

Bajaj Allianz Life Insurance Company Limited**Bajaj Allianz Life iSecure II****PART A**

Ref No: C25

Date: 01/06/2025

To,

MR GULLA RAJESH
HNO 2-104

,

-

City/District : VIZIANAGARAM
State : ANDHRA PRADESH
Pincode : 535522 INDIA
Tel.No : 9550755039
Email ID : rajesh.bfa@gmail.com**FORWARDING LETTER****Your Policy Number - 0626408827**

Dear MR GULLA RAJESH

Sub: Issuance of the Policy under application for the life insurance policy dated 29/05/2025We would like to thank you for Investing your faith in us. **Your Policy requires Regular Premiums to be paid for 15 years.**

Please find enclosed herewith your Policy Document, a copy of the Proposal Form, Customer Information Sheet (CIS) and documents mentioned herein below, based on which your Insurance Policy has been issued. This Policy is issued subject to section 45 of the Insurance Act, 1938 and any amendment from time to time. In case You have made any disclosures to the insurance agent/ Company official/insurance intermediary, which has not been included in the Proposal Form, You are requested to intimate the Company of these disclosures in writing within 15 days of the date of receipt of this Policy failing which it shall be inferred that the disclosures made in the Proposal Form are full, complete and according to Your instructions and nothing has been concealed.

Document Type	Specification of Documents provided	Identification No.
Proposal Form	Proposal Form	6136836807
Benefit Illustration	Benefit Illustration	50074558492

- (1) You shall be provided a Free Look Period of 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, to review the terms and conditions of such Policy, except if tenure of the Policy is less than a year.
- (2) In the event You disagree to any of the Policy terms or conditions, or otherwise and have not made any claim, You shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same.
- (3) Irrespective of the reasons mentioned, You shall be entitled to a refund of the Regular Premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the Proposer and stamp duty charges.
- (4) A request received by the Company for cancellation of the Policy during Free Look Period shall be processed and Regular Premium shall be refunded within 7 days of receipt of such request, as stated in sub-section (3) above

For any queries kindly write to us at the below mentioned address and we assure and strive to provide you the best of services**Authorised Signatory****Rajesh Krishnan**
Chief Operations Officer**FOR BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.****662524975****10106264088273127****Bajaj Allianz Life Insurance Company Limited**Bajaj Allianz House, 5th Floor,
B Wing, Airport Road, Yerawada, Pune,
Maharashtra - 411006
Toll Free Number: 1800-209-7272

Your Policy Servicing Branch Address :

Bajaj Allianz Life Insurance Company Limited,
NAVARATNA TRADE CENTRE , 2ND FLOOR , BESIDE HOTEL
MEGHALAYA
D.NO.10-4-15/1 , RAMNAGAR VISAKHAPATNAM
RAMNAGAR
VISAKHAPATNAM
PINCODE - 530003
ANDHRA PRADESH
Toll Free Number: 1800-209-7272**Agency/ Intermediary Representative Details:**

Name	SREERAMULU NAIDU BADE	Code	11IMS03193
Address	SREERMULA NAIDU FLAT NO 205 Y T Y PRIME APARTMENT NEAR HP GAS GODOWN KOMMAI, VISAKHAPATNAM , VISAKHAPATNAM, ANDHRA PRADESH, 530048		
Phone Number	8096616359,	E-Mail Id	SREERAM.WEALTH@GMAIL.COM

Please read policy document, especially following clauses on

Policy Benefits	Termination
Non-payment of Regular Premium, Paid up benefits and Non-Forfeiture	Free Look Period

Disclaimer: In case of dispute, English version of policy bond shall be final and binding.

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life iSecure II

Ref No: C25
Date: 01/06/2025
To,

Your Policy Number - 0626408827

MR GULLA RAJESH
HNO 2-104

City/District : VIZIANAGARAM
State : ANDHRA PRADESH
Pincode : 535522 INDIA
Tel.No : 9550755039
Email ID : rajesh.bfa@gmail.com

प्रिय, MR GULLA RAJESH

विषय : 29/05/2025 तारीख की लाइफ इंश्योरेंस पॉलिसी के लिए आपके आवेदन के तहत जारी पॉलिसी. यह स्वतः की लाइफ पर है.

हम हमारे प्रति अपने विश्वास का निवेश करने के लिए आपको धन्यवाद देते हैं. आपकी पॉलिसी को 15 सालों तक नियमित प्रीमियम भरने होंगे.

कृपया साथ में संलग्न अपनी पॉलिसी के दस्तावेज, प्रपोजल फॉर्म की प्रति और नीचे बताए गए दस्तावेज पाएँ जिनके आधार पर आपको इंश्योरेंस पॉलिसी जारी की गई है. जारी की गई यह पॉलिसी बीमा अधिनियम 1938 की धारा 45 के अधीन है.

Document Type	Specification of Documents provided	Identification No.
Proposal Form	Proposal Form	6136836807
Benefit Illustration	Benefit Illustration	50074558492

इस पॉलिसी के अंतर्गत फ्री लुक अवधि पर क्लॉज के अनुसार हम आपको पन्द्रह दिनों की फ्री लुक अवधि दे रहे हैं. उपरोक्त उल्लेखित 30 दिनों की फ्री लुक अवधि के बाद पॉलिसी को रद्द करने के किसी आवेदन पर ध्यान नहीं दिया जाएगा .

किसी पूछताछ के लिए कृपया हमें नीचे दिए गये पते पर लिखें. हम आपको सदैव सर्वोत्तम सेवाएं देने का वादा करते हैं.

Authorised Signatory

Rajesh Krishnan
Chief Operations Officer

FOR BAJAJ ALLIANZ LIFE INSURANCE COMPANY LTD.



662524975

10106264088273127

Bajaj Allianz Life Insurance Company Limited

Bajaj Allianz House, 5th Floor,
B Wing, Airport Road,
Yerawada, Pune.
Maharashtra - 411006
Toll Free Number: 1800-209-7272

Your Policy Servicing Branch Address :

Bajaj Allianz Life Insurance Company Limited,
NAVARATNA TRADE CENTRE , 2ND FLOOR , BESIDE HOTEL
MEGHALAYA
D.NO.10-4-15/1 , RAMNAGAR VISAKHAPATNAM
RAMNAGAR
VISAKHAPATNAM
PINCODE - 530003
ANDHRA PRADESH
Toll Free Number: 1800-209-7272

* कृपया पॉलिसी दस्तावेज, खास तौर पर निम्नलिखित खंड

> नियमित प्रीमियम

> नियमित प्रीमियम का भुगतान न होना और निरस्तीकरण

> वार्षिक प्रीमियम में कटौती

> रद्दीकरण

अस्वीकरण : विवाद होने पर पॉलिसी बॉण्ड का अंग्रेजी संस्करण अंतिम तथा बाह्यकारी होगा.

Bajaj Allianz Life Insurance Company Limited**Bajaj Allianz Life iSecure II****PREAMBLE**

The Company has received a Proposal Form, declaration and the first Regular Premium from the Policyholder / Life Assured as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder forms the basis of this contract of insurance. Both parties to the Policy do hereby further accept and affirm that the Policy, in consideration of and subject to due receipt of subsequent Regular Premium as set out in the Schedule, with all its parts (Policy Document, Annexures and Endorsements, if any and Customer Information Sheet) shall be subject to the terms and conditions as set out hereunder.

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

SCHEDULE**Non-Linked Non-Participating Individual Life Insurance Term Plan**

Name of the Policyholder	MR GULLA RAJESH		
Address	HNO 2-104,-,,-,VIZIANAGARAM,ANDHRA PRADESH,INDIA		
Pin code	535522		
Gender:	Male	Date of birth	01/08/1980
Age at Entry	44 years	Age	Admitted on Std. Age Proof
Name of the Life Assured	MR GULLA RAJESH		
Address	HNO 2-104,-,,-,VIZIANAGARAM,ANDHRA PRADESH,INDIA		
Pin code	535522		
Gender:	Male	Date of birth	01/08/1980
Age at Entry	44 years	Age	Admitted on Std. Age Proof
Policy No.	0626408827	Product Name	Bajaj Allianz Life iSecure II
Product Code	259	Variant	Variant 1 - Life
Unique Identification No:	116N208V02	Policy Commencement Date	28/05/2025
Date of Commencement of Risk	30/05/2025	Date of Birth	01/08/1980
Age at Entry	44 years	Age Admitted?	Admitted on Std. Age Proof
Gender	Male	Smoker Category	Non-Smoker
Policy Term	26 years	First Year Regular Premium (Rs.)*	22,586.07
Premium Paying Term	15 years	Subsequent Years Regular Premium (Rs.)*	22,586
Premium Payment Frequency	Half Yearly	Extra Premium (Rs.)	0
Maturity Date	27/05/2051	Sum Assured (Rs.)	70,00,000
Maturity Benefit in Instalments	No	Maturity Benefit (Rs.)	NA
Death Benefit in Instalments	No	Maturity Benefit Instalment (Rs.)	NA
Death Benefit in Lumpsum (Rs.)	70,00,000	Monthly Death Benefit Instalment (Rs.)	NA
Death Benefit Instalment Period	NA	Due Date of Last Regular Premium	28/11/2039
Return of Premium (ROP)	No	Proportion of Death Benefit in Instalments	NA
Due Dates of Regular Premium	28th of May ,November Every Year		

** Regular Premium includes Extra Premium, if any, but excludes any, applicable GST & cess. First Year Regular Premium may be lower than Subsequent Regular Premium if any discounts are applied.*

Details of the Nominee

Nominee(s) Name	Nominee(s) Age(s)	Nominee(s) Gender	Percentage Share	Relationship to the Life Assured	Appointee Name [in case the Nominee(s) minor(s)]	Appointee(s) Gender	Appointees Relationship to the Nominee
BADE KALPANA	37 Years	Female	100 %	Wife	-	-	-

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life iSecure II

HIN 66317712-38849767

Agency/ Intermediary Representative Details:

Name	SREERAMULU NAIDU BADE	Code	11IMS03193
Address	SREERMULA NAIDU FLAT NO 205 Y T Y PRIME APARTMENT NEAR HP GAS GODOWN KOMMAI,VISAKHAPATNAM , VISAKHAPATNAM, ANDHRA PRADESH, 530048		
Phone Number	8096616359,	E-Mail Id	SREERAM.WEALTH@GMAIL.COM

TOTAL PREMIUM PAYABLE FOR SELECTED PREMIUM PAYMENT FREQUENCY:

Rs. 22,586

In Words:Rupees Twenty Two Thousand Five Hundred Eighty Six Only

To whom the Benefits are Payable: The Benefits are payable to the Claimant, limited at all times to the monies payable under this Policy.

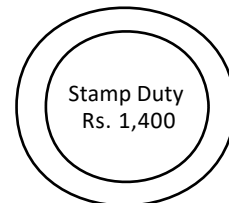
The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and Endorsements if any, made from time to time and all these shall together form a single agreement

Tax laws are subject to change. All taxes, including GST & cess, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra over and above the Regular Premium amount. Payment of such taxes shall be the responsibility of the Policyholder.

Bajaj Allianz Life Insurance Company does not provide any warranty or assurance that the Policyholder will be, by virtue of purchasing this Policy, eligible for any income tax or other tax rebate or relief.

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No. 0626408827

Issued on date: 30/05/2025



Rs. 1,400 paid by pay order
vide receipt no LOA/ENF-2/CSD/33/2025/1065 dated 26/03/2025

Authorized Signatory

Registered & issuing office:

Bajaj Allianz Life Insurance Co. Ltd.,

Bajaj Allianz House, Airport Road, Yerawada, Pune

PIN Code- 411006, Maharashtra.

Corporate Identity Number: U66010PN2001PLC015959

IRDAI Regn. no. 116

Tel. No. (+91 20) 66026777, Fax: (+91 20) 66026789

E-mail: customercare@bajajallianz.co.in,

Web site: www.bajajallianzlife.com

Rajesh Krishnan

Chief Operations Officer

"Signed and Executed at Pune"

ON EXAMINATION OF THE POLICY, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

Bajaj Allianz Life Insurance Company Limited
Bajaj Allianz Life iSecure II
FIRST PREMIUM RECEIPT
Tax Invoice

Receipt No.: 1391515822

Date: 29/05/2025

We certify that the Premium amount mentioned below, which was received from you as the initial deposit has, consequent to the issue of a Life Insurance Policy, been accounted by us towards the First Premium payable

Policy No.	0626408827
Product Name	Bajaj Allianz Life iSecure II
Unique Identification Number	116N208V02
Name of Policyholder	MR GULLA RAJESH
Name of Life Assured	MR GULLA RAJESH
Premium Amount	22,586.07
Taxable Value	22,586.11
CGST at 9%	2,032.75
SGST at 9%	2,032.75
IGST at 18%	0.00
Total GST Payable	4,065.50
Premium Received (including GST):	26,651.57
GSTIN of Policy holder	
GSTIN of Source Branch	37AADCA1701E1ZC
HSN Code	997132
Description of Service	Life Insurance Services
Place of Supply	ANDHRA PRADESH
Place of Supply Code	37
Whether GST is payable under Reverse Charge on such supplies	No

Notes:

1. Amounts received by cheque will be subject to realization of cheque, negotiable instrument / banker's instruction.
2. Regular Premium amount is exclusive of any auto-pay discount, if applicable. This discount will be withdrawn if the policy is not registered on autopay within 3 months from policy commencement date. If auto-pay registration is revoked, discount will also be revoked and cannot be reinstated, even if auto-pay is registered again.
3. Premium is eligible for tax benefits under section 80C/80D of the Income Tax Act 1961, subject to prevailing tax laws. For actual eligibility please consult your tax advisor.
4. In case your aggregate premium payment for the financial year is Rs. 50,000 or above (in single or multiple policies) you are required to submit PAN card or Form 60, as applicable.
5. GST comprises of CGST, SGST / UTGST or IGST (as applicable) including cesses and levies, as per prevailing tax laws and the same shall be borne by policyholder.
6. Tax provisions and benefits are subject to changes in tax laws from time to time.
7. We hereby declare that while our turnover is more than the turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the said sub-rule.

For NRI customers: Please save all your proof of premium payments and documents (bank statement, passbook copy) in case you are paying premiums through an NRE account and want to receive future payouts in the same account.

Stamp Duty
Rs. 1

Rs. 1 dated 26/03/2025

This is system generated receipt hence requires no signature

* Consolidated Stamps duty paid vide receipt no LOA/ENF-2/CSD/35/2025/1064

Disclaimer: Insurance cover shall commence only from the date of acceptance of risk, based on proposal papers submitted and other requirements called for. In case of reinstatement of policy, insurance cover shall resume from the date of reinstatement. In case of outstation cheque, NAV will be as per the unit price of the date of realization of the cheque.

Grievance Redressal Mechanism

In case you have any service concern, you may please reach out to our Customer Experience team through any of the following options:

- Our website <https://www.bajajallianzlife.com/>
- Contact your insurance advisor / sales relationship officer
- Visit nearest Bajaj Allianz Life branch. Click here - <https://branch.bajajallianzlife.com/>
- Write to us on customercare@bajajallianz.co.in from your registered email address
- Call on our Toll free number 1800-209-7272 (Monday to Saturday: 9:00 AM to 7:00 PM (IST))
- Click here <https://www.bajajallianzlife.com/content/dam/balic/pdf/grievance-redressal-officer.pdf> to contact the designated Grievance Redressal Officer at your nearest branch

In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you can approach the undersigned:

Mr. Gaurav Sadana

Grievance Redressal Officer
Bajaj Allianz Life Insurance Co.Ltd.,
Bajaj Allianz House, Airport Road Yerawada,
Pune, District- Pune Maharashtra-411006
Email ID: gro@bajajallianz.co.in

In case the resolution does not meet your expectations, you may register a complaint at Bima Bharosa of the Insurance Regulatory and Development Authority of India (IRDAI).

- In case your grievance / complaint is still unresolved, you may directly approach the Insurance Ombudsman for redressal, if the value of the claim is upto 50 lakhs.

Find your nearest Ombudsman office at <http://www.cioins.co.in/ombudsman>

Customers may represent the case to Ombudsman for Redressal of grievance subject to meeting the following conditions: :

- Only if the grievance has been rejected by the insurer or not received any reply within a period of one month from the receipt of the representation or the complainant is not satisfied with the insurer reply
- Within a period of one year from the date of rejection by Insurer or insurer final reply on the representation of the complainant
- If it is not simultaneously under any litigation

The complaint should be made in writing duly signed by the complainant or by his legal heirs with complete details of the complaint and the contact information of complainant

Bajaj Allianz Life Insurance Co. Ltd.

Regd. Office Address: Bajaj Allianz Life Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006., IRDAI Reg No.: 116, Visit : www.bajajallianzlife.com, CIN : U66010PN2001PLC015959, Mail us : customercare@bajajallianz.co.in, Call on : Toll free no. 1800 209 7272, Fax No: 02066026789. 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.

Part B**Technical Terms used in your Policy and what they mean**

1. **"Act"** refers to the Insurance Act, 1938 and the rules, regulations, guidelines, and circulars issued thereunder;
2. **"Appointee"** is the person appointed to represent and receive the death benefits under this policy on behalf of a minor nominee;
3. **"Authority / IRDAI"** shall mean the Insurance Regulatory and Development Authority of India
4. **"Endorsement"** is the official written communication by way of email or letter through which changes to this policy will take place;
5. **"Grace Period"** is an additional period available for payment of any premium instalment after the due date. 15-days would be offered where the premium payment frequency is monthly, and 30-days would be offered for all other premium payment frequencies;
6. **"Goods and Service Tax (GST)"** is charged based on the type of Policy communication address of the Policyholder. This may change subject to a change in rate or change in the Policyholder's address as of the date of adjustment;
7. **"Lapse"** is the status of the policy after non-payment of the premium during which no benefit is payable;
8. **"Laws"** shall mean the laws at the time being in force in the Republic of India;
9. **"Life Assured"** is the person on whose life the policy has been issued;
10. **"Maturity"** is when the policy period has elapsed, and the policy comes to an end;
11. **"Minor"** shall mean any individual who is below the age of 18 years as on the date of issuance of the policy;
12. **"Nomination"** is the process where the Policyholder (who is also the Life Assured) nominates a person or persons who would be authorised to receive a Death Claim under the Policy and provide a valid discharge to us on settlement of the claim;
13. **"Nominee"** is the individual specified by the Policyholder (who is also the Life Assured) during the Nomination process;
14. **"Policy Year"** means the 12 (twelve) month period commencing from the Date of Commencement as per the Schedule and every 12 (twelve) month period thereafter;
15. **"Policyholder"** is the legal owner of the policy;

16. **"Proposer"** is the person who proposes the life insurance policy;
17. **"Repudiation/Repudiate"** is the rejection of a Death Claim under the provisions of Section 45 of the Act;
18. **"Revive/Revival/Revived"** is the restoration of a policy that had been discontinued due to non-payment of premium. The option to Revive a policy is available for 5 years from the date of non-payment of premium;
19. **"Rider"** is an additional cover that can be opted by payment of additional premium.;
20. **"UIN"** is the Unique Identification Number allotted to this product by the Authority/IRDAI;

Part C**Things you must know about your Policy**

1. The policy is a non-linked, non-participating, individual, life and pure risk premium and savings plan. It covers, death via three variants, as chosen when applying for the policy with us.
2. There are three variants in this product, which are Variant 1 (Life), Variant 2 (Return of Premium) and Variant 3 (Easy).
3. **The benefits available are as under:**
 - a. Death Benefit: Sum Assured will be paid to the nominee when the Life Assured under the Policy loses their life. Death Benefit is available under all variants.
 - b. Maturity Benefit, being the Return of Premium paid is payable on Maturity of the Policy where the total amount of premiums paid under the Policy, shall be returned. This will exclude any taxes, extra or additional premium that would have been applied as per the company's board approved underwriting policy and any additional premium applied optional benefits that may be availed by the Policyholder. This benefit is only available under the Variant 2 (Return of Premium).
4. Regular premiums are payable under the Policy on monthly/quarterly/bi-annual/annual frequencies, for a period detailed in the Policy Schedule.

