

The logo for iGuarantee Assurance, featuring a blue umbrella icon with a red family silhouette (two adults and a child) underneath it. To the right of the icon, the text "Bandhan Life" is in a dark blue box, and "iGuarantee Assurance" is written in large, bold letters, with "iGuarantee" in dark blue and "Assurance" in red.

Bandhan Life
**iGuarantee
Assurance**

Non-Linked Non-Participating, Individual Life Insurance Savings Plan
UIN: 138N121V01

Bharat Ki Udaan, Bandhan Se.

		<p>The Policyholder/ Nominee shall also have the option to:</p> <ul style="list-style-type: none"> • Convert lumpsum benefit into monthly income instalment and vice-a-versa at the time of claim • Convert the remaining monthly income instalments into lumpsum, post commencement of income payment. Present value of outstanding monthly income instalment shall be payable in such case. 	
6	Riders opted, if any	Not Applicable	
7	Exclusions (events where insurance coverage is not payable), if any.	In case of death of the Life Assured 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 plus loading for modal Premiums, till the date of death or Surrender Value as available on date of death whichever is higher provided the Policy is In-Force.	F.4
8	Waiting /lien Period, if any	None	
9	Grace period	15 days for monthly premium paying policies. 30 days for all other frequencies.	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>Lapse: If the Policyholder discontinues the Policy before paying one full year's Premium from the date of inception of the Policy, then the Policy shall automatically and immediately lapse at the expiry of the grace period.</p> <p>In case of a lapsed policy, all the benefits shall cease, and no benefit is payable on Death, Maturity, or Surrender.</p> <p>Paid-up: In case Policyholders discontinue paying Premiums and if the Policy has not lapsed then the same shall be converted to Paid-Up Policy upon expiry of Grace Period.</p> <p>Once the Policy is in Paid-Up status, it is eligible for the following benefits:</p> <p>A. Paid-up Death Benefit: In case of death of the Life Assured, Paid-Up Sum Assured on Death shall be payable.</p>	<p>D.2</p> <p>D.3</p>

		<p><i>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, where Sum Assured on Death is defined in section 5 above.</i></p> <p>The Death Benefit for Reduced Paid-Up Policies at no time shall be less than higher of</p> <ul style="list-style-type: none"> • 105% of (Total Premiums Paid (1) plus loadings for modal premiums) till the date of death • Surrender Value payable as on date of death <p>B. Paid-up Maturity Benefit: In case Life Assured survives till the end of the Policy Term, Paid-Up Maturity Benefit shall be payable.</p> <p><i>Paid-Up Maturity Benefit = (Total Number of Premiums paid/ Total Number of Premiums payable over the Policy Term) x Guaranteed Maturity Benefit, where Guaranteed Maturity Benefit is defined in section 5 above.</i></p> <p>Revival: You will have five complete consecutive years from the due date of first unpaid Premium and before the expiry of Policy Term, to revive the lapsed or Reduced Paid-Up Policy.</p> <p>On Revival, the Policy will be eligible for its complete Benefits as per the original contract; when the Policy is revived.</p> <p>In case no revival request is received from the Policyholder during the Revival Period and the policy has not acquired Paid-Up status, the Policy will terminate.</p>	D.4
12	Policy Loan, if applicable	<p>Loans can be availed after first policy year from the date of commencement of the policy. The maximum amount of loan cannot exceed 80% of the Surrender Value as on the date of loan subject to the minimum amount of ₹12,000.</p> <p>For more details, please refer part D, Clause 6 of the policy document.</p>	D.6

13	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ol style="list-style-type: none"> a. Apply for claim: <ol 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 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>	F.5
14	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 	

15	Grievances /Complaints	1. Grievance Redressal Desk: escalation.desk@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: ciains.co.in/Ombudsman	G.1 G.2 G.3 G.4
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: oio.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: oio.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: oio.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: oio.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: oio.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: io.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: io.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: io.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: io.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: io.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>