



Bandhan Life

**iTerm**  
COMFORT

## Customer Information Sheet / Know Your Policy

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

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 iTerm Comfort UIN: 138N082V01	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Pure Risk	
4	Basic Policy Details	1. Instalment Premium: << ₹XX >> 2. Mode of premium payment: <<Annual, Half Yearly, Monthly >> 3. Premium payment Term: << XX years >> 4. Policy Term: << XX years >>	Policy Particulars
5	Policy Coverage/ Benefits Payable	1. <b>Benefits payable on maturity:</b> None. 2. <b>Benefits payable on death:</b> The death benefit is the highest of in case of: a. 11 times the Annualized Premium; or b. 105% of Total Premiums Paid as on date of death; or c. Sum Assured. 3. <b>Survival Benefits excluding the amount payable on maturity:</b> None. 4. <b>Surrender benefits:</b> None. 5. <b>Options to policyholders for availing benefits, if any, covered under the policy:</b> None. 6. <b>Other benefits/options payable, specific to the policy, if any:</b> a. Special Exit Value (SEV) <sup>^</sup> : The policyholder shall be returned the total premium paid plus underwriting extra premiums paid and loadings for modal premiums, if any, if the policyholder	C.1 D.5

		<p>exercises SEV feature anytime during the period of one year when policyholder is aged of 55 years (last birthday).</p> <p>b.The Policyholder has the option to alter the premium payment frequency during the premium payment term.</p>	
6	Riders opted, if any	<<Bandhan Life AD Rider>>	
7	Exclusions (events where insurance coverage is not payable), if any	<p>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 80% 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.</p> <p>Any survival benefits paid during this period shall be recovered.</p>	F.4
8	Waiting /lien Period, if any	None	
9	Grace period	<p>15 days for monthly premium paying policies</p> <p>30 days for all other frequencies</p>	C.4
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>1. Lapse:</b></p> <p>If any premium remains unpaid after the expiry of the Grace Period, the Policy shall lapse, and the cover will cease to exist. No benefit shall be payable under a lapsed Policy.</p> <p><b>2. Revival:</b></p> <p>You will have five complete consecutive years from the due date of first unpaid premium and before the expiry of policy term. Upon revival, the policyholder would be eligible for all benefits in full in line with in-force policy. The policy will terminate after the payment of the benefit.</p> <p>In case no revival request is received from you during the revival period, the policy will terminate.</p>	<p>D.2</p> <p>D.3</p>
12	Policy Loan	Not Applicable	

13	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <p>a. Apply for claim:</p> <p>i. Customer can write to us at <b>claims@bandhanlife.com</b>.</p> <p>ii. Visit our nearest service center.</p> <p>iii. Submit claim online <b>www.bandhanlife.com/claims/</b></p> <p>iv. Send claim documents to our registered office at Claims Department: <b>Bandhan Life Insurance Limited</b>, A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059.</p> <p>b. Submit your documents</p> <p>c. Claim decision is made</p> <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> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST).</p> <p>3. Contact details of the Insurer: Email: <b>claims@bandhanlife.com</b> Address: <b>Bandhan Life Insurance Limited</b>, 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: <b>www.bandhanlife.com/customer-service/claims-process</b></p>	F.5
14	Policy Servicing	<p>1. Turn Around Time (TAT): Please refer <b>www.bandhanlife.com/find-service</b> for time taken to service different customer needs.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat   9am-7pm IST).</p> <p>3. Contact details of the insurer: Email: <b>customer.care@bandhanlife.com</b>. Address: <b>Bandhan Life Insurance Limited</b>, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</p> <p>4. Link for downloading applicable forms and list of documents required including bank account details: <b>www.bandhanlife.com/customer-support-service</b></p>	G.1

15	Grievances /Complaints	1. Contact details of Grievance Redressal Officer of the insurer: <b>gro@bandhanlife.com</b> 2. Link for registering the grievance with the insurer's Portal: <b>www.bandhanlife.com/register-complaint</b> 3. Contact details of Ombudsman: <b>ciains.co.in/Ombudsman</b>	G.1 G.2 G.4
16	Weblink for product including customer information sheet	<b>iasist.bandhanlife.com</b>	

[^] 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)