5. If any premium due is not paid, then the Policy will Lapse, and no benefits will be payable under Variant 1 (Life), and Variant 3 (Easy). During the Grace Period the Policy benefits will continue. However, on completion of the Grace Period, if the premium remains unpaid, then the Policy would lapse and can be revived as per applicable terms and conditions. If death occurs during the Grace Period, then the Death Benefit will be paid after deducting the due premium.

6. Under Variant 2 (Return of Premium):

- a. If at least one Policy Year's full premium has not been paid, then the Policy will Lapse and no benefits will be payable.
- b. However, if at least one Policy Year's full premium has been paid, then after the completion of the first Policy Year the Policy would have acquired surrender value. In this case, the Policy would not Lapse for non-payment of future premium and would be converted to a paid-up policy. Paid-up policies have a reduction in benefit in proportion to the premiums paid against all the premiums due.

Part D

Servicing of your Policy and options offered

7. Freelook Period

You shall be provided a Free Look Period of 30 days beginning from the date of receipt of Policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy, except if tenure of the Policy is less than a year. In the event You disagree to any of the Policy terms or conditions, or otherwise and have not made any claim, You shall have the option to return the Policy to the Company for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, You shall be entitled to a refund of the Regular Premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the Proposer and stamp duty charges. A request received by the Company for cancellation of the Policy during Free Look Period shall be processed and Regular Premium shall be refunded within 7 days of receipt of such request, as stated above.

8. Revival

In case you were unable to pay towards the Policy, and it lapses, here is a way to revive it. A Lapsed Policy may be revived within 5 years from the date of non-payment of premium. Revival will require paying the arrears of premiums due under the Policy along with interest on each premium at the rate equivalent of 10 year G-Sec rate plus 2%, rounded up to the higher interest rate (along with applicable Taxes). The current applicable revival interest rate is 10% p.a. compounded half-yearly. It may also require undergoing Medical Examinations, at the Policyholder's expense. After all parameters have been considered, the Policy may either be:

- a. Revived with the same premium amount and terms and conditions; or
- b. Revived with different premium amounts and same terms and conditions; or
- c. Refused revival and all amounts paid for the revival shall be refunded

This is entirely dependent on underwriting guidelines and the discretion of the Company

9. Claim Process

We will continue to do all we can to ensure all claims we receive are honoured on time, every time! As Life Goals enablers, it is the moment of truth for each of us in the Company. To help us make this a seamless process, kindly make a note of the following, and update the nominee as well. Death Benefits are only payable if an intimation, has been received by us along with

- a. Written Notice of Intimation of Death or
- b. Original Death Certificate
- c. Medical cause of death certificate
- d. If death is due to unnatural causes, copy of FIR (First Information Report) and PMR (Post-Mortem Report);
- e. Any other documents that may be requested on intimation of death of the Life Assured for investigations or otherwise by the Company.

10. Loan

Loan cannot be opted for under the Variant 1 (Life) and Variant 3 (Easy). Loan can be availed under Variant 2 (Return of Premium).

The Loan shall not be more than 50% of the Surrender Value that may be accrued under the Policy. Interest will be charged at 10% per annum compounded half-yearly, which rate may be revised during the loan tenure by the

Company from time to time. The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to 10-year G-Sec yield PLUS 2% rounded-up to the next full interest rate. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI. On Death, Maturity and Surrender, any outstanding loan amount along with interest payable at such time will be deducted from the Death Benefit, Maturity Benefit or Surrender Value before being released to the Policyholder.

For any policy that is not fully paid up or in force, only if the outstanding loan amount along with interest exceeds the Surrender Value, an intimation will be given to the Policyholder to pay the outstanding loan and interest amount within 30 (thirty) days, failing which the Policy will be foreclosed and the Surrender Value will be adjusted towards the outstanding loan and interest amount. Policies where the premiums due have been paid will not be foreclosed on the grounds of outstanding loan and interest amounts exceeding the surrender value.

11. Termination

Policy would terminate

- a. if all Benefits are paid as per the terms of the Policy
- b. On Surrender
- c. On Repudiation as per the provisions of Section 45 of the Insurance Act, 1938;
- d. End of Revival period of a Lapsed Policy
- e. Payment of Early Exit Value or Termination Value;
- f. on Maturity

12. Options and Flexibilities

The following flexibilities will be available under the Policy:

I. Under all variants:

- a. Alteration of Premium Payment Frequency: Policyholder may alter the frequency of Premium payment, at any time, if the Policy has not Lapsed. Options of Premium payment frequencies are monthly, quarterly, bi-annual, or annual. It should be noted, however, that bi-Annual, Quarterly and Monthly payment frequencies are only allowed if auto-debit is activated for payment.

II. Under Variant 1 (Life)

Early Exit Value: Early Exit Value is an option available to the Policyholder in the first five (5) Policy Years immediately after the Life Assured turns 60 subject to:

- a. The Life Assured's age at the start of the Policy must be less than or equal to 50 years;
- b. The Policy period chosen at the start of the Policy should be not less than 35 years;
- c. The age of the Life Assured at the Maturity of the Policy should be at least 70 years;
- d. Policy should not have Lapsed
- e. No claims have been raised under the Policy.
- f. The Early Exit Value will be equal to the total premiums paid under the Policy excluding taxes and extra premium charged along with modal loading, if any.
- g. Early Exit Value or Termination Value whichever is higher will be paid.
- h. Upon payment of Early exit value, the Policy terminates instantly.
- i. No additional premium is required to be paid to avail this option.

III. Under Variant 2 (ROP)

a. Maturity Benefit in Instalments:

You can choose to receive the Maturity benefit in five (5) yearly instalments at Date of Commencement of the Policy. Each equal yearly instalment amount would be increased by 20%, resulting in a 20% increase in the Return of Premium payable. This option, once chosen, cannot be removed.

b. Surrender

During any time of the Policy term after completing the first Policy Year, and if at least one full Policy Year's premium has been paid, if you wish to close this Policy, you may surrender it. If there is any surrender value payable, it would be higher of Guaranteed Surrender Value or Special Surrender Value. Surrender Value shall not exceed 100% of all the premiums paid till the date of the surrender. Surrender

Value payable will be as detailed on our website. The Company will comply with regulatory guidelines with respect to Special Surrender Value as may be issued by the Insurance Regulatory and Development Authority of India from time to time.

IV. Under Variant 1 (Life) and Variant 2 (Return of Premium)

a. Health Management Services:

Services like medical second opinion, medical case management, medical consultation, etc. can be availed by the Policyholder/Life Assured, from the service providers registered with us. The availability of Health Management Services shall be at our discretion. These services will be subject to the terms and conditions of the third party service provider and at the sole responsibility of the Policyholder/Life Assured.

b. Auto Cover Continuation:

A Policyholder can opt to defer the payment of the due premium for one full Policy Year. In this case, all benefits will continue to be available under the Policy during this deferment period. After the deferment period all due premiums will be required to be paid, failing which the Policy will Lapse or be converted to a paid-up policy, whichever applicable. This option can only be availed:

- i. If at least three (3) full Policy Year premiums have been paid;
- ii. If 30 (thirty) days' notice has been given to us;
- iii. As long as the deferment is not on the last Policy Year of Premium Paying Term;

If this option is availed by a Policyholder, the next time the feature can be opted would be only after completion of three (3) full Policy Years. Option to Surrender and Terminate the policy will remain available during this period.

This feature can be opted for by the Policyholder multiple times during the Premium Payment Term as

long as the option is picked after a gap of at least 5(five) full Policy Years from the end of the deferred Policy Year.

Policy will be allowed to be terminated or surrendered during the Auto Cover Continuance being availed during a Policy Year.

No interest shall be levied on the deferred premium amount.

c. Death Benefit Payment Option:

On or before the commencement of the Policy, the Policyholder may choose to have the Death Benefit paid in instalments. If not selected, the default mode of payment is in lumpsum. If selected, the Death Benefit shall be paid in equal monthly instalments over 5, 10, 20, 30 and 40 years as opted for by the Policyholder.

- i. The entire Death Benefit can be chosen to be given in instalments; or
- ii. any amount between the range of 10% to 90% of the Death Benefit may be selected to be paid in lumpsum and the rest in instalments.

The Claimant may, convert all future instalments to lumpsum. Opting for conversion to lumpsum will discount the instalments from the date of such request by 5%. The first instalment will be payable as on the date of death of the Life Assured. The premium payable under the Policy will be discounted by a percentage as per the instalment period chosen and the proportion of death benefit taken in instalments.

