



Bandhan Life
**Enhanced Accidental
Death Benefit Rider**

A Non-Linked Non-Participating Individual Life Insurance
Pure Risk Rider | UIN: 138B030V01

Bharat Ki Udaan, Bandhan Se.

Customer Information Sheet / Know Your Policy

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

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 Enhanced Accidental Death Benefit Rider UIN: 138B030V01	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Pure Risk	
4	Basic Policy Details	1. Instalment Premium: << ₹XX >> 2. Mode of premium payment: <<Single, Monthly, Half-yearly, Quarterly or Yearly >> 3. Sum Assured on death: << ₹ XX >> 4. Sum Assured on Maturity: Not Applicable 5. Premium payment Term: << XX years >> 6. Policy Term: << XX years >> 7. Rider Variant <<Classic/Premium>>	Policy Particulars
5	Policy Coverage/ benefits payable	<ul style="list-style-type: none"> Benefits payable on death: If the Life Assured dies due to an Accident during the Rider Term, We will pay to the Claimant an amount equal to the Sum Assured on death under this Rider, as mentioned in the Policy Schedule. This amount will be in addition to the death benefit under the Base Policy. The Rider benefit is available only when, both the Rider as well as the Base Policy to which it is attached, are in force. The death must occur within 180 days of the accident in question. The claim due to Accidental death, where death happens within 180 days of occurrence of the accident but beyond the Rider term, will be honored. The Rider will terminate on payment of this benefit. <p>The Sum Assured on Death shall be based on the below variants offered under the Rider:</p>	C.1 C.5 D.5

Option 1: Classic Variant:

This variant provides accidental death benefit equal to the rider Sum Assured chosen.

At the time of purchase, you can choose rider Sum Assured (i.e. Accidental Death Benefit Sum Assured) up to 3 times of the Base policy Sum Assured (i.e. up to 3x times the Sum Assured of Base Policy to which it is attached), subject to the maximum Rider Sum Assured.

On accidental death, 100% of the rider Sum Assured shall be paid as the death benefit.

Option 2: Premium:

This variant shall provide double/triple death benefit on death due to specific conditions.

At the time of purchase, you can choose the Accidental Death Rider Sum Assured only up to 100% of the Base Sum Assured (i.e. 1x times the Sum Assured of Base Policy) at policy inception.

On accidental death due to any of the specific conditions listed below, enhanced death benefit shall be provided.

Conditions applicable for enhanced benefit under Premium Variant -

1. On Accidental Death due to the following Accidents, double the Rider Sum Assured will be payable and the rider terminates:

- a. Accidental Death due to Train Accidents: 200% of Rider Sum Assured on Accidental Death due to Train Accident will be payable only if you are travelling as a bona fide fare-paying passenger on a reserved ticket in any passenger carrying train of Indian Railways. The passenger's name must be there in the Reserved Ticket List/Chart prepared by Indian Railways. Train Accident, herein, means an "accident" of the nature described in Section 124 of Indian Railways Act, 1989.
- b. Accidental Death due to stampede or fire at large public places or public religious gatherings: 200% of Rider Sum Assured on Accidental Death due to stampede or fire at large public places or public religious gatherings will be payable subject to the below conditions:

- i. Public Places will be limited only to hospitals, malls/shopping complexes, cinema halls, multiplexes, bus stations, railway stations, airports, sports complex/stadiums.
- ii. The Public Place must be in India and must have been authorized by appropriate government authority for public use.
- iii. The Public Place must have a valid license for public use at the time of the event.
- iv. Public Religious gathering must have valid permission from appropriate government authority.
- v. Public Religious gathering must be conducted/supervised by appropriate government department/authority.
- vi. Any kind of private/personal religious gathering is excluded.
- vii. The occurrence of the event (Stampede or Fire) must be recognized and acknowledged by the appropriate government department/authority.
- viii. The insured's name must be in the deceased persons' list published by the appropriate government department/authority following a stampede or fire at large public places or public religious gatherings.

On Accidental Death due to the Airplane Accidents, triple the Rider Sum Assured will be payable and the rider terminates.

300% of Rider Sum Assured on Accidental Death due to Plane Accident will be payable only if you are travelling as a bona fide fare-paying passenger of a recognized commercial airline flying on regular routes and on a scheduled timetable. Apart from Airplane, any other types of aircraft such as helicopters, gliders, hot air ballons, drones etc. are excluded.

Else if death occurs due to accident other than any of these specific conditions given above, 100% of the rider Sum Assured shall be paid as death benefit.

The death must occur within 180 days of the accident in question. The claim due to Accidental death, where death happens within 180 days of occurrence of the accident but beyond the Rider term, will be honored.

The Rider will terminate on payment of this benefit.

Surrender benefits:

There shall be no surrender benefit under this rider.

Options to policyholders for availing benefits, if any, covered under the policy:

None

Other benefits/options payable, specific to the policy, if any:

None

Benefit Payout Options:

- The rider payout mode shall be the same as the death benefit payout mode in base plan. Hence, if the base product does not offer the instalment or lumpsum plus instalment feature, the rider will also not offer the same. The default payout option shall be lump sum in case no payout option is exercised.
- If instalment or lumpsum plus instalment payout has been opted for, the interest rate and the methodology used to calculate the discounted value will be the same as used in the base plan.

Upon payment of the death benefit as lumpsum or income, the rider policy terminates, and no further benefits are payable.

Change in Rider Sum Assured:

- In case there is a reduction in the Sum Assured under the base policy, then the existing Rider Sum Assured can continue without any change, provided the Rider Sum Assured remains within the rider limits.
- If the original rider Sum Assured does not remain compliant with the rider limits due to change in base Sum Assured, then the Policyholder shall be mandated to update the rider Sum Assured as per the rider limits allowed.
- If the original rider Sum Assured remains compliant with the rider limits, it will be optional for the policyholder to increase or decrease Rider Sum Assured due to revision of Base Sum Assured, subject to the rider limits.

