



A white circular graphic containing text and decorative elements. It features a dark blue banner with the "Bandhan Life" logo, a red speech bubble with the text "Pradhan Mantri Jeevan Jyoti Bima Yojana", and several decorative starburst symbols.

Bandhan Life

**Pradhan
Mantri
Jeevan Jyoti
Bima Yojana**

Certificate Of Insurance

Certificate of Insurance Number: _____

Master Policy Number: _____

This is to hereby confirm and certify that the Life Insured as mentioned below is a Member of the Bandhan Life Pradhan Mantri Jeevan Jyoti Bima Yojana owned and managed by the Master Policyholder <<MPH Name>>. As a Member, You will be entitled to the Benefits mentioned herein, in this Certificate. The Benefit under the product will be paid subject to the Terms and Conditions of the Policies, as defined in the Master Policy Document and as agreed on in the Scheme rules.

Benefit Details

Name of Member	<< >>
Date of Birth	<< >>
Address	<< >>
Gender	
Date of Risk Commencement of the Member	
Annual Renewal Date	1st June of every year
Due Date of Premium Payment	1st June of every year
Member Sum Assured (₹)	2,00,000
Policy Term (Days)	
Premium Paying Term	Annually Renewable
Premium Payment Frequency	Annually Renewable
Instalment Premium (₹)	<< >>
Nominee Name	
Nominee Relationship to the Member	
Date of Birth of Nominee	
<<Appointee Name (If nominee is a minor) >>	

Standard Policy Provisions

1. Policy Definitions

The words and phrases defined below shall have the meanings assigned to them in this Policy unless the context otherwise requires. Words implying masculine include the feminine, and vice versa. Words in singular include the plural and vice versa.

Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.

Annual Renewal Date means the date on which the Group Policy is due for renewal as stated in the Group Policy Schedule.

Application Form means the proposal form and any other information given by the Master Policyholder to the Company before the inception of this Policy.

Appointee means the person who has been nominated by the Insured Member to receive payment, under this Policy if the Nominee is a minor.

Base Sum Assured means the amount payable to Claimant on death of the Insured Member according to the Terms and Conditions of this Policy.

Certificate of Insurance means the certificate issued to each Insured Member to confirm their coverage under the Policy.

Claimant shall mean the Nominee where a valid nomination has been effected or the Legal Heirs of the Insured Member/Nominee as the case may be.

Company, We, Us, Our means Bandhan Life Insurance Limited or its successors.

Coverage Expiry Date means the date on which coverage for the Insured Member ends as specified in the Certificate of Insurance.

Death Benefit means the benefit, agreed at the inception of the contract, which is payable on death as specified in the policy document.

Date of Commencement of Risk is same as the date on which an Eligible Member is added to the Group Policy as an Insured Member.

Date of Enrolment is same as the date on which an Eligible Member is added to the Group Policy as an Insured Member.

Eligible Member means a person who satisfies and continues to satisfy the eligibility criteria and who may apply to become an Insured Member.

Insured Member means an Eligible Member who is enrolled under the Policy after due approval from the Company.

IRDAI means the Insurance Regulatory and Development Authority of India.

Master Policyholder means the person named in the Schedule who has concluded this Policy with the Company with respect to Insured Members.

Nominee means the person who has been nominated by the Insured Member to receive the benefits under this Policy.

Policy Commencement Date means the date when this policy is issued and is specified in the Schedule.

Policy or Policy Document means these Standard Terms & Conditions, the Application Form, the Schedule and Certificates of Insurance, as amended from time to time.

Premium means the amount payable by the Master Policyholder/Insured Member for the insurance coverage as determined by the Company from time to time.

Schedule means the document attached to this Policy which provides a snapshot of the Policy and benefit details and any annexure attached to it from time to time and any endorsements the Company has made and, if more than one, then the latest in time.

Total Premiums Paid means total of all the premiums received under the base product, excluding any extra premium and taxes, if collected explicitly.

You, Your means or refers to the person specified in the Schedule.

2. Benefit Payable On Death

In case of Death of the Life Assured, when the Group Policy is in force, the Sum Assured of ₹2,00,000 shall be payable to the Claimant.

- Death Benefit payable under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) across all bank/post office accounts and Insurance companies for any insured member shall not exceed ₹200,000 (Rupees Two Lakhs).
- In case a Member is covered with multiple Insurers through a single or multiple bank accounts and Premium is received in respect of all covers, the Insurance cover will be /post office restricted to ₹ 2,00,000 (Rupees Two Lakhs) by admitting the Claim on the first application based on the Date of Enrolment. In case, a Death Claim has already been settled by any other insurer in respect of any Insured Member, We shall not have any liability to admit any Claim on the Member and shall forfeit the Premium(s) received in respect of the said deceased Member.

For new Members enrolling into the scheme the Insurance cover shall not be available for Death (other than due to Accident) occurring during the first 30 days from the Date of Enrollment into the scheme (Lien Period) and in case of Death (other than due to Accident) during Lien Period, no Claim would be admissible.

For Members who exit and wish to rejoin the scheme, the risk will not be covered during the first 30 days from the Date of Enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

3. Benefit Payable On Maturity

There is no Maturity Benefit payable under this Policy.

4. Benefit Payable On Surrender

There is no Surrender Benefit under this Policy.

5. Payment Of Policy Premium

The Premium will be deducted as per Scheme Rules* from the Insured Member's bank/ Post Office account through auto debit facility in one instalment on or before 31st May of each Annual coverage Period. Insured Member may also give one-time mandate for auto-debit every year till the Scheme is in force, subject to adjustments in Premiums that may be deemed necessary as notified by the Govt. of India or upon review of experience of the Scheme in future years. Delayed enrolment for prospective cover is possible as per scheme rules with the payment of appropriate Premium as mentioned under Master Policy Schedule for which risk will start from the date of auto-debit of the Premium and the lien period exclusion shall be applicable.

If an individual member's insurance cover has been terminated due to non-payment of premium on account of closure of designated account with bank/post office or due to insufficient balance in his/her designated account with bank/post office, such member, if eligible can rejoin the scheme as per scheme rules.

[] 'Scheme Rules' means the set of rules governing the benefit structure, eligibility of membership & other terms of the scheme as notified by the Government of India under Pradhan Mantri Jeevan Jyoti Bima Yojana from time to time. The scheme rules will provide the details of benefits such as type and size of benefits, how and when benefits are payable, eligibility and enrolment conditions.*

6. Renewal Of The Policy

The Policy is an annual contract which expires on every Annual Renewal Date unless renewed. The Company reserves the right to accept/decline such renewal and to specify the Terms and Conditions and Premium payable on Renewal.

7. Loans

You are not entitled to avail Loan under this Policy.

8. Policy Termination

Your coverage under the Policy shall immediately and automatically terminate on the occurrence of the first of the following events:

- a. The Coverage Expiry Date.
- b. The Insured Member ceases to fulfil any of the eligibility criteria.
- c. The Insured Member ceases to be a Member of the Group, unless it is agreed to continue the cover till the end of the period of cover.
- d. The Insured Member's death.
- e. The date on which the Policy lapses.
- f. Written request by the Master Policyholder to discontinue the policy on at least 30 days prior notice.

In case the Master policy holder terminates the policy for any reason whatsoever, the member cover will continue till end of policy term of the member.

9. Claim Intimation

We will require the following primary documents of the Member in support of a claim to enable processing of the claim intimation under the Policy:

Benefit Claimed	Requirements
Natural Death	<ol style="list-style-type: none"> 1. Claimant statement form 2. Copy of death certificate issued by municipal corporation under section 12/17 3. KYC documents of claimant (Mandatory) <ol style="list-style-type: none"> a. Aadhaar number and PAN number or Form No. 60 of deceased member and claimant b. Copy of any one of the following (Identity & address proof of claimant). <ol style="list-style-type: none"> i. Proof of possession of Aadhaar number in such form as are issued by the Unique Identification Authority of India (means 'Aadhaar Card') ii. Passport (unexpired), iii. Driving License (unexpired), iv. Voter's Identity Card, v. Job card issued by NREGA duly signed by an officer of the State Government. c. One recent photograph of the claimant. 4. Copy of self attested cancelled cheque bearing name of claimant/ first two page of passbook copy

	of the claimant
<< In addition to the above-mentioned documents, we may ask for the following documents: >>	
<<For Accidental Death/Suicide >>	<p>For death due to accident/suicide other than the above mentioned documents for Death Claim,</p> <ol style="list-style-type: none"> 1. Copy of First Information Report (FIR) (Mandatory) or Panchnama 2. Copy of Post Mortem Report (Mandatory) 3. Newspaper clipping (if available) >> <p><i>In case of death due to accidents such as snake bite/ fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of above</i></p>

We are entitled to ask for additional documents (including Policy document/ Certificate of Insurance) or information for the processing of the claim, in particular under circumstances where there is a delay in intimation of claim beyond 90 days from the Date of Diagnosis or occurrence of covered condition. We may also seek professional/independent assistance for speedy disposal of the claim. You and/or the Nominee/legal heir/s shall have no objection for Us to obtain any details/information to form an opinion about the claim.

In case of delay in payments by Us, penal interest will be paid as per extant regulations applicable from time to time. The company must be notified in writing by the Policyholder within 90 days from the date of insured event and submit the claim documents to:

Bandhan Life Insurance Limited,
A-201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri East, Mumbai – 400059 or at such other address as may be notified by the Company.