

Bajaj Allianz Life Secure

A Non-Linked Whole Life Term Plan



LIFE GOALS. DONE.

Bajaj Allianz Life Insurance Co. Ltd.



Bajaj Allianz Life Secure

Bajaj Allianz Life Secure- Assuring you protection for a lifetime.

We all wish for protection at all stages of our life, but most of the time achieving this through-out our life is very difficult.

Helping you with a solution, we at Bajaj Allianz Life Insurance present Bajaj Allianz Life Secure– a unique plan that provides you complete protection till your 100th birthday, so that you can live worry-free for a lifetime.

Key Advantages

Bajaj Allianz Life Secure is a whole life plan that provides term assurance cover, accidental death cover and critical illness cover, depending on your choice. The key advantages of this plan are:

- Three coverage options to choose from:
 - Option I - Death Benefit
 - Option II - Death Benefit plus Accidental Death Benefit
 - Option III - Death Benefit or Accelerated Critical Illness plus Waiver of Premium Benefit
- Life cover up to the age of 100 years
- Choice of 4 Premium Payment Terms (PPTs), viz., 5, 7, 10 or 15 years
- More value for money with High Sum Assured Rebate
- Attractive premium rates for female lives

Plan working

You can customize your policy to suit your requirement in the following manner:

Step 1: Choose your coverage option[^]

Step 2: Choose your Sum Assured

Step 3: Choose your Premium Payment Term (PPT)

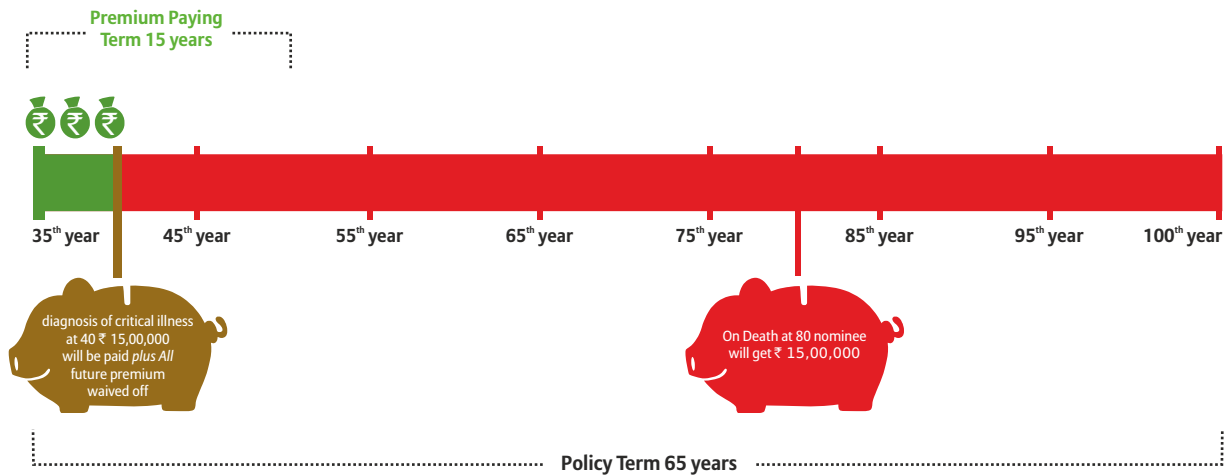
Your premium will be based on your current age, gender, Sum Assured, coverage option, PPT & premium payment frequency.

[^]The coverage option chosen at inception cannot be changed during the policy term.