		<p>Addition Of Rider: If a rider has been attached, the balance policy term and the rider term should not be less than 5 years.</p> <p>This rider can be chosen at inception of base policy or attached anytime to a base plan during the premium payment term of the base plan. A proportionate premium would be collected if the Rider is attached anytime other than a premium due date of the Base Plan. Addition of the Rider will be subject to underwriting requirements and rider eligibility criteria.</p> <p>Detachment of Rider: The rider can be detached from the next premium due date after the request has been made.</p> <p>For Regular Pay: Rider can be excluded any time during the rider premium payment term. In case of exclusion, the rider benefit will immediately cease and no further rider premium will be collected.</p> <p>For Limited Pay/Single Pay: Rider can be excluded any time during the rider premium payment term. The rider benefit shall cease immediately and no further rider premium will be collected. Unexpired Risk Premium Value will be paid out for Limited Pay and Single Pay policies, if eligible.</p> <p>Change in Premium Payment Frequency: The Policyholder has the option to alter the Premium Payment Frequency during the Premium Payment Term. The premium payment frequency for the rider shall be same as the frequency of the base plan. Hence, the rider will always follow the premium payment frequency of base plan. If alteration is opted in the base product, it shall also be mandatorily applied for the rider.</p>	
6	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion: In case of death due to suicide anytime during the policy term, no benefit shall be payable to the policyholder for Rider.</p> <p>The Suicide Claim provision will only be applicable to the death benefit under the Base Plan as suicide related deaths are part of exclusions under this Rider.</p>	F.4 F.5

		<p>Exclusions:</p> <ul style="list-style-type: none"> • Death occurs as a result of participation by the insured person in a criminal or unlawful act • Death occurs as a consequence of the insured person being under the influence of alcohol, drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a qualified & registered medical practitioner. • Death occurs as a result of self-inflicted injuries or attempted suicide; while sane or insane • Death occurs as a result of taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation. • Death occurs as a result of the person engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to any kind of race; diving or underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping etc. • Death occurs as a result of participation by the insured person in any flying activity, except as a bona fide fare-paying passenger of a recognized airline flying on regular routes and on a scheduled timetable. • Death occurs as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes. • Death occurs as a result of nuclear or radio-active contamination. 	
7	Waiting /lien Period, if any	None	
8	Grace period	15 days for monthly premium paying policies. 30 days for all other frequencies.	C.4
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	Regular Pay: If any premium remains unpaid after the expiry of the grace period, the policy will lapse and the cover will cease to exist. No benefits shall be payable under a lapsed policy.	D.2 D.3 D.4

Single Pay:

The policy shall acquire an Unexpired Risk Premium Value after payment of single premium.

Limited Pay:

In case of discontinuance of Policy Premium any time during the Premium Paying Term of the Policy, the Policy will lapse at the end of the Grace Period and the cover will cease to exist.

In case the policyholder has paid premiums for at least 1 full year, we will pay the Unexpired Risk Premium Value (URPV) if:

- The policyholder voluntarily terminates the Policy after one year; or
- The life assured survives to the end of the Revival Period for a lapsed policy.

The Unexpired Risk Premium Value is calculated as
$$\text{URPV} = \text{URPV Factor} \times \text{Total Rider Premiums Paid} \times \frac{\text{Outstanding Rider Coverage Term (in months)}}{\text{Total Rider Coverage Term (in months)}}$$

URPV Factors:

1. Regular Pay: URPV Not Applicable
2. Single Pay: 50%
3. Limited Pay:
 - a. 1 full year premium is paid: 30%
 - b. At least 2 full-year premiums are paid: 50%

For computation of URPV, 'Total Rider Premiums Paid' shall include discounts (if any), UW extra premiums, and loadings for modal premiums.

Reduced Paid Up:

Not Applicable

Revival:

Rider cannot be revived independently and can only be revived along with the revival of the base policy. A lapsed Rider can be revived subject to the revival conditions applicable to the base Policy. On payment of due premiums, the rider will automatically be renewed with base policy. If the rider is not revived along with the base plan, revival of rider will not be allowed at a later stage.

11	Policy Loan, if applicable	Loan is not available under the policy	D.6
12	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> a. Apply for claim: <ul style="list-style-type: none"> i. You can write to us at claims@bandhanlife.com. ii. Visit our nearest service center. iii. Submit claim online: www.bandhanlife.com/claims/ 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. b. Claim decision will be made within 15 days from date of intimation of claim. c. In case investigation is required, claim decision will be made within 45 days of date of intimation claim. <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the Insurer: 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>	F.5
13	Policy Servicing	<p>1. Customer service portal: iAssist: iassist.bandhanlife.com/</p> <p>2. WhatsApp Helpline: Send a 'Hi' on 9867452226</p> <p>3. Turn Around Time (TAT): Please refer 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</p> <p>6. Address: Bandhan Life Insurance Limited. A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059.</p>	

		7. Link for downloading applicable forms and list of documents required including bank account details: bandhanlife.com/customer-support-service	
14	Grievances /Complaints	1. Grievance Redressal Desk: grievance.manager@bandhanlife.com 2. Link for registering the grievance with the insurer's Portal: a. Website: bandhanlife.com/register-complaint. b. iAssist: iassist.bandhanlife.com 3. Contact details of Ombudsman: cioins.co.in/Ombudsman	G.1 G.2 G.3 G.4 Annexure A
15	Weblink for product including customer information sheet	iassist.bandhanlife.com	

[^] For more details, please refer to the policy document.

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: oiio.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: oiio.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: oiio.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: oiio.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>