



A graphic element consisting of a white circle containing a red speech bubble. The speech bubble has a dark blue banner at the top left with the text "Bandhan Life" in white. Inside the red bubble, the text "iGuarantee" is written in a large, bold, white font, with "VISHWAS" in a smaller, white font below it. The graphic is decorated with small white starburst symbols at the top, bottom, and sides.

A Non-Linked Non-Participating Life Insurance Individual Savings Plan
UIN: 138N096V04

Customer Information Sheet / Know Your Policy

This document provides key information about Your policy. We request you to kindly review the Customer Information Sheet (CIS) and acknowledge the same through a link shared to you on your registered Mobile number/Email ID.

SI. NO.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life iGuarantee Vishwas UIN: 138N096V04	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Non-Linked (other than pure risk and pension)	
4	Basic Policy Details	1. Instalment Premium: << ₹ XX >> 2. Mode of premium payment: <<Monthly, Half Yearly, Quarterly or Yearly >> 3. Sum Assured on death: << ₹ XX >> 4. Sum Assured on Maturity: << ₹ XX >> 5. Premium payment term: << XX years >> 6. Policy Term: << XX years >>	Policy Particulars
5	Policy Coverage/ benefits payable	<p>Benefits payable on maturity: Maturity Benefit = Base Sum Assured + Guaranteed Addition.</p> <p>Benefits payable on death: The death benefit would be higher of the Sum Assured on Death and Surrender Value as on date of death. The Sum Assured on Death will be highest of:</p> <ol style="list-style-type: none"> 1. 10 times of Annualized Premium, which is Base Sum Assured. 2. 105% of Total Premiums Paid till the date of death. <ol style="list-style-type: none"> a. Surrender Value as on date of death will be the higher of Guaranteed Surrender Value and Special Surrender Value as on the date of death Base Sum Assured. <p>Surrender benefits: Surrender value shall become payable after completion of first policy year provided one full year's premium has been received. On surrender, higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) will be paid as the Surrender Value.</p>	C.1 C.2 D.5 D.7

		<p>The company guarantees a minimum surrender value which shall be payable after payment of two consecutive years' premium.</p> <p>Other benefits/options payable, specific to the policy, if any: Option to alter the premium payment frequency during the premium payment term.</p>	
6	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 100% of the Total Premiums Paid till the date of death or the surrender value as available on date of death, whichever is higher, provided the Policy is In-force.	F.4
7	Waiting /lien Period, if any	None	
8	Grace period	15 days for monthly premium paying policies. 30 days for all other frequencies.	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: On non-payment of policy premium within Grace Period, before payment of first policy year's premium in full, the Policy shall lapse and all the benefits including life insurance cover will terminate.</p> <p>Paid-up: In case of paid-up Policy if the Life Assured dies before the Date of Maturity, We will pay to the Claimant an amount equal to the Paid-up Sum Assured on Death. Here:</p> <ul style="list-style-type: none"> • Paid-Up Sum Assured on Death = (Total Number of Premiums paid / Total Number of Premiums payable over the Policy Term) x Sum Assured on Death. <p>The Death Benefit for paid-up policies at no time shall be less than 105% of Total Premiums Paid until death.</p> <p>In case of survival to the Date of Maturity, You will receive the Paid-Up Sum Assured.</p> <p>Here:</p>	D.2 D.3 D.4

		<ul style="list-style-type: none"> • Paid-Up Sum Assured = (Total Number of Premiums paid / Total Number of Premiums payable over the Policy Term) x Base Sum Assured. <p>Note: A paid-up Policy is not entitled for any Guaranteed Addition.</p> <p>Revival: You will have five consecutive complete years from the due date of first unpaid premium and before the expiry of Policy Term, to revive the Policy.</p> <p>Upon revival, you will be eligible for all due benefits (as applicable). In case no revival request is received from the Policyholder during the Revival Period, and the Policy has not acquired reduced paid-up status, the Policy will terminate.</p>	
11	Policy Loan, if applicable	<p>Available if the policy has acquired a surrender value.</p> <p>The maximum amount of loan cannot exceed 80% of the Surrender Value as on the date of loan. The outstanding loan amount and accumulated interest will be recovered from any benefits payable and rest of the benefit amount, if any, will be paid.</p> <p>For more details, please refer the policy document.</p>	D.6
12	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>a. Apply for claim:</p> <p>i. You can write to us at claims@bandhanlife.com.</p> <p>ii. Visit our nearest service center.</p> <p>iii. Submit claim online www.bandhanlife.com/claims/</p> <p>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.</p> <p>b. Claim decision will be made within 15 days from date of intimation of claim.</p>	F.5 F.6

		<p>c. In case investigation is required, claim decision will be made within 45 days of date of intimation claim.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the Company: 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>4. Link for downloading claim form and list of documents required including bank account details: www.bandhanlife.com/customer-service/claims-process</p>	
13	Policy Servicing	<p>1. Customer service portal: iAssist: iassaist.bandhanlife.com/</p> <p>2. WhatsApp Helpline: Send a 'Hi' on 9867452226</p> <p>3. Turn Around Time (TAT): Please refer www.bandhanlife.com/find-service for time taken to service different customer needs.</p> <p>4. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST)</p> <p>5. Contact details of the Company: 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</p> <ul style="list-style-type: none"> • Link for downloading applicable forms and list of documents required including bank account details: www.bandhanlife.com/customer-support-service 	
14	Grievances /Complaints	<p>1. Grievance Redressal Desk: grievance.manager@bandhanlife.com</p> <p>2. Link for registering the grievance with the insurer's portal:</p> <p>a. Website: www.bandhanlife.com/register complaint</p> <p>b. iAssist: iassaist.bandhanlife.com</p> <p>3. Contact details of Ombudsman: https://ciains.co.in/Ombudsman</p>	G.1 G.2 G.4
15	Weblink for product including customer information sheet	iassaist.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:

Date:

(Signature of the Policyholder)

Annexure A: List of Insurance Ombudsman

Insurance Ombudsman Centers/ Contact Details:

City	Address	Area of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: oiio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oiio.bengaluru@cioins.co.in	Karnataka
Bhopal	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oiio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh.
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461/2596455/2596429/2596003. Email: oiio.bhubaneswar@cioins.co.in	Odisha
Chandigarh	Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oiio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh

Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oiio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011- 46013992/ 23213504/ 23232481 Email: oiio.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oiio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oiio.hyderabad@cioins.co.in	Areas of Jurisdiction- Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: oiio.jaipur@cioins.co.in	Rajasthan

Kochi	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 – 2358759 Email: oiio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339/ 22124341 Email: oiio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oiio.lucknow@cioins.co.in	Districts of Uttar Pradesh - Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oiio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e. M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.

<p>Noida</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: io.mumbai@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh- Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p>Patna</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: io.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
<p>Pune</p>	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Pune – 411 030. Tel.: 020-24471175 Email: io.pune@cioins.co.in</p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region</p>
<p>Thane</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West) – 400604 Tel.: 022-20812868/69 Email: io.thane@cioins.co.in</p>	<p>Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."</p>