

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 Clause Number |
|----------------|--|---|-----------------------------|
| 1. | Name of the Insurance Product and Unique Identification Number (UIN) | Bandhan Life Group Critical Illness Rider UIN: 138B017V02 | |
| 2. | Policy Number | << >> | |
| 3. | Type of Insurance Policy | Group Health | |
| 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: Not Applicable • Premium payment Term: << xx years >> • Rider Term: << xx years >> | Rider Schedule |
| 5. | Policy Coverage/ benefits payable | <p>Benefits payable on maturity: None</p> <p>Benefits payable on death: None</p> <p>Survival Benefits excluding the amount payable on maturity: None</p> <p>Surrender benefits: On surrender of the base group policy, the individual members of the group will be given an option to continue the base policy with or without this rider as an individual policy for the outstanding term as per the certificate of insurance issued to the member, wherever applicable.</p> <p>For members who don't wish to continue the rider cover, the Unexpired Rider Premium in lieu of such lives shall be payable as the surrender value.</p> <p>No surrender value is applicable for monthly mode policies, similar in treatment as the base policy to which the rider will be attached.</p> | 2, C1-C36, 9 |

| | | <p>URPV = Last Instalment Premium Paid * (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: If the Rider is In Force and the Life Assured is diagnosed with any of the eligible Critical Illness covered under the Benefit Option opted by You before the Date of Maturity, We will pay the Rider Sum Assured as a lump-sum amount as specified in the Rider Schedule.</p> <p>The Benefit Options cover the below specified Critical Illnesses:</p> <table border="1" data-bbox="573 863 1101 1045"> <thead> <tr> <th>Benefit Option</th> <th>Illnesses Covered</th> </tr> </thead> <tbody> <tr> <td>Basic Cover</td> <td>C1 – C6</td> </tr> <tr> <td>Enhanced Cover</td> <td>C1 – C12</td> </tr> <tr> <td>Comprehensive Cover</td> <td>C1 – C36</td> </tr> </tbody> </table> <p>Please refer policy document for the list of critical illness covered under each benefit option.</p> <p>Only one claim is payable on the first occurrence (during the lifetime of the Life Assured) of any of the specified illnesses under the chosen Benefit Option.</p> <p>Other benefits/options payable, specific to the policy, if any: NA</p> | Benefit Option | Illnesses Covered | Basic Cover | C1 – C6 | Enhanced Cover | C1 – C12 | Comprehensive Cover | C1 – C36 | |
|---------------------|--|--|----------------|-------------------|-------------|---------|----------------|----------|---------------------|----------|--|
| Benefit Option | Illnesses Covered | | | | | | | | | | |
| Basic Cover | C1 – C6 | | | | | | | | | | |
| Enhanced Cover | C1 – C12 | | | | | | | | | | |
| Comprehensive Cover | C1 – C36 | | | | | | | | | | |
| 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 Policy.</p> <p>Other Exclusions: Apart from the exclusions mentioned in the definitions of the Critical Illnesses the life assured will not be entitled to any benefits if a covered Critical Illness results either directly or indirectly from any one of the following causes:</p> <ul style="list-style-type: none"> • Pre-existing Disease means any condition, ailment, injury or disease: | 13 | | | | | | | | |

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| | | <p>a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer; or</p> <p>b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.</p> <ul style="list-style-type: none">• Intentional self-inflicted injury, attempted suicide, whether the life assured is medically sane or insane.• Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.• 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. War means whether declared or not.• Taking part in any naval, military or air force operation during peace time.• Participation by the life assured in any flying activity, except as a bona fide, fare-paying passenger, pilot, air crew of a recognized airline on regular routes and on a scheduled timetable.• Participation by the life assured in a criminal or unlawful act with a criminal intent.• 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.• Disability due to chronic fatigue, chronic pain and fibromyalgia are excluded• 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.• Congenital Anomaly: Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position. | |
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| | | <p>a) Internal Congenital Anomaly - Congenital anomaly which is not in the visible and accessible parts of the body.</p> <p>b) External Congenital Anomaly - Congenital anomaly which is in the visible and accessible parts of the body.</p> <p>Any external congenital condition or related illness is not covered under the policy.</p> <p>In case any internal congenital condition or related illness is known to the insured/family members and was/is being treated, is disclosed at proposal stage and accepted by the insurer, claims will be covered as per policy terms and conditions.</p> <p>If an internal congenital condition is not known to the insured/ family members and the same is proved on the basis of relevant evidence, then such a condition will not be excluded, and the claims will be covered as per policy Terms & conditions.</p> <p>If an insured/family member was well aware of an internal congenital anomaly and yet did not disclose at the proposal stage and there is adequate evidence to establish the same, such claims will not be accepted.</p> <ul style="list-style-type: none"> • Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature. • The benefits shall not apply or be payable in respect of any covered condition within the waiting period of 90 days where the Insured had or is aware of objective evidence, had consultations/Investigations for it and/or diagnosed which first became apparent or commenced within the Waiting Period. | |
| 7. | Waiting /lien Period, if any | Waiting period of 90 days is applicable for each of the critical illness specified within this Rider from the Date of Commencement of the applicable Benefit Option or the effective date when the Rider is revived, whichever is later. | 12 |
| 8. | Grace period | 15 days for monthly premium paying policies 30 days for all other frequencies | 6 |
| 9. | Free Look Period | 30 days from the date of receipt of policy document | Free Look Option |

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| 10. | Lapse, paid-up and revival of the Policy | <p>Lapse: If You stop paying 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. No benefits are payable under a Lapsed Rider.</p> <p>Reduced Paid-up: Not Applicable</p> <p>Revival: If Your Rider has lapsed, You may revive the Rider along with the Base Policy during the applicable Revival Period. The Revival will be subject to our underwriting guidelines and payment of all outstanding Rider 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> | 7 ,8 |
| 11. | Policy Loan, if applicable | Not Applicable | |
| 12. | 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 Company 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) | 14 |

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| | | <ul style="list-style-type: none"> 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>Link for downloading claim form and list of documents required including bank account details: https://www.bandhanlife.com/customer-service/claims-process</p> | |
| 13. | 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 | 22 |
| 14. | 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: <<https://cioins.co.in/Ombudsman>> | 23, 24 |
| 15. | Weblink for product including customer information sheet | << https://iassist.bandhanlife.com >> | |

For more details, please refer to the Certificate of Insurance.

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: