

# **E-TOUCH**

## **OVERVIEW**

Life is full of “IF’s”. Presenting a complete protection plan built to safe guard you and your loved ones from various uncertainties in life. Don’t let worry come knocking on your doors. Be prepared with Bajaj Allianz Life eTouch, a solution for you and your loved ones to be able to realize your dreams without any compromises in case of an unforeseen event.

## **KEY ADVANTAGE**

### **1. Shield against death, terminal illness and disability**

Bajaj Allianz Life eTouch covers you against death and terminal illness. It also waives your future premiums due (if any) in case of diagnosis of Accidental Total Permanent Disability or Terminal Illness (whichever is earlier)

### **2. Flexibility to pay**

You can pay premiums throughout the policy terms, or for a limited number of years, or till your retirement (Age 60)

### **3. Early Exit Value**

Exit early (after your need for cover is over) and get back your paid premiums\* as Early Exit Value

Total Premiums paid shall be the total of all premiums received, exclusive of taxes, extra premium, loadings for modal premiums, if any. Please note that GST and cess, if any, will be collected over and above the premium

### **4. Premium Holiday**

An option which helps you skip your premiums for 1,2 or 3 years during the premium payment term

### **5. Tax Benefits available**

Tax benefits available

## HOW THIS WORKS

### 1. Choose Your Variant

Variant	Benefits				
	Death Benefit	Terminal Illness	ADB	WOP on ATPD/TI	Return of Premiums
Life Shield	✓	✓	✗	✓	✗
Life Shield Plus	✓	✓	✓	✓	✗
Life Shield ROP	✓	✓	✗	✓	✓

The variant chosen at inception cannot be changed during the policy term.

### 2. Choose Your Sum Assured

Decide on the level of protection by choosing the sum assured you need to safeguard your family's future.

### 3. Choose Your Death Benefit Payment Option

Select how your family will receive the Death Benefit in your absence

1. A one-time lump sum, or
2. Partly as Lump sum & partly as monthly income for 60 months

### 4.

Choose Your Policy Term And The Premium Payment Term (As Applicable)

Select the period for which you want to get life insurance protection and the period for which you want to pay the premium.

5.

### **Choose Your Premium Payment Frequency**

Depending on your convenience you can decide the interval at which you would prefer to pay the premium during the premium payment term.

Your premium will be based on your current age, gender, sum assured, variant, death benefit payout option, policy term, premium payment term & frequency, etc.

## **ELIGIBILITY**

### **Age at Entry**

**Minimum age is 18 years**

**Maximum age is 65 years**

*All the references to age are Age as on last birthday.*

### **Age at Maturity**

**For Cover up to Age 99:**

Age at maturity is 99 years

**For Cover not up to Age 99:**

Minimum age at maturity is 28 years

Maximum age at maturity is 85 years

### **Policy Term**

**For Cover up to Age 99:**

Minimum/Maximum Policy Term is 99 minus Age at Entry

**For Cover not up to Age 99:**

Minimum Policy Term is 10 years

Maximum Policy Term is 85 minus Age at entry

**Premium Payment Term**

**For Cover up to Age 99:**

Limited Premium

**For Cover not up to Age 99:**

Limited Premium or equal to Policy term

In Limited Premium, the Premium Payment Terms available are 5 Pay, 6 Pay, 10 Pay, 12 Pay, 15 Pay, 20 Pay and Pay till Age 60

**Minimum Sum Assured**

**Rs. 50,00,000**

**Maximum Sum Assured**

**No limit, subject to Board Approved Underwriting Policy**

**TI Sum Assured**

**Minimum: Rs. 50,00,000**

**Maximum: Rs. 2,00,00,000**

*TI Sum Assured will be as per the base sum assured subject to the above limits*

**Minimum & Maximum Premium**

**As per the minimum & maximum Sums Assured**

**Premium Payment Frequency**

**Yearly, Half yearly, Quarterly and Monthly**

*Half yearly, Quarterly and Monthly premium frequencies are only allowed under auto-debit process as allowed by RBI to financial institutions.*