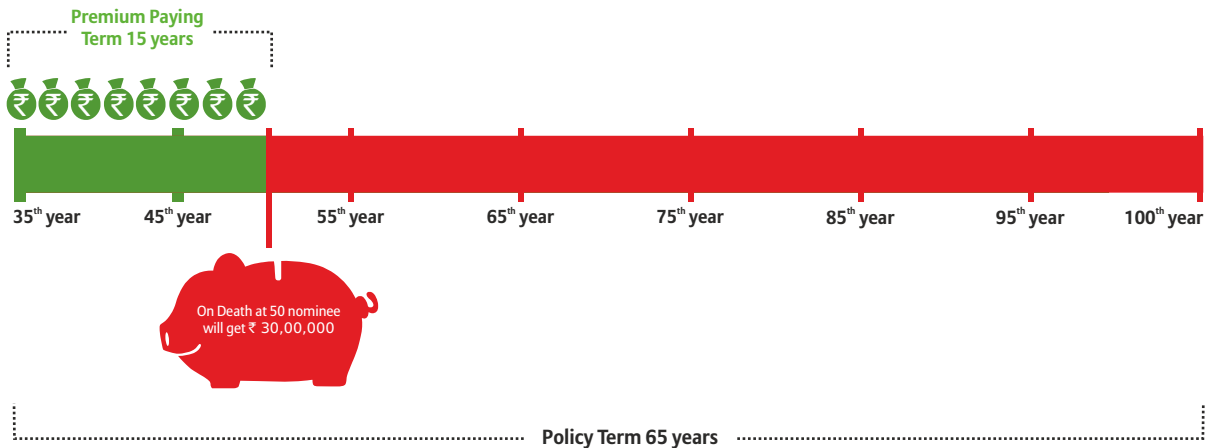
Let's see an example:

Vishal aged 35 years has taken a Bajaj Allianz Life Secure– coverage option III for a premium paying term of 15 years. The Sum Assured chosen by him is ₹ 30,00,000 for which he is paying an annual premium of ₹ 84,940 after a high sum assured rebate of ₹ 710. The risk covers received by Vishal are as follows:

- In case of unfortunate diagnosis of any of the critical illness, say, at age 40,
 - Vishal will receive ₹ 15,00,000 immediately and all the future premiums will be waived
- In case of unfortunate death subsequently, say, at age 80 years, the nominee/claimant will receive ₹ 15,00,000 immediately



In case of unfortunate death, say, at age 50 (no critical illness benefit was paid before), the nominee/claimant will receive ₹ 30,00,000 immediately.



Premium shown above is exclusive of Goods and Service Tax, and any extra premium.

For female lives, 3 year age set back is applicable in premium calculation for Coverage Option I and II

Benefits Payable

The benefit payable will be as per the below mentioned coverage option chosen at inception of the policy:

a. For Coverage Option I (Only Death Benefit)

On death of the life assured during the policy term: Sum Assured on Death will be paid and the policy will terminate.

b. For Coverage Option II (Death Benefit plus Accidental Death Benefit)

- On death of the life assured during the policy term: Sum Assured on Death will be paid and the policy will terminate.
- On death of the life assured due to accident, before reaching age 65 years: Sum Assured on Death plus an additional Sum Assured subject to maximum of ₹ 2 crores, will be paid and the policy will terminate.

c. For Coverage Option III (Death Benefit OR Accelerated Critical Illness plus Waiver of premium Benefit)

- On occurrence of first Critical Illness** on the life of the life assured before attaining age 65 years and during the first 30 years of the policy: 50% of Sum Assured on Death, subject to maximum of ₹ 50 lacs, will be paid and all future premiums due under your policy, if any, will be waived. Policy will remain in-force for death benefit for the remaining Sum Assured on Death. No benefit is payable with respect to any future critical illness on the life of the life assured.

- **On death during the policy term, after critical illness benefit has been paid:** the remaining Sum Assured on Death will be paid and the policy will terminate.
 - **On death during the policy term, before any critical illness benefit has been paid:** Sum Assured on Death will be paid and the policy will terminate.
- d. If death benefit has not been paid before the life assured attains age 100 years, the below mentioned benefit will be paid and the policy will terminate:
- If critical illness benefit has not been paid, Sum Assured.
 - If critical illness benefit has been paid, Sum Assured Minus Amount of critical illness benefit paid.

The **Sum Assured on Death** is defined as:

- For age at entry less than 45 years, higher of (i) 10 times Annualised Premium*, (ii) 105% of total premiums paid till date of death or (iii) Sum Assured
- For age at entry 45 years & above, higher of (i) 7 times Annualised Premium*, (ii) 105% of total premiums* paid till date of death or (iii) Sum Assured

*Annualized Premium and total premium is exclusive of extra premium and Goods and Service Tax.

