

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy/COI Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Group Term Plus Insurance Plan UIN: 138N062V01	
2.	Policy Number	<< >>	
3.	Type of Insurance Policy	Pure Risk	
4.	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: << INR XX >> • Mode of premium payment: << Monthly, Quarterly, Half-yearly or Yearly >> • Sum Assured on death (at policy inception): << INR XX >> • Sum Assured on Maturity: None • Premium payment Term: Equal to Policy Term • Policy Term: 1 Year Renewable Term Insurance Plan 	Policy Particulars
5.	Policy Coverage/ benefits payable	<p>Benefits payable on maturity: None</p> <p>Benefits payable on death^: Upon death of an Insured Member, the Company will pay the Base Sum Assured to the Claimant. Where, the Base Sum Assured is the amount payable in case of death as specified in the Membership Register according to the terms and conditions of this Policy. The policyholder also have the option to opt for staggered monthly payout at inception of the policy, the death benefit will be 5.25% of the Sum Assured payable monthly for a period of 20 months following the date of death.</p> <p><<Benefit Payable on Accidental Death^: Upon death due to Accident of an Insured Member, immediately or within 180 days from the date of the Accident, the Company will pay the Accidental Death Benefit Sum Assured (ADB SA) as lump sum benefit to the Claimant. In case of accidental death, ADB SA is paid in addition to the base SA.>></p> <p><<Benefit Payable on Accidental Dismemberment^ Upon Loss of Limbs^ due to Accident of an Insured Member, immediately or within 180 days from the date of</p>	C.6 C.3 <<C.4>> <<C.5>> <<D.4>>

		<p>the Accident, the Company will pay the Accidental Dismemberment Benefit Sum Assured (ADmB SA) as lump sum benefit to the Insured Member. In case of dismemberment due to an accident, ADmB SA is paid in addition to the Base SA>></p> <p>Survival Benefits excluding the amount payable on maturity: None</p> <p><<Surrender benefits: <<For Members who don't wish to continue the cover, the unexpired premium in lieu of such lives shall be payable as the surrender value as calculated below->></p> <p>Unexpired Premium = (Total Premiums Received minus Stamp Fee minus Medical Expenses incurred by the company) * (Balance number of days to the earlier of the next premium due date or the next renewal date/N)</p> <p>Where, N = 365 days for yearly premium payment mode N = 182 days for half-yearly premium payment mode N = 91 days for quarterly premium payment mode>></p> <p>Options to policyholders for availing benefits, if any, covered under the policy:</p> <ul style="list-style-type: none"> * <<Silver: In case of death of the member, Sum Assured will be paid to the Claimant. * Gold Option 1: This option covers the employees/members against Silver Benefit + Accidental Death * Gold Option 2: This option covers the employees/members against Silver Benefit + Accidental Dismemberment * Platinum: This option covers the employees/members against Silver Benefit + Accidental Death + Accidental Dismemberment>> <p>Other benefits/options payable, specific to the policy, if any: None</p>	
6.	<<Riders opted, if any >>	<<Group Critical Illness Rider>>, <<Group Terminal Illness Rider>>	

<p>7.</p>	<p>Exclusions (events where insurance coverage is not payable), if any.</p>	<p><<Suicide Exclusion: >> << In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the claimant shall be entitled to at least 80% of the Total Premiums paid (excluding taxes and underwriting extra premium) till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.>></p> <p><< Exclusions under Accidental Death / Accidental Dismemberment Benefit>> <<• Suicide or self-inflicted injury, whether the life assured is medically sane or insane.</p> <ul style="list-style-type: none"> • 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. • 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 assureds' 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.>> 	<p>F.4</p>
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8.	Waiting /lien Period, if any	Not Applicable	
9.	Grace period	15 days for monthly premium paying policies 30 days for all other frequencies	C.8
10.	Free Look Period	30 days from the date of receipt of policy document	D.1
11.	Lapse, paid-up and revival of the Policy	<p>Lapse: If the Policy Premium due remains unpaid even after the expiry of Grace Period from the date of unpaid Policy Premium, the Policy will lapse with effect from the Due Date of the first unpaid Policy Premium (“Lapse Date”) and no benefit is payable in case of death of any Insured Member.</p> <p>Revival^: Revival is available up to 3 months from the due date of first unpaid Premium but within the policy term of one year.</p>	D.2 D.3
12.	Policy Loan, if applicable	Not Applicable	D.5
13.	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: <ol style="list-style-type: none"> i. Customer can write to us at claims@bandhanlife.com ii. Visit our nearest service center iii. Submit claim online: https://www.bandhanlife.com/claims/ 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 2. Submit your documents 3. Claim decision is made <p>Claim decision shall 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> • Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST) • 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 	F.6

		<ul style="list-style-type: none"> Link for downloading claim form and list of documents required including bank account details: https://www.bandhanlife.com/customer-service/claims-process 	
14.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): Please refer https://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.operations@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: https://www.bandhanlife.com/customer-support-service 	
15.	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: https://www.bandhanlife.com/register-complaint Contact details of Ombudsman: <<Ombudsman details as per address of Policyholder>> 	G.1 G.2 G.4
16.	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:

(Signature of the Policyholder)

Date: