



Bandhan Life

**Pradhan
Mantri
Jeevan Jyoti
Bima Yojana**

A graphic overlay in the bottom left corner. It consists of a white circular area containing a dark blue banner with the "Bandhan Life" logo, and a large red speech bubble-like shape with the text "Pradhan Mantri Jeevan Jyoti Bima Yojana" in white. There are decorative starburst symbols around the graphic.

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/ COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Pradhan Mantri Jeevan Jyoti Bima Yojana UIN: 138G093V01	Policy Schedule
2	Policy Number	<< >>	Policy Schedule
3	Type of Insurance Policy	Pure Risk	Policy Schedule
4	Basic Policy Details	1. <u>Installment Premium</u> : << As Per Customer Quote >> 2. <u>Mode of premium payment</u> : Annual 3. <u>Sum Assured on death (at policy inception)</u> : ₹ 2,00,000 (Rupees Two Lakh) per member 4. <u>Sum Assured on Maturity</u> : Not Applicable 5. <u>Premium Payment Term</u> : Annually Renewable 6. <u>Policy Term</u> : Annually Renewable	Policy Particulars
5	Policy Coverage/ benefits payable	1. <u>Benefits payable on Death</u> : Sum Assured 2. <u>Benefits payable on Maturity</u> : Not Available 3. <u>Survival Benefits excluding that payable on maturity</u> : Not Applicable 4. <u>Surrender Benefits</u> : No surrender benefit shall be payable under this policy 5. <u>Options to Policyholders for availing benefits, if any, covered under the policy</u> : Not Available 6. <u>Other benefits/options payable, specific to the policy, if any</u> : Not available	C.3 C.4 D.4
6	Exclusions (events where insurance coverage is not payable), if any.	Exclusions as mandated in Pradhan Mantri Jeevan Jyoti Bima Yojna scheme, as amended from time to time shall be applicable.	
7	Waiting/lien Period, if any	Lien Period : 30 days 1. During the first 30 days Lien Period of an Insured Member who has enrolled into the Scheme for the first time, no claim will be admissible, and the Company shall not be liable to pay any death claim (except on death due to an accident). No such clause is applicable on subsequent renewals in the Scheme	D.2

		<p>at member level.</p> <p>2. Members who exit the scheme at any point may rejoin the Scheme in future years. The exclusion of insurance benefits during the Lien Period (starting from the rejoining date) shall also apply to Insured Members who exit anytime and rejoin in future.</p>	
8	Free Look Period	Not Applicable	D.1
9	Policy Loan, if applicable	Not Applicable	D.5
10	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: <ol style="list-style-type: none"> 1. Apply for claim: i. Approach Bank Branch where member was holding the account 2. Submit your documents at Bank Branch 3. Claim decision is made Claim decision shall be made within 15 days from date of intimation of claim. claim decision shall be made within 45 days from date of claim intimation • Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST) • Contact details of the insurer: <p>Email: claims@bandhanlife.com</p> <p>Address: Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</p> • Link for downloading claim form and list of documents required including bank account details: www.bandhanlife.com/customer-service/claims-process 	F.4
11	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): Please refer www.bandhanlife.com/find-service for time taken to service different customer needs • Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST) • Contact details of the insurer: Email: group.care@bandhanlife.com Address: Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059 • Link for downloading applicable forms and list of documents required including bank account details: www.bandhanlife.com/customer-support-service 	

12	Grievances /Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer of the insurer: Email: gro@bandhanlife.com • Link for registering the grievance with the insurer’s portal: www.bandhanlife.com/register-complaint • Contact details of Ombudsman: cioins.co.in/Ombudsman 	G.2
13	Weblink for product including customer information sheet	https://iassist.bandhanlife.com/	

[^] 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)