Features

High Sum Assured Rebate (HSAR)

The plan offers an attractive premium discount based on Coverage Option, chosen Sum Assured, Age and Premium Paying Term (PPT). A discount will be available on the annual premium for each complete additional ₹ 1,00,000 Sum Assured purchased over and above the minimum Sum Assured of ₹ 20,00,000 as mentioned in the table below:

Coverage Option	High Sum Assured Rebate applicable for Sum Assured band
I	above the minimum Sum Assured of ₹ 20,00,000
II	above the minimum Sum Assured of ₹ 20,00,000 and up to Sum Assured of ₹ 2,00,00,000
III	above the minimum Sum Assured of ₹ 20,00,000 and up to Sum Assured of ₹ 1,00,00,000

High Sum Assured Rebate				
PPT (years)	5	7	10	15
Below age 45	₹ 152	₹ 115	₹ 90	₹ 71
Age 45 & above	₹ 113	₹ 88	₹ 70	₹ 56

Example: Ravi aged 30 years has taken a Bajaj Allianz Life Secure policy – coverage option 3 for a premium paying term of 10 years & Sum Assured of ₹ 25,00,000. The annual premium will be ₹ 82,500 before high sum assured rebate. After a high sum assured rebate of ₹ 450, the annual premium will be ₹ 82,050.

Loan

Policy loan is not available under the policy.

Option to Change Premium Payment Frequency

You will have the option to change the prevailing premium payment mode under the policy on any policy anniversary, during the policy term, subject to availability of the frequency and minimum modal premium criteria under the plan.

The modal premium for frequencies other than annual mode is arrived at by multiplying the annual premium by the premium payment frequency factors, given below:

Premium frequency	Monthly	Quarterly	Halfyearly	Yearly
Frequency Factor (freq)	0.09	0.26	0.51	1.00

Tax Benefits

Premium paid are eligible for tax benefits under section 80C of the Income Tax Act. Death, accidental death, critical illness and surrender benefits are eligible for tax benefits under Section 10(10D) of the Income Tax Act, subject to the provision stated therein.

Surrender Benefit

- You will have the option to surrender your policy provided at least
 - First two full years' premiums have been paid if the PPT under your policy is less than 10 years or
 - First three full years' premiums have been paid if the PPT under your policy is 10 or more years
- The surrender value payable will be the higher of the guaranteed surrender value (GSV) and the special surrender value (SSV).
- The policy will terminate on the date of payment of surrender value.
- The GSV will be proportion of premiums paid till date. The GSV is guaranteed through-out the policy term. The extra premiums if any, and applicable Goods and Service Tax, will be excluded in this calculation. The proportion of the premiums paid is as given in the table below:

Policy Surrender Year	Proportion of the premiums paid till date
2 & 3	30%
4 to 20	50%
21 to 25	52%
26	53%
27 to 31	56%
32 to 36	60%
37 & above	65%

- The SSV will be as mentioned below:
- For a paid-up policy or an in-force policy during premium paying term,
The SSV will be arrived at by multiplying an amount equal to the paid-up sum assured minus any critical illness benefit paid with the appropriate surrender factor.
- For an in-force policy beyond the premium paying term
The SSV will be arrived at by multiplying an amount equal to the sum assured minus any critical illness benefit paid with the appropriate surrender factor.
- The SSV factors are not guaranteed and may change from time to time subject to the approval of IRDAI.

