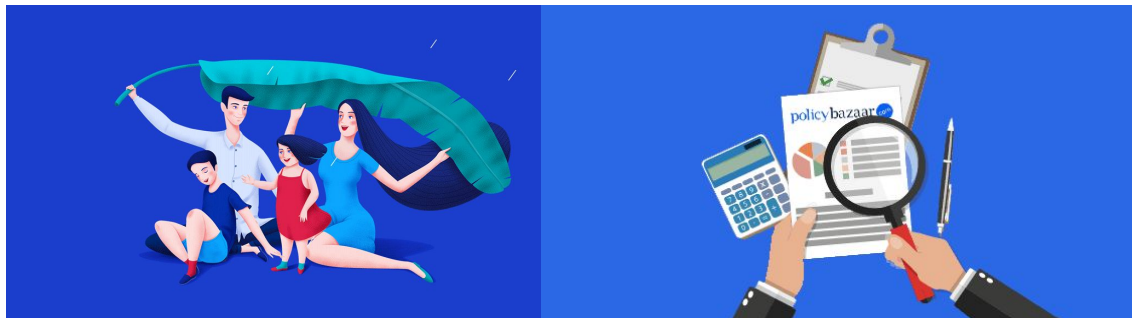


Bajaj Allianz eTouch-II



1. Branding
2. Eligibility Criteria
3. Boundary conditions
4. Claim Assurance Certificate
5. Lowest Premium Guaranteed
6. SA payout to nominee
7. Claim Intimation
8. Cover continuous
9. Riders
10. Additional benefits
11. Health management services
12. Tax Benefit
13. Terms and conditions
14. USP's



Why we like selling **BALIC E-touch II** ?

Key Points

1

**Highly competitive pricing
+ 16% FY Discount**

Attracts the customer

2

**Best in class
issuance**

More incentives
Better customer experience –
more referrals

3

**Living benefits worth
36.5k (F) and 31k (M)
Domestic customers**

Unique talking point

Other points:

salaried

- 6% Online disc.
- 5% new to life disc.
- 5% disc. for

Full refund of premium
PT >=35 (min. 70),
Exit between 60-64

**Rs 2 Lakhs
claim
intimation
benefit**

**Early payout on
terminal illness**

**Auto cover
continuance
benefit;
Option to delay 12
months premium**

Waiver Of Premium

In case of a permanent disability to the life insured or being diagnosed with a terminal illness

Insurer History & Branding

Bajaj Allianz Life Insurance is a joint venture between Bajaj Finserv Limited (formerly part of Bajaj Auto Limited) owned by the Bajaj Group of India and Allianz SE, a European financial services company based in Germany. Allianz AG [former name of Allianz SE] was founded in Germany, in 1890.

Bajaj Allianz Life Insurance **began operations in 2001.**

Claim Settlement Ratio: 99.3%

Solvency Ratio: 3.59 (Highest in the industry)

Death Claim Amount paid in FY 23-24: 615 Crores INR



Eligibility Criteria

Parameters	Description (Subject to revision as per insurer guidelines)
Type of plan (Pure/TROP)	Pure & TROP
Entry Age	18 – 60 yrs
Maximum Maturity Age	up to 85 yrs or 99 yrs
Policy Term	Maturity age - Entry age
Premium Payment Term	Regular Limited (Pay for first: 5, 6, 10, 12, 15, 20 & Pay till 60 yrs of age)
Premium Payment Frequency	M/Q/H/Y M/Q/H are only allowed under auto-debit process as allowed by RBI to financial institutions.



Boundary Conditions: Annual Income & Education

Ages	Profession	Min Annual Income	Min Education
18 - 40	Salaried	2.5 L to 2.99 L (<1CR SA)	Graduate & Above
18 - 60	Salaried	3L & Above (Upto 1 Cr.)	12 th pass & Above
18 - 60	Salaried	5L & Above (As Per HLV)	12 th pass & Above
18 - 60	Self Emp	8L & Above (As Per HLV)	Graduate & Above



Strong Claim Assurance story: 100% Claims Assurance Certificate

Bajaj Allianz Life iSecure II

LIFE GOALS. DONE.

