

Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your policy document.

SI. 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)	Bandhan Life AD Rider UIN: 138B006V05	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Pure Risk	
4	Basic Policy Details	<ol style="list-style-type: none"> 1. Instalment Premium: << ₹XX >> 2. Mode of premium payment: <<Monthly, Quarterly, Half-yearly or Yearly >> 3. Sum Assured on death (at policy inception): << ₹ XX >> 4. Sum Assured on Maturity: Not Applicable 5. Premium payment Term: << XX years >> 6. Policy Term: << XX years >> 	Policy Schedule
5	Policy Coverage/ benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity: None. • Benefits payable on death: If the Life Assured dies due to an Accident during the Rider Term, an amount equal to the Sum Assured under this Rider, as mentioned in the Policy Schedule shall be paid as death benefit. This amount will be in addition to the death benefit under the Base Policy. The Rider benefit is available only when, both the Rider as well as the Base Policy to which it is attached, are in-force. The death must occur within 90 days of the accident in question. The claim due to Accidental death, where death happens within 90 days of occurrence of the accident but beyond the Rider term, will be honoured, provided the accident happened when the Rider was still in-force. The Rider will terminate on payment of this benefit. 	C.1 C.2 D.5

		<ul style="list-style-type: none"> • Survival Benefits excluding the amount payable on maturity: None. • Surrender benefits: If this rider is surrendered any time before the Date of Maturity, the following surrender benefit shall be paid: Regular Pay: None Limited Pay: URPV = 70% * (Total Rider Premiums Paid/Total Premiums Payable over the Rider Premium Payment Term) * (Outstanding Rider Term/Rider Term) * Total Rider Premium Paid Single Pay: URPV = 70% * (Outstanding Rider Term/Rider Term) * Single Premium • Options to policyholders for availing benefits, if any, covered under the policy: None. • Other benefits/options payable, specific to the policy, if any: None. 	
6	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion: The Suicide Claim provision will only be applicable to the death benefit under the Base Plan as suicide related deaths are part of exclusions under this Rider.</p> <p>Benefit under this Rider shall not be payable if Accidental Death is directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:</p> <ul style="list-style-type: none"> • Suicide or self-inflicted injury, whether the life assured is medically sane or insane. • War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not. • Taking part in any naval, military or air force operation during peace time. • Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent. 	F.5

		<ul style="list-style-type: none"> • Taking or absorbing, accidentally or otherwise, any intoxicating liquor, drug, narcotics, medicine, sedative, poison or psychotropic substances, unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. • Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty. The intent under this exclusion is to exclude accidental gas/fumes leak incidents which could lead to exposing the population to such toxic gas/fumes and lead to deaths (like Bhopal Gas Tragedy). However, if the incidence happens as part of the life assured's job then the claim is payable. • Participation in aviation other than as a fare-paying passenger in an aircraft that is authorized by the relevant regulations to carry such passengers between established aerodromes. • Taking part in professional sport(s) or any adventurous pursuits or hobbies. "Adventurous Pursuits or Hobbies" includes any kind of racing (other than on foot or swimming), potholing, rock climbing (except on man-made walls), hunting, mountaineering or climbing requiring the use of ropes or guides, any underwater activities involving the use of underwater breathing apparatus including deep sea diving, sky diving, cliff diving, bungee jumping, paragliding, hand gliding and parachuting. 	
7	Waiting /lien Period, if any	None	
8	Grace period	15 days for monthly premium paying policies. 30 days for all other frequencies.	C.4
9	Free Look Period	30 days from the date of receipt of policy document.	D.1
10	Lapse, paid-up and revival of the Policy	<p>Lapse: In case of regular pay and limited pay, on non-payment of rider premium any time during the Rider Premium Payment Term, the Rider will lapse at the end of the Grace Period and the cover will cease to exist. A single pay rider shall never lapse. We will pay the Unexpired Risk Premium Value (URPV) under such a lapsed Rider during the Revival Period if:</p> <ul style="list-style-type: none"> • You voluntarily Surrender the Rider; or • The Life Assured dies; or • The Life Assured survives to the end of the revival period. 	D.2 D.3

		<p>URPV = 70% * (Total Rider Premiums Paid/Total Premiums Payable over the Rider Premium Payment Term) * (Outstanding Rider Term/Rider Term) * Total Rider Premium Paid</p> <p>The rider will terminate on payment of above benefit.</p> <p>Reduced Paid-up: Not Applicable.</p> <p>Revival: If the rider has lapsed, you may revive the rider along with the Base Policy during the applicable revival period. all outstanding premiums without any interest. If the Rider is not revived along with the Base Policy, the Rider would be deemed surrendered and revival of such surrendered Rider will not be allowed at a later stage.</p>	
11	Policy Loan, if applicable	Not Applicable	
12	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>a. Apply for claim:</p> <p>i. Customer can write to us at claims@bandhanlife.com.</p> <p>ii. Visit our nearest service center.</p> <p>iii. Submit claim online: www.bandhanlife.com/claims/</p> <p>iv. Send claim documents to our registered office at Claims Department: Bandhan Life Insurance Limited, A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059.</p> <p>b. Submit your documents.</p> <p>c. Claim decision is made Claim decision will be made within 30 days from date of receipt of last document. In case investigation is required, the investigation will be completed within 90 days from date of intimation and the claim shall be decided within 30 days thereafter.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the Insurer: Email: claims@bandhanlife.com Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059.</p>	F.6

		Link for downloading claim form and list of documents required including bank account details: www.bandhanlife.com/customer-service/claims-process .	
13	Policy Servicing	<ol style="list-style-type: none"> 1. Turn Around Time (TAT): Please refer www.bandhanlife.com/find-service for time taken to service different customer needs. 2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST). 3. Contact details of the insurer: Email: customer.care@bandhanlife.com. Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059. 4. Link for downloading applicable forms and list of documents required including bank account details: www.bandhanlife.com/customer-support-service. 	
14	Grievances /Complaints	<ol style="list-style-type: none"> 1. Contact details of Grievance Redressal Officer of the insurer: Email: gro@bandhanlife.com. 2. Link for registering the grievance with the insurer's Portal: www.bandhanlife.com/register-complaint. 3. Contact details of Ombudsman: <<Ombudsman details as per address of Policyholder>> 	G.1 G.2 G.4
15	Weblink for product including customer information sheet	<< >>	

For more details, please refer to the policy document.

Declaration By The Policyholder

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

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

Place:

Date:

Signature of the Policyholder