Product Terms and Conditions

Eligibility Conditions

Parameter	Details
Minimum Entry Age	25 years
Maximum Entry Age	Coverage Option I & II: 55 years Coverage Option III: 50 years

Policy Term	(100 minus Age at Entry) years				
Premium Paying Term	5, 7, 10 and 15 years				
Minimum Premium	Installments	Yearly	Half-yearly	Quarterly	Monthly
	₹	36,720	18,727	9,547	3,305
Maximum Premium	No limit				
Minimum Sum Assured	₹ 20,00,000				
Maximum Sum Assured	No limit				
	Sum Assured has to be opted in multiples of ₹ 50,000				
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly [#]				

[#]Monthly premium payment frequency will be available under salary deduction scheme & ECS

Non-Payment of Premiums

If you have not paid

- First two full years' premiums, if the PPT under your policy is **less than 10 years** or
 - First three full years' premiums, if the PPT under your policy is **10 or more years**
- then, your policy will immediately lapse at the expiry of the grace period. A lapsed policy will not be eligible for any benefits.

If the death or critical illness of the life assured occurs during the grace period, the benefit based on the coverage option chosen shall be payable under the policy as if the policy was in force for full Sum Assured, after deduction of the outstanding premiums due under your policy as on that date.

If you have paid at least

- First two full years' premiums, if the PPT under your policy is **less than 10 years** or
- First three full years' premiums, if the for PPT under your policy is **10 or more years**

then,

- Your policy will be converted to a paid-up policy
 - Your Sum Assured and your Sum Assured on Death under your policy will be reduced to the Paid-Up Sum Assured and the Paid-Up Sum Assured on Death.
 - Under your paid-up policy
 - Coverage Option I: Only Death Benefit –
Paid-up Sum Assured on Death will be paid and the policy will terminate.
 - Coverage Option II: Death Benefit plus accidental death benefit
Paid-up Sum Assured on Death will be paid. If death is due to accident before attaining age 65 years, then, an additional Paid-up Sum Assured subject to maximum ₹ 2 crores multiplied by a factor equal to the proportion of the number of premiums paid to the total number of premiums payable will be paid. The policy will terminate on death of the life assured.
 - Coverage Option III: Death Benefit or Accelerated Critical Illness plus Waiver of Premium benefit
 - On diagnosis of Critical Illness before attaining age 65 years and during the first 30 years of the policy:
 - 50% of Paid-up Sum Assured on death, subject to ₹ 50 lacs multiplied by a factor equal to the proportion of the number of premiums paid to the total number of premiums payable.
 - The policy will continue for the remaining Paid-up Sum Assured on Death, which will be payable if death occurs during the remaining policy term.
 - If death occurs first, Paid-up Sum Assured, if any, will be paid and the policy will terminate.
- a) On survival to age 100 years, the following benefit will be paid and the policy will terminate.**

- If critical illness benefit has not been paid, Paid-up Sum Assured
- If critical illness benefit has been paid, Paid-up Sum Assured less the amount of critical illness benefit already paid

Revival

If your policy is lapsed/paid-up due to non-payment of premium, you may revive the policy subject to the following conditions:

- a) The application for revival is made within 2 years from the date of the first unpaid premium
- b) All the due premiums together with interest at such rate as the Company may decide from time to time is paid
- c) Satisfactory evidence of your good health, at your expense, is submitted
- d) The revival of the policy may be on terms different from those applicable to the policy before it lapsed/became paid-up, based on prevailing Board approved underwriting norms
- e) The revival will take effect only on it being specifically communicated by the Company to the policyholder
- f) The Company may revive or refuse to revive the policy, based on the Board approved underwriting guidelines

Termination

This policy shall terminate on the earlier occurrence of either of the following events:

- a) On payment of surrendervalue
- b) At the end of the revival period, if premiums have not been paid during:
 - first 2 years premium for PPTs less than 10 or
 - first 3 years' premiums for PPTs of 10 and above
- c) On the date of intimation of death of the life assured and payment of the due benefit under the policy
- d) On life assured attaining age 100 years

Grace Period

If you have failed to make payment of the premium by the due date specified, you will be allowed a grace period of 30 days for premium payment frequencies other than monthly and 15 days for monthly frequency to pay the due premium.

If the death or critical illness of the life assured occurs during the grace period, the benefit based on the coverage option chosen shall be payable under the policy as if the policy was in force for full Sum Assured, after deduction of the outstanding premiums (including extra premium, Goods and Service Tax and), if any, due under the policy as on that date.

Definitions

- 1) Sum Assured:** This is the amount you need to choose at inception of the policy to decide the survival benefits, death benefit, maturity benefit and, if applicable, the termination benefit under the your policy.
- 2) Paid-up Sum Assured:** This is applicable when you discontinue the payment of premium under your policy after paying 2 years premium for PPTs less than 10 or 3 years' premiums for PPTs of 10 and above in full. This amount is arrived at, as on due date of first unpaid premium, by multiplying the Sum Assured with the ratio of the number of premiums paid to the number of premiums payable under the policy.
- 3) Paid-up Sum Assured on Death:** This is applicable when you discontinue the payment of premium under your policy after paying 2 years premium for PPTs less than 10 or 3 years' premiums for PPTs of 10 and above in full. This amount is arrived at, as on due date of discontinuance of premium, by multiplying Sum Assured on Death with ratio of number of premiums paid to the number of premiums payable under your policy
- 4) Claimant:** This person is either the life assured (if alive) or policyholder (if different from the life assured) or the assignee or the nominee or the legal heirs of policyholder/nominee(s) to whom the policy benefit will be paid
- 5) Accident (under coverage option II):** Accident shall mean a sudden, unforeseen and involuntary event caused by

external and visible means and such injury shall within 180 (one hundred and eighty) days, of its occurrence solely, directly and independently of any other cause result in the life assured's death.

6) Critical Illness (under coverage option III)

1. CANCER OF SPECIFIED SEVERITY

A **malignant tumour** characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded –

- (a) Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN-2 & CIN-3.
- (b) Any skin cancer other than invasive malignant melanoma
- (c) All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.....
- (d) Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- (e) Chronic lymphocytic leukemia less than Rai stage 3
- (f) Microcarcinoma of the bladder
- (g) All tumours in the presence of HIV infection.

2. FIRST HEART ATTACK – OF SPECIFIED SEVERITY

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- (a) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- (b) new characteristic electrocardiogram changes
- (c) elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded: (i) Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T; (ii) Other acute Coronary Syndromes (iii) Any type of angina pectoris.

3. OPEN CHEST CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are: (a) Angioplasty and/or any other intra-arterial procedures, (b) any key-hole or laser surgery.

4. KIDNEY FAILURE REQUIRING REGULAR DIALYSIS

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

5. STROKE RESULTING IN PERMANENT SYMPTOMS

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded: (a) Transient ischemic attacks (TIA), (b) Traumatic injury of the brain, (c) Vascular disease affecting only the eye or optic nerve or vestibular functions.

6. MAJOR ORGAN / BONE MARROW TRANSPLANT

The actual undergoing of a transplant of:

- (a) One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-

stage failure of the relevant organ, or

- (b) Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded: (a) Other stem-cell transplants, (b) Where only islets of langerhans are transplanted

7. PERMANENT PARALYSIS OF LIMBS

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

8. MULTIPLE SCLEROSIS WITH PERSISTING SYMPTOMS

The definite occurrence of multiple sclerosis. The diagnosis must be supported by all of the following:

- (a) investigations including typical MRI and CSF findings, which unequivocally confirm the diagnosis to be multiple sclerosis;
- (b) there must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months, and
- (c) well documented clinical history of exacerbations and remissions of said symptoms or neurological deficits with at least two clinically documented episodes at least one month apart.

Other causes of neurological damage such as SLE and HIV are excluded.

9. AORTIC SURGERY

The undergoing of surgery to correct any narrowing, dissection, obstruction or aneurysm of the thoracic or abdominal aorta, but not its branches.

The surgery must be considered medically necessary by a recognized consultant cardiologist and must be the most appropriate treatment.

All minimally invasive procedures such as keyhole, catheter, laser, angioplasty or other intra-arterial techniques are excluded.

Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.

10. PRIMARY PULMONARY HYPERTENSION

Means primary pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterization (Mean pulmonary artery pressure of more than 25 mmHg at rest), resulting in significant permanent physical impairment to the degree of at least Class 3 of the NEW YORK Heart Association Classification of cardiac impairment and also resulting in the life assured being unable to perform his/her usual occupation. The condition must be documented for at least three consecutive months.

The following are excluded: (i) Pulmonary hypertension secondary to lung, heart, or systemic disease; (ii) Chronic thrombo-embolic pulmonary hypertension (CTEPH); (iii) Drug- or toxin-induced pulmonary hypertension

11. ALZHEIMER'S DISEASE

A definite diagnosis of Alzheimer's disease evidenced by all of the following:

- (a) Loss of intellectual capacity involving impairment of memory and executive functions (sequencing, organizing, abstracting, and planning), which results in a significant reduction in mental and social functioning
- (b) Personality change
- (c) Gradual onset and continuing decline of cognitive functions
- (d) No disturbance of consciousness
- (e) Typical neuropsychological and neuroimaging findings (e.g. CT scan)

The disease must require constant supervision (24 hours daily) [before age 65]. The diagnosis and the need for supervision must be confirmed by a Consultant Neurologist.

For the above definition, the following are not covered:

Other forms of dementia due to brain or systemic disorders or psychiatric conditions.

Free Look Period

Within 15 days [30 days in case this policy is issued under the provisions of IRDAI Guidelines on Distance Marketing[^] of Insurance Products] of the receipt of this policy, you will have the option to review the terms and conditions of the policy and if you disagree to any of the terms & conditions, you will have an option to return the policy stating the reasons for objections. You shall be entitled to a refund comprising the all regular premiums (excluding applicable taxes) paid, less the proportionate amount of risk premium for the period the Life Assured was on cover and the expenses incurred by the Company on medical examination and stamp duty.

[^]Distance marketing is done through website and tele-calling.

General Exclusions

If the life assured commits suicide, whether sane or insane, within 1 year from the date of commencement of risk or the date of latest revival of the policy, the policy shall be terminated by paying the higher of 80% of the premiums paid or the surrender value as on the date of death, provided the policy is in-force.

In cases of Death Benefit, if opted by the life assured under this Policy, the benefit shall not be paid in the following cases:

- i) Death occurs as a result of the life assured committing any breach of law with criminal intent
- ii) Death as a consequence of the life assured being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner
- iii) Death as a result of self-inflicted injuries whilst sane or insane
- iv) Death occurs as a result of the life assured taking part in any naval, military or air force operation during peace time.
- v) Death occurs as a result of the life assured participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition
- vi) Death occurs as a result of suicide
- vii) Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognised airline on regular routes and on a scheduled timetable
- viii) Death occurs as a result of war, invasion, civil war, rebellion, riots.
- ix) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

In cases of Accelerated Critical Illness Benefit, if opted by the life assured, the benefit shall not be paid if any critical illness of the life assured is directly or indirectly caused by, related to or arises from

- i) Diseases in the presence of an HIV infection
- ii) Any diseases or its signs or symptoms occurring within 180 days of the start of coverage (i.e. during the waiting period) and any diseases causing the death of the life assured within 30 days of the incidence of the illness (i.e., the survival period)
- iii) Any congenital condition before effective date of the cover
- iv) Intentional self-inflicted injury, attempted suicide, while sane or insane
- v) Life assured being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner
- vi) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes
- vii) Participation by the life assured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable
- viii) Participation by the life assured in a criminal or unlawful act with criminal intent
- ix) Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts;

hunting; mountaineering; parachuting; bungee-jumping

- x) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature
- xi) Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice/ treatment within 48 months to prior to the first policy issued by the insurer

Statutory Information

Assignment: Section 38 of the Insurance Act, 1938

Assignment should be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Section 39 of the Insurance Act, 1938

Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to 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 provision 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.

Applicability of Goods & Service Tax

Goods and Service Tax is charged based on type of policy communication address of Policy Holder. This may change subject to change in rate/state in address of the Policy Holder as on date of adjustment.

About 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 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.

Disclaimer

This sales literature gives the salient features of the plan only. The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Secure.

Standard terms and conditions of the policy are available on Company website.

Contact Details

Regd. Office Address

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Bajaj Allianz Life Secure

UIN : 116N130V01

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI clarifies to public that -

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI 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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