

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 Rural Term Insurance Plan UIN: 138N048V02	
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: Single • Sum Assured on death: << INR XX >> • Premium payment Term: Single • Policy Term: 5 Years 	Policy Particulars
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on death: The death benefit paid to the nominee is the highest of <ul style="list-style-type: none"> • Sum Assured; or • 125% of the single premium • Maturity benefit There is no Maturity benefit under this product • Surrender benefits The policy will acquire surrender Value after paying the full single premium. 	C.1 D.2
6.	Riders opted, if any	Not Applicable	
7.	Exclusions (events where insurance coverage is not payable), if any.	If death occurs 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 nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the surrender value as available on date	F.3

		of death, whichever is higher, provided the Policy is In-force.	
8.	Waiting /lien Period, if any	Not applicable	
9.	Grace period	Not applicable in case of Single Pay Policy	
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:</p> <p>Not applicable in case of Single Pay Policy</p> <p>Revival:</p> <p>Not applicable in case of Single Pay Policy</p>	
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: 	F.6

		<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> <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: 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 	G.1
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	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: