

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 Terminal Illness Rider UIN: 138B015V01	
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: Not Applicable • Premium payment Term: << xx years >> • Policy Term: << xx years >> 	Policy 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 Policy by the Master Policyholder, 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</p>	C.1, C.2, C.3, D.5

		<p>such lives shall be payable as the surrender value.</p> <p>No surrender value is applicable for monthly mode policies.</p> <p>Unexpired Rider Premium = Total Premiums Received * (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>Total Premiums Received is premium received excluding of GST (Goods & Services Tax).</p> <p>If any Member ceases to be a member of the Group after the Date of Commencement of Risk under Rider, then, the proportionate Rider Premium received for the unexpired period of coverage under the Rider for such a Member will be refunded by Us and the insurance coverage on the life of such a Member under this Rider shall terminate from the date such a Member ceases to be a member of the said group.</p> <p>Options to policyholders for availing benefits, if any, covered under the policy: None</p> <p>Other benefits/options payable, specific to the policy, if any: Terminal Illness Benefit: If the Member (Life Assured) is diagnosed with Terminal Illness at any time during the Rider Term when both the Base Policy and Rider are in force, 100% of Sum Assured payable under the Base Policy shall be paid in lump-sum and subsequently the cover under both the Base Policy as well as the Rider will terminate.</p>	
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		<p>The Rider does not provide for additional benefit but only accelerates the death benefit payable under the Base Policy.</p> <p>Company has to be notified within 90 days of diagnosis of Terminal Illness.</p> <p>No benefits will be payable under this Rider if the death benefit under the Base Policy has become payable. We will make payment under this Rider only once during the lifetime of any Member.</p>	
6.	Exclusions (events where insurance coverage is not payable), if any.	<p>The life assured / insured member will not be entitled to any Terminal Illness benefits if it is caused directly or indirectly due to or occasioned, accelerated or aggravated by the following:</p> <ul style="list-style-type: none"> • Attempted suicide within 12 months from the Date of Commencement of Risk or Revival of Policy. 	F.4
7.	Waiting /lien Period, if any	<ul style="list-style-type: none"> • None 	
8.	Grace period	<p>15 days for monthly premium paying policies 30 days for all other frequencies</p>	C.5
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: If any Rider Premium remains unpaid after the expiry of the Grace Period, the Rider will lapse and the Rider cover will cease to exist. No benefits shall be payable under a Lapsed Rider.</p> <p>Reduced Paid-up: Not Applicable</p> <p>Revival: Revival is available up to 3 months from the date of first unpaid Rider Premium but within the Policy Term of one year. Revival will be subject to payment of all outstanding Rider Premiums without any interest and 'Board Approved Underwriting Policy' of the Company. No interest will be charged on Revival of the Lapsed Rider.</p>	D.2, D.3

		If the Lapsed Rider is not revived within Rider Term, this Rider will terminate without value, on the expiry of the Rider Term.	
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) • Contact details of the insurer: <p>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> <p>Link for downloading claim form and list of documents required including bank account details: https://www.bandhanlife.com/customer-service/claims-process</p>	F.5
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 	

		<ul style="list-style-type: none"> • Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST) • 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 • Link for downloading applicable forms and list of documents required including bank account details: https://www.bandhanlife.com/customer-support-service 	
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: <<Ombudsman details as per address of Policyholder>> 	G.1, G.2, G.4
15.	Weblink for product including customer information sheet	<ul style="list-style-type: none"> • << >> 	

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: