

**CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

<b>Sl. No.</b>	<b>Title</b>	<b>Description in Simple Words</b> <i>(Please refer to applicable Policy Clause Number in next column)</i>	<b>Policy Clause Number</b>
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Insta Pension Insurance Plan UIN: 138N011V03	
2.	Policy Number	<< >>	
3.	Type of Insurance Policy	Immediate Annuity	
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• Purchase Price: &lt;&lt; INR XX &gt;&gt;</li> <li>• Annuity Option: &lt;&lt;&gt;&gt;</li> <li>• Annuity Installment: &lt;&lt;INR XX&gt;&gt;</li> <li>• Annuity Frequency &lt;&lt; Monthly, Half-yearly or Yearly &gt;&gt;</li> <li>• Sum Assured on death: NA</li> <li>• Premium payment term: NA</li> <li>• Policy term: &lt;&lt; Whole life &gt;&gt;</li> </ul>	Policy Particulars
5.	Policy Coverage/ benefits payable	<p><b>Benefits payable on maturity:</b> NA</p> <p><b>Benefits payable on death:</b> NA</p> <p><b>Surrender benefits:</b> No surrender value available under this policy</p> <p><b>Other benefits/options^ payable, specific to the policy, if any:</b></p> <p style="padding-left: 20px;"><b>1. Life Annuity</b> The Annuity will be payable in arrears for the life of the Annuitant. On the death of the Annuitant, the annuity payments will cease and no further amount will be payable.</p> <p style="padding-left: 20px;"><b>2. Life Annuity with Return of Purchase Price</b> The Annuity will be payable in arrears for the life of the Annuitant. On the death of the Annuitant, the annuity payments will cease and 100% of Purchase Price will be payable to the Nominee / legal heir of the Annuitant.</p>	C.1, C.2, C.3

6.	Riders opted, if any	NA	
7.	Exclusions (events where insurance coverage is not payable), if any.	NA	
8.	Waiting /lien Period, if any	NA	
9.	Grace period	NA	C.5
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><b>Lapse:</b> NA</p> <p><b>Paid-up:</b> No paid-up benefit available under this policy</p> <p><b>Revival:</b> NA</p>	C.4, D.4
12.	Policy Loan, if applicable	No loan is available under this plan.	D.5
13.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• Turn Around Time (TAT) for claims settlement and brief procedure: <ol style="list-style-type: none"> <li>1. Apply for claim: <ol style="list-style-type: none"> <li>a) Customer can write to us at <a href="mailto:claims@bandhanlife.com">claims@bandhanlife.com</a></li> <li>b) Visit our nearest service center</li> <li>c) Submit claim online: <a href="https://www.bandhanlife.com/claims/">https://www.bandhanlife.com/claims/</a></li> <li>d) 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</li> </ol> </li> <li>2. Submit your documents</li> <li>3. Claim decision is made 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.</li> </ol> </li> <li>• Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST)</li> <li>• Contact details of the insurer: Email: <a href="mailto:claims@bandhanlife.com">claims@bandhanlife.com</a> Address:</li> </ul>	F.9

		<p>Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</p> <ul style="list-style-type: none"> <li>Link for downloading claim form and list of documents required including bank account details: <a href="https://www.bandhanlife.com/customer-service/claims-process">https://www.bandhanlife.com/customer-service/claims-process</a></li> </ul>	
14.	Policy Servicing	<ul style="list-style-type: none"> <li>Turn Around Time (TAT): Please refer <a href="https://www.bandhanlife.com/find-service">https://www.bandhanlife.com/find-service</a> for time taken to service different customer needs</li> <li>Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST)</li> <li>Contact details of the insurer: Email: <a href="mailto:customer.care@bandhanlife.com">customer.care@bandhanlife.com</a> Address: Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</li> <li>Link for downloading applicable forms and list of documents required including bank account details: <a href="https://www.bandhanlife.com/customer-support-service">https://www.bandhanlife.com/customer-support-service</a></li> </ul>	F.9
15.	Grievances /Complaints	<ul style="list-style-type: none"> <li>Contact details of Grievance Redressal Officer of the insurer: Email: <a href="mailto:gro@bandhanlife.com">gro@bandhanlife.com</a></li> <li>Link for registering the grievance with the insurer's portal: <a href="https://www.bandhanlife.com/register-complaint">https://www.bandhanlife.com/register-complaint</a></li> <li>Contact details of Ombudsman: <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a></li> </ul>	G.1, G.4, G.5
16.	Weblink for product including customer information sheet	<a href="https://iassist.bandhanlife.com">https://iassist.bandhanlife.com</a>	

*^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: