



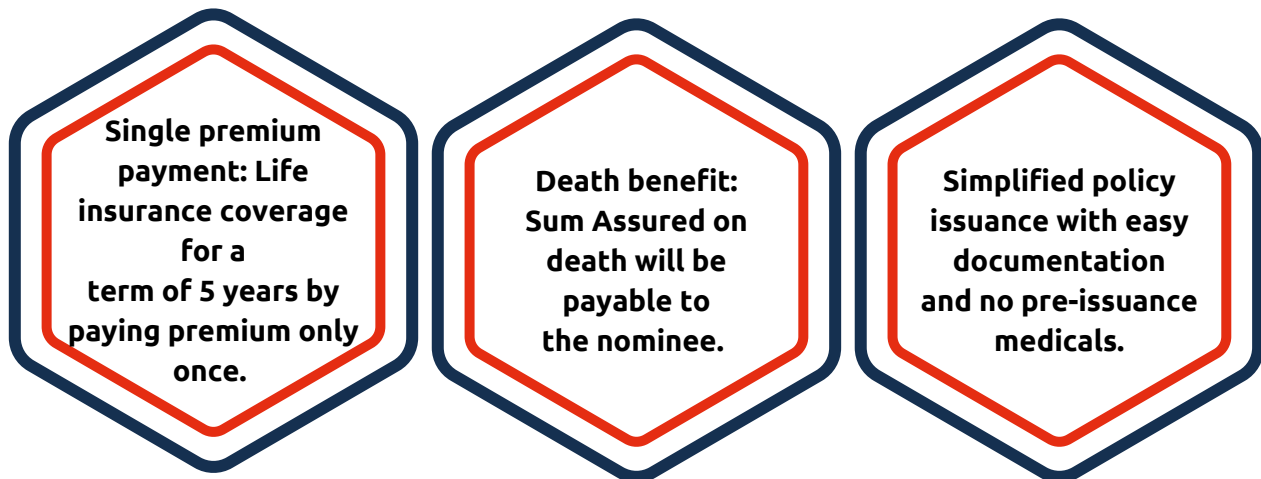
A graphic overlay in the bottom left corner. It features a white circular background with a dark blue banner at the top left containing the text "Bandhan Life" in white. Below the banner is a large red speech bubble shape containing the text "Rural Term INSURANCE PLAN" in white. The graphic is decorated with several white starburst symbols.

A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan | UIN: 138N048V02

Introduction

If you want to lead a tension free life, this plan is for you. **Bandhan Life Rural Term Insurance Plan** is a single premium, term insurance plan. So you can enjoy the benefits of staying covered for 5 years by making just one payment.

Key Advantages/ Features



Benefits

Death Benefit

In case of death of the Life Assured during Policy Term, Sum Assured on death will be paid to the nominee and the Policy will terminate.

Sum Assured on death will be higher of:

- The Sum Assured; or
- 125% of the Single Premium.

Maturity Benefit

No benefit is payable on survival of the Life Assured till maturity. The Policy will terminate on the date of maturity.

Surrender Benefit

- The policy will acquire surrender value after paying the full single premium.
- The surrender value will be calculated as: $70\% \times \text{Single Premium Paid} \times (\text{outstanding coverage term in months} / \text{Total coverage term in months})$
- The above surrender value is the proportion of unexpired premium.
- Policy will be terminated once guaranteed surrender benefit will be paid by the company.

Illustration Of Policy Benefits

Following is an illustration of policy benefits for a male Life Assured aged 30 years paying a single premium of Rs. 300. Please read this in conjunction with the policy contract for precise terms and conditions.

Policy Year	Single Premium (excluding applicable taxes)	Sum Assured on Death (Single Premium X Sum Assured Multiplier as per Life assured's Age)
1	300	26,100
2	-	26,100
3	-	26,100
4	-	26,100
5	-	26,100

Eligibility

Entry Age	Minimum: 18 years last birthday
	Maximum: 45 years last birthday
Maximum Maturity Age	50 years last birthday
Minimum Single Premium[#]	₹. 300 (subject to minimum Sum Assured)
Maximum Single Premium [#]	₹. 1000
Policy Term	5 Years
Premium Payment Term	Single Premium
Sum Assured	(Single Premium Paid) X (Sum Assured Multiple) [^]
	[[^]] Refer table 1.1 for Sum Assured Multiple
	Minimum Sum Assured: ₹ 10,000
	Maximum Sum Assured: ₹ 1,04,000

[[#]]Above Premium rates are exclusive of goods and service tax.



Table 1.1 Age wise Sum Assured Multiple

Age of Life Assured at entry	Sum Assured Multiple	Age of Life Assured at entry	Sum Assured Multiple
18	104	32	80
19	103	33	77
20	102	34	73
21	101	35	69
22	100	36	65
23	99	37	60
24	98	38	57
25	97	39	53
26	96	40	49
27	94	41	45
28	92	42	41
29	90	43	38
30	87	44	35
31	84	45	30

Other Features

Free Look Period

If the policyholder is not satisfied with the terms and conditions of the policy, or otherwise and has not made any claim, the policyholder may request the company for cancellation of the policy within 30 days (thirty days) from the date of receipt of this Policy document whether received electronically or otherwise.

On cancellation of the Policy within the free look period, the Company shall refund premiums paid, subject only to deduction of the proportionate risk premium for the period on cover and the expense incurred by the Company for medical examination of the proposer (if any), and stamp duty charges.

The Policy will terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

Policy Loan

Policy Loan is not available under this plan.

Goods and Services Tax

Goods and Services tax or any other tax will be levied as per prevailing tax laws.

Exclusions

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy¹ or from the date of revival of the policy, as applicable, the claimant² shall be entitled to at least 80% of the Total Premiums Paid³ till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

[1] Date of Commencement of Policy is the start date of the Policy and is mentioned in the Policy Schedule.

[2] Claimant means the Nominee/ Appointee (if Nominee is a minor)/ Assignee; and where there is no assignment or nomination in existence, the legal heir/s of the Policyholder

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

Assignment And Nomination

Assignment: Allowed as per section 38 of the Insurance Act 1938 as amended from time to time.

Nomination: Allowed as per section 39 of the Insurance Act 1938 as amended from time to time.

Grievance Redressal Procedure

In case of any complaint or grievance, you can access the grievance redressal mechanism of Bandhan Life Insurance which is set-up for the resolution of any dispute or grievances/complaint. Complaints can be registered at the company touchpoints mentioned on our website www.bandhanlife.com

Escalation Mechanism

Level 1: Complaints can be escalated to grievance.manager@bandhanlife.com

Level 2: Contact our Grievance Redressal Officer at gro@bandhanlife.com

Level 3: Grievance cell of IRDAI i.e. Bima Bharosa Shikayat Nivaran Kendra (TOLL FREE NO.

155255/18004254732 | Email ID: complaints@irdai.gov.in / <https://bimabharosa.irdai.gov.in>

Level 4: Directly approach the Insurance Ombudsman for redressal. Find your nearest ombudsman office by accessing following link – www.ciains.co.in

Disclaimer

- This product brochure should be read along with the benefit Illustration. The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.
- This product is underwritten by Bandhan Life Insurance Limited.
- Life Insurance cover is available under this product
- In order to process the death claim, documents as listed in the policy contract will need to be submitted.

- In the event of conflict, if any, between the terms and conditions contained in the brochure and those contained in the Policy Document/Certificate of Insurance the terms and conditions contained in the Policy Document/Certificate of Insurance shall prevail.

Prohibition Of Rebates

Section 41 of the Insurance Act, 1938 (as amended from time to time) states: 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making default in complying with the provision of this section shall be punishable with fine, which may extend to Rs. 10 Lakh.

Non-Disclosure

Section 45 of the Insurance Act, 1938 (as amended from time to time) states:

- No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from the date of policy i.e. from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later.
- On the ground of fraud, a policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of policy or the date of commencement of risk or the date of revival of policy or the date of rider to the policy, whichever is later. For this, the insurer shall have to communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
- Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the bene in case the policyholder is not alive.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
- Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

For full texts of Section 38, Section 39 and Section 45, please refer to the Insurance Act, 1938 (as amended from time to time).

About Us

Bandhan Life Insurance Limited

Established in 2008 Bandhan Life is your reliable partner in navigating the world of financial security. We are at the forefront of an insurance evolution, striving to bring peace of mind and prosperity to every corner of India. By leveraging state-of-the-art technology, we're breaking new ground in the insurance industry, making our services accessible, user-friendly, and tailor-made for the digital age. With Bandhan Life, you're not just insured; you're inspired to live life to its fullest, backed by a commitment to financial security and trust. Welcome to a new era of insurance.

Product Name: Bandhan Life Rural Term Insurance Plan
UIN- 138N048V02

This is a Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan
For more details Call 1800 209 9090 www.Bandhanlife.com

Registered Office:

Bandhan Life Insurance Limited, IRDAI Company Registration No. 138
Corporate Identity No: U66010MH2007PLC169110

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Tel: +91 22 6118 0100

E-mail: customer.care@bandhanlife.com

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BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS / FRAUDULENT OFFERS!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.