PB Lowest Price Guarantee
[Know More](#)

Life Cover

₹ 1 Crore

Cover Till Age

70 Years

Pay For

37 Years

Mode of premium payment

Monthly

100% GENUINE CLAIMS ASSURANCE

LIFE GOALS. DONE.

CERTIFICATE OF CLAIM ASSURANCE

This is to certify that **Bajaj Allianz Life** is committed to delivering on its promise of 100% genuine claim payouts in accordance with the terms and conditions of the policy.


We are committed to standing beside you and your loved ones, helping you achieve what matters most in life.


Bajaj Allianz Life Insurance Co. Ltd.
Regd. Office Address: Bajaj Allianz Life Insurance Co. Ltd. Bajaj Allianz Life Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Yerwada, Pune - 411006, India Reg No: 1116, Visit: www.bajajallianzlife.com, CN: 124631SPN001PLC019959. Mail us: customercare@bajajallianz.co.in, Call us: Toll free no: 1800 298 7272. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - Bajaj 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.

BAJZ-OT-EC-11811/24

Lowest Price Guarantee Pitch: Certificate Live

**Bajaj Allianz Life iSecure II**

**PB Lowest Price Guarantee**[Know More](#)

Life Cover

₹ 1 Crore

Cover Till Age



70 Years

Pay For

37 Years

Mode of premium payment

Monthly

**100% GENUINE CLAIMS ASSURANCE**

**PROMISE**

LOWEST PRICE GUARANTEED

The Premium prices listed above are the lowest available across all online channels/ platforms for the purchase of this specific version of the product. These rates are subject to input parameters⁸ as required for policy issuance remaining consistent during comparison. No Staff/Partner discount* can be availed with this product.

If a lower premium rate is found elsewhere, under the same conditions mentioned above, the policyholder may choose to cancel their policy and receive a full refund of premium paid

Bajaj Allianz Life Insurance Co. Ltd.
Registered Office Address: Bajaj Allianz Life Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Newmarket, Pune - 411004, India. Reg. No.: 116, VSB. | www.bajajallianzlife.com, OM : UBAJAPR2020PLC2019PR. Mail us : customercare@bajajallianz.co.in, Call us: Toll Free no. 1800 209 7272. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Allianz Life Insurance Co. Ltd. Logo and Allianz SE to use its "Allianz" logo.
⁸Staff includes directors and employees of Bajaj Finserv Group & their spouses, children, and dependent parents. Partner includes employees and agents of intermediaries and their family members.
⁹Input parameters include age, medical details, qualifications, occupation, income and other factors required for policy issuance.

REWARD OF SPONSOR PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS
*Reward or the offer to sell insurance to achieve the selling insurance policies amounting bonus or investment of premiums. Public: receiving such phone calls are requested to lodge a police complaint.

BLAJ-01-EC-13034/25

SA Payout to Nominee



SA Payout to Nominee (Pure)

1. Lumpsum: Death Benefit will be payable in lump sum i.e 100% SA.

2. Lump Sum + Monthly Installments: - 10%-90% of the death benefit will be payable as lump sum and rest of the death benefit will be payable as monthly installments.(Customer can choose the % of lump sum payout)

- The monthly installments is a specific percentage of the death benefit will be payable every month for a period of 5 years.
- The payment of the monthly installment will start from the policy monthiversary following the date of claim acceptance of the Life assured.
- The Death Benefit payment mode, once chosen, cannot be changed during the policy term.



Riders



1. Accidental Death Benefit



3. Accidental Disability

3. Critical Illness



4. Waiver of premium



Terminal Illness

Riders

Additional Benefit	Available	Inbuilt, Free	Optional, Paid
Accidental Death Benefit	Yes	✗	✓
Accidental Total Permanent Disability	No	✗	✗
Critical Illness	Yes	✗	✓
Accelerated Critical Illness	No	✗	✗
Terminal Illness	No	✓	✗
Waiver of Premium	Yes	✓	✗
Hospicare Benefit	No	✗	✗
Parent Income Protect	Yes	✓	✗

Rider 1

Accidental Death Benefit: (Optional, Paid)

Accidental Death Benefit Rider covers the policyholder against accidental death.
100% of the Rider SA shall be paid in case of death due to accident.

Condition:

Policy holder dies on the spot of accident or within 180 days from the date of accident.

Payout: Rider SA is over & above Base SA.

Note: Rider SA cannot be more than Base SA.



Rider 2

Parent Income Protect Rider (Optional, Paid)

Parental Care is designed to ensure that in your absence, your parents do not have to depend on others for their post retirement expenses.

Rider Trigger Events:

- a) Death
- b) Accidental Total Permanent Disability (ATPD)

Rider Benefit:

A lump sum amount equal to 105% of Total premiums paid till date w.r.t rider option will be paid immediately

+

A monthly income as a % of Rider Sum Assured will start being paid to your parent/(s) for the rest of their life .



Rider 3

Terminal Illness: (Inbuilt, Free)

If any 2 Indian Medical Association (IMA) certified doctors declare that the policyholder will die in the coming 180 days (6 months) because of any disease, Terminal Illness Rider will provide the Basic SA of Term Plan to the insured/nominee before the death, and the plan will be terminated.

- 1) For $SA \leq 2CR$, Insurer will pay the 100% of SA at the time of Terminal Illness and the policy will terminate.
- 2) For $SA > 2CR$, Insurer will 2CR only and the future premium will get waived off.
And the remaining SA will be paid at the time of demise.

Note: Doctor should not belong to policy holder's family. AIDS/HIV is not covered.

Payout: 100% of Base SA will be paid maximum up to 2CR.



Rider 4

WOP Benefit on ATPD (In-built, Free)

Company will waive off any future premiums under the policy:

If the Life Assured is diagnosed with Accidental Total Permanent Disability (ATPD and Terminal Illness if the Sum Assured is above 2 cr.

Condition:- Disability should at least last for 180 days.



Rider 5

Critical Illness: (Optional, Paid)

The Rider Cover Amount (Sum Assured) shall be paid on diagnosis of covered Critical Illness :

- i. Critical – 10 Illness
- ii. Enhanced – 25 Illness
- iii. Comprehensive – 60 Illness

Conditions:

- 1. Waiting Period: 90 days
- 2. Survival period: 14 days
- 3. Fixed PT min & max: 20yrs
- 4. Max Maturity Age – 80 Yrs

Note: Rider SA cannot be more than Base SA.



Additional Benefits



Additional Benefit

Additional Benefit	Available	Inbuilt, Free	Optional, Paid
Full refund of premium	Yes	✓	✗
Housewife	Yes	✗	✓
Life stage benefit	Yes	✓	✗
Voluntary Top up	No	✗	✗
Premium break	No	✗	✗
Discount on Premium	Yes	✓	✗
Cover continuous benefit	Yes	✓	✗
Insta Claim Payout	Yes	✓	✗

Full Refund of Premium

“Sir , with this benefit , you can protect your family & also Exit the policy or end the policy if your all responsibility has been over and get your Paid Premiums Back (without the GST & Loading Premiums).

This implies that the plan served the purpose when you needed it for Family Protection . And when you don't need it anymore, you can exit it by getting your paid premium back, making it a Full refund of Plan”



Additional Benefit

Full refund of Premium

Conditions:

1. Age at entry ≤ 50 years
2. Policy Term ≥ 35 years
3. Maturity Age ≥ 70 years

During 5 policy years immediately after attaining **Age 60**



Customer can take exit to 60-64 which means have 5 years of window to take exit.

Note: (Total Premiums Paid – (GST, Riders' Premium, Loading Premium))
= Remainder Premium is refunded at the time of exit.

First year discounts on Etouch II



**New to life
insurance
account(1st
year)**



**Online
discount(1st Year)**



**Salaried
discount
(1st
Year)**

Discounts on Etouch II

Discount Parameters	Salaried	Self Employed
On 1st Year Premium Salaried Discount	5% Discount on 1st year premium only	NA
Online Discount	6% Discount on 1st year premium only	6% Discount on 1st year premium only
On 1st Life Insurance	5% Discount on 1st year premium if purchased 1st Life Insurance from Bajaj Allianz	5% Discount on 1st year premium if purchased 1st Life Insurance from Bajaj Allianz
Total Discount	Overall upto 16% for salaried	Overall upto 11% for self employed

Additional Benefit 3

Housewife Cover



Additional Benefit 3

Housewife Cover:

Min SA for HW	Max SA for HW	Max SA for HW (Dependent on husband's SA)	Husband needs to have an existing Term Plan, from any insurer	Husband's Financial Eligibility checked	Husband's Education
50 L	1Cr	No	No	No HW Plan can be taken even if he has maxed out his existing HLV with his current Term Plan	Graduate

Housewife's Education [Proof not needed at issuance]	Husband's Minimum Annual Income	Surrogate	PAN & Aadhar Card Card of HW	Tax Benefits under Sec 80 C	Rider
Graduate	AI - 5 Lacs & above AI- 8 Lacs & above(for >=50 lacs SA)	No	Mandatory	Either Husband or wife can get the Tax Benefit	TI & WOP

Additional Benefit 4

Life Stage Benefit:

Responsibilities increase with time. Only Basic SA can be increased at important Stages of Life by a female/male policyholder.

1. If customer is interested for LSB, then LSB has to be added to the policy at the time of inception/buying the policy. Premium doesn't increase when LSB is added to the policy.

1.1 Premium only increases when customer uses the LSB.

2. Additional premium will be calculated based on the increased SA & outstanding policy term as per insured's age at the time of such increase. Additional premium will be calculated based on customer's current age (when s/he is using the LSB benefit)

2.1 LSB option can only be used if insured has not taken any



Additional Benefit 4

Life Stage Benefit:

3. USP: Insured won't go through Documentation, Medical & Eligibility Check when s/he increases the Basic SA under LSB.

4. LSB is used to increase the SA in different stages of life of insured person:

4.1 1st Marriage after policy issuance: 50% of Base SA, Max 50 L

4.2 Birth of 1st child after policy issuance: 25% of Base SA, Max 25 L

4.3 Birth of 2nd child after policy issuance: 25% of Base SA, Max 25 L

5. To avail LSB, insured has to inform insurer within 180 days of the event, with proof of the event.

6. LSB is not to add spouse or child in the same policy, it is to increase the Basic SA of insured person at these events.



Cover Continuous Benefit – Option to Delay 12 months Premium: (In-built)

Bajaj Allianz Life
eTOUCH II
A Non-Linked, Non-Participating, Individual Life Insurance Term Plan

Bajaj Allianz
LIFE GOALS. DONE.

LIFE COVER CONTINUES, EVEN IF PREMIUMS ARE DELAYED

with Auto Cover Continuance Benefit

-  Option to defer premium payment for up to 12 months while maintaining policy benefits¹
-  Available after completing 3 years of policy²
-  Avail this benefit multiple times during the Policy Term³
-  No additional premium or interest to be paid⁴

SHUBMAN GILL
ACE CRICKETER

Claim Intimation



The advertisement features a family of three (father, mother, and child) under a blue and white striped umbrella, set against a bright, cloudy sky. The Bajaj Allianz logo is in the top right corner with the tagline 'LIFE GOALS. DONE.'. The main headline reads '₹2 LAKH IMMEDIATE PAYMENT ON CLAIM INTIMATION' in large, bold blue letters. Below it, a subtitle says 'Committed to you at every step of the way'. To the right of the family, a red 'LOVED PRODUCT OF THE YEAR 2024' award badge is shown, along with the 'Bajaj Allianz Life eTOUCH' logo and a description: 'A Non-Linked, Non-Participating, Individual Life Insurance Term Plan'. A small text below the award badge states: 'WINNER LIFE INSURANCE - TERM PLAN SURVEY OF 2255 PEOPLE BY NIELSEN ACROSS CATEGORIES'. A blue button at the bottom right says 'ALONG WITH LIFE COVER'. At the bottom, a dark blue bar contains an orange box labeled 'Documents Required* for Claim Intimation' followed by six icons and labels: 'Death Certificate', 'Cancelled Cheque/ Bank account details', 'Claim Intimation Form', 'KYC of Nominee', and 'Policy Document'.

₹2 LAKH IMMEDIATE PAYMENT ON CLAIM INTIMATION

Committed to you at every step of the way

Bajaj Allianz Life eTOUCH
A Non-Linked, Non-Participating, Individual Life Insurance Term Plan

LOVED PRODUCT OF THE YEAR 2024
WINNER LIFE INSURANCE - TERM PLAN
SURVEY OF 2255 PEOPLE
BY NIELSEN ACROSS CATEGORIES

Documents Required* for Claim Intimation

- Death Certificate
- Cancelled Cheque/ Bank account details
- Claim Intimation Form
- KYC of Nominee
- Policy Document

ALONG WITH LIFE COVER

Conditions: SA - 50L or above
After 1st policy term

Strong HMS story(male) Free benefits worth Rs. 31,000

Living benefits!!

Sr. No.	Value-added Services	Frequency	Cost (₹)	
1	Doctor Insta-Consultations	3 consultations per month = 36 consultations per year	Average cost per session = ₹ 500 Total cost per year = ₹ 500 * 36 = ₹ 18,000	
2	Health Coach (Diet & nutrition consultations)	1 consultation per month = 12 consultations per year	Average cost per session = ₹ 500 Total cost per year = ₹ 500 * 12 = ₹ 6,000	
3	Emotional Wellness (Psychologists consultations)	1 consultation per month = 12 consultations per year	Average cost per session = ₹ 500 Total cost per year = ₹ 500 * 12 = ₹ 6,000	
4	Network discounts: Medicines (M) - 10% Lab-test booking (L) - 10%	Throughout the year	Assumption – Total expense on these services throughout the year	Total discounts that can be availed throughout the year
			M - ₹ 5,000	₹ 500
			L - ₹ 5,000	₹ 500
Total per year as per assumption			₹ 31,000	

Health Management Service for Women customer



Bajaj Allianz Life
SUPERWOMAN
Term

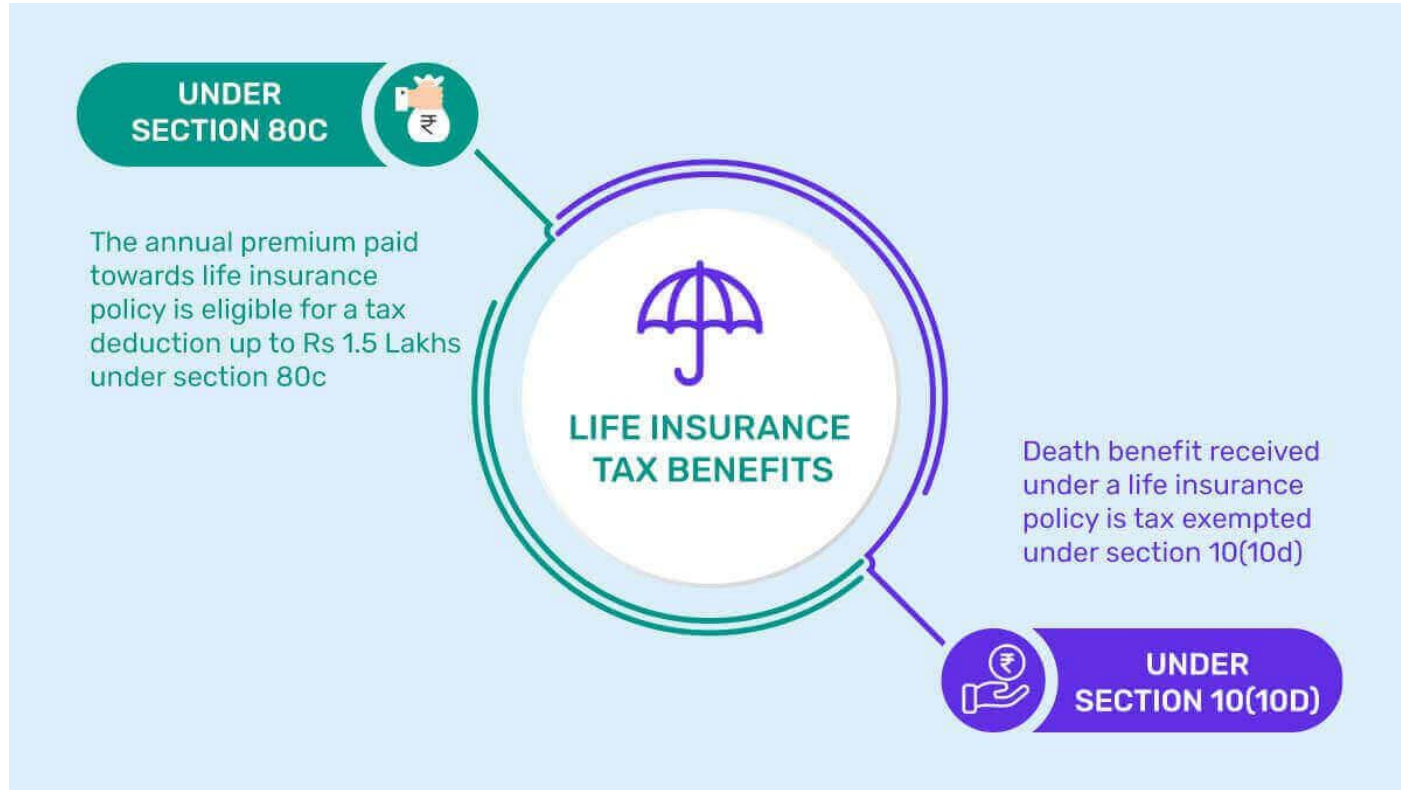
BAJAJ Allianz
LIFE GOALS. DONE.

FREE WOMEN HEALTH
MANAGEMENT SERVICES
UP TO ₹36,500[^] P.A.

Health Management Services for Bajaj Allianz Life Superwoman Term Customers

Health Management Service for Women customer

VALUE ADDED SERVICE	FREQUENCY	COST (₹)	
Comprehensive Health Check-Up: <ul style="list-style-type: none">• Cancer Screening• Diabetic, Thyroid, Lipid profile tests• Calcium Serum test• Complete Blood Count test	1 per year	₹3,500	
OPD^ in-clinic consultations (Specialist doctors like Gynaecologist, Obstetrician, Dermatologist, Paediatrician, Orthopaedic & General Physician) ^OPD – Outpatient Department	1 per year	₹1,000	
Pregnancy OPD^ wallet (OPD^ benefit worth ₹ 2,000 unlocked in case of pregnancy)	Once during policy term	Not considered in yearly cost since this is available once during policy term	
Doctor Insta-Consultations	3 consultations per month = 36 consultations per year	Average cost per session = ₹500 Total cost per year = ₹500 * 36 = ₹18,000	
Health Coach (Diet & nutrition consultations)	1 consultation per month = 12 consultations per year	Average cost per session = ₹500 Total cost per year = ₹500 * 12 = ₹ 6,000	
Emotional Wellness (Psychologists consultations)	1 consultation per month = 12 consultations per year	Average cost per session = ₹500 Total cost per year = ₹500 * 12 = ₹6,000	
Network discounts: Medicines (M) - 10% Lab-test booking (L) - 10% Out-patient consultation (O) - 10% In-patient consultation (P) - 5%	Throughout the year	Assumption-Total expense on these services throughout the year	Total discounts that can be availed throughout the year
		M - ₹ 5,000	₹ 500
		L - ₹ 5,000	₹ 500
		O - ₹ 5,000	₹ 500
		P - ₹ 10,000	₹ 500
Total per year as per assumptions		₹36,500	



Terms and Conditions

Free Look Option	30 days from the day customer receives the policy document/bond
Grace Period	30 days in case of Y/H/Q frequencies & 15 days in case of M frequencies from the premium due date
Reinstatement/Revival Period	5 Years from the due date of the first unpaid premium and before the termination date of policy

On-Call Sales Pitch (USP)



Bajaj Allianz is having the highest solvency ratio in the industry i.e 3.59



Claim Settlement Ratio is more than 99.3%



Health Management Services Available



Immediate Payout of 2 Lacs on Claim Intimation



549 branches across India



Discount: Overall discount upto 16% for salaried customers.



Full Refund of Premium: Fixed window 60-64



Thank You.

