th> </tr> </thead> <tbody> <tr> <td>Yearly mode</td> <td>6.50%</td> <td>7.50%</td> <td>3.50%</td> <td>3.75%</td> </tr> <tr> <td>Other mode</td> <td>5.50%</td> <td>7.50%</td> <td>3.50%</td> <td>Nil</td> </tr> </tbody> </table> <p>*Year means "Policy Year of the Member"</p> <p>Single premium allocation charge for Direct Marketing (excl web) - 8%</p>	Policy Year of the Member	1	2-5	6+	Premium Allocation Charge	8.5%	5.75%	Nil	1st year*			2 to 5 years*	6th year* onwards	Regular Premium less than ₹ 3000	₹ 3000 to less than ₹ 5000	More than ₹ 5000	Yearly mode	6.50%	7.50%	3.50%	3.75%	Other mode	5.50%	7.50%	3.50%	Nil
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Fund Management Charge	1.25% p.a.																										
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5 & above	Nil	Nil																									
Mortality Charge	As per the nature of your group																										
Miscellaneous Charge	The miscellaneous charge would be charged at the rate of ₹100/- per transaction in respect of change in premium paying mode, partial withdrawal, or issuance of copy of policy document or certificate of insurance.																										

Revision of Charges

After taking due approval from the Insurance Regulatory and Development Authority, the Company reserves the right to revise the above mentioned charges other than the Mortality Charge and Premium Allocation Charge:

- Fund Management Charge up to a maximum of 1.35% per annum
- Policy Administration Charge upto a maximum of ₹ 20 per annum inflating @ 5% p.a
- Miscellaneous charge upto a maximum of ₹ 200/- per transaction

The Company will give a notice of three (3) months to you for any changes in charges. If you do not agree with the modified charges you will be allowed to withdraw immediately or at the end of five policy years of the membership years in respect of each member, whichever is later and terminate the Policy.

Suicide Clause

Where a member commits suicide whether sane or insane, within one year from the commencement date of membership or date latest revival of the membership, death benefit as mentioned above shall not be payable and the individual regular/single premium account value as on the date of death plus any charge deducted subsequent to the date of death shall be paid subject to recovery of any dues under the membership. The applicability of the suicide clause and benefits payable on suicide will be determined in accordance with the actual date of death of the member and not the date of intimation of death.

Nomination

The Company will pay the policy proceeds to you. Individual members can nominate the person(s) to whom the policy proceeds will be payable by you upon their death. Nomination is effected as per Section 39 of the Insurance Act 1938.

Grace Period

A grace period of 15 days is available for monthly frequency and 30 days for other frequencies.

Tax Benefits

As per applicable Tax Laws

Free Look Period

Within 15 days from the date of receipt of the policy, you will have the option to review the terms and conditions and return the policy, if you disagree to any of the terms & conditions, stating the reasons for your objections. You will be entitled to a refund of the total premium of all members premium paid, subject only to a deduction of proportionate mortality charge for the period of cover and the expenses incurred by the Company on medical examination of the members and the applicable stamp duty charges.

Within 15 days from the date of receipt of the COI, the member will have the option to review the terms and conditions and return the COI, if the member disagree to any of the terms & conditions, stating the reasons for members objections. Member will be entitled to a refund of the premium paid, subject only to a deduction of proportionate mortality charge for the period of cover and the expenses incurred by the Company on medical examination of the members and the applicable stamp duty charges.

Why Bajaj Allianz Life Insurance?

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the Allianz SE, and in-depth market knowledge and goodwill of "Bajaj" brand in India. Competitive pricing and quick honest response have earned the Company the customer's trust and market leadership in a very short time.

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 to five hundred rupees."

Fraud & Misrepresentation: Section 45 of the Insurance Act, 1938

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose."

This sales literature gives the salient features of the plan only. The policy document is the conclusive evidence of the contract, and provides in detail all the conditions, exclusions related to the "Bajaj Allianz Niyamit Sanchay Suraksha". The same is available on the website of the Company.



Niyamit Sanchay Suraksha

Contact Details

Bajaj Allianz Life Insurance Co. Ltd.

G.E. Plaza, Airport Road, Yerawada, Pune - 411006., IRDA Reg No.: 116,

Visit: www.bajajallianz.com, **BALICIN**: U66010PN2001PLC015959, **Fax No**: 02066026789



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Service: 1800 209 7272

Mail us : customercare@bajajallianz.co.in

chat: bajajallianzlife.co.in/chat

Bajaj Allianz Niyamit Sanchay Suraksha

(UIN:116N120V01)

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDA clarifies to public that -

- IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.

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Insurance is the subject matter of solicitation

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