V. Under Variant 1 (Life) and Variant 3 (Easy)

a. Termination Value:

If the Policy has its Premium Paying Term the same as the Policy period, then, this option will not be available. However, if the Premium Paying Term of the Policy is complete and all the premiums due under the Policy has been received, and the policy has not Matured, the Policy can be terminated, and Termination Value will be payable. Termination Value will be

calculated by multiplying the termination factor with the premiums paid. Termination factors are not guaranteed. Termination Value payable will be detailed on our website. Termination Value will not be less than the Early Exit Value under the Policy as may be applicable at the time of such termination.

Part E

Not Applicable

Part F

General Terms and Conditions of your Policy

13. Exclusions:

In case the death of the Life Assured is due to suicide within 12 months from the Date of Commencement of the Policy Risk, or 12 months from the date the Policy has been Revived, then either 80% of the total premiums paid till such date of death or Termination/Surrender Value, whichever is higher would be payable and Death Benefit would not be payable in such cases

14. Nomination and Assignment:

Nomination would be governed by the provisions of Section 39 of the Insurance Act, 1938, as amended from time to time and assignment under the Policy would be governed by the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time. For any additional details please refer to Annexure AA and Annexure BB to this Policy.

15. Fraud and Misrepresentation:

The Policy has been issued based on the details, declarations and documents provided to us by you. However, if we receive or find any information, which result in suspicion of misstatements at any stage, subject to the provisions of law at the time being in force, then we will decline to pay the Benefits and Repudiate the claim. All such cases will be dealt with in accordance with Section 45 of the Insurance Act, 1938, a detailed write up of which is provided in Annexure CC.

16. Modification:

Any modifications to the Policy will be carried out by way of an endorsement letter, duly signed

by our authorised signatory.

17. Governing Law and Currency:

The Policy will be governed by the provisions of Law at the time being in force in the Republic of India. Any amount payable to us or by us will be paid in Indian Rupees.

18. Taxes:

Any payment of taxes, including GST, as may be applicable, shall be borne by the Policyholder. Policyholder shall either pay himself or allow us to deduct the appropriate taxes as may be imposed by any law, order or circular at the time being in force, from any payable benefits, or Premium received.

Part G

19. Grievance Redressal

In case the Policyholder have any query or complaint/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:

By post at: Customer Care Desk,

Bajaj Allianz Life Insurance Company Ltd.,

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006

By Phone at: Toll Free No. 1800 209 7272

By Email: customercare@bajajallianz.co.in

In case the Policyholder are not satisfied with the resolution provided to him by the above office, or have not received any response within fourteen (14) days, or he has any suggestion in respect of this Policy or on the functioning of the office, he may contact the following official for resolution:

Grievance Redressal Officer,

Bajaj Allianz Life Insurance Company Ltd.

Bajaj Allianz House, Airport Road Yerawada, Pune, District – Pune, Maharashtra -411006

Tel. No: 1800- 209- 7272

Email ID: gro@bajajallianz.co.in

If the Policyholder is not satisfied with the response or does not receive a response from the Company within fourteen (14) days, he may

approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:

By Phone: TOLL FREE NO: 155255, 1800-4254-732

By Email: complaints@irdai.gov.in

By post at: Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032

The Policyholder can also register his complaint in the Bima Bharosa Shikayat Nivaran Kendra; <https://bimabharosa.irdai.gov.in>

20. Ombudsman

a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- i) Delay in settlement of claim
- ii) Any partial or total repudiation of claims
- iii) Disputes over premium paid or payable in terms of insurance Policy
- iv) Misrepresentation of Policy terms and conditions
- v) Legal construction of insurance policies in so far as the dispute relates to claim
- vi) Policy servicing related grievances against insurers and their agents and intermediaries
- vii) Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer
- viii) Non-issuance of insurance policy after receipt of premium

Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy, in so far as they relate to issues mentioned at Sub-Section (i) to (vi) above.

b) The address of the Insurance Ombudsman is provided as Address and Contact details of Ombudsman Centers attached herewith. For the latest list of insurance ombudsman, please refer to the IRDAI website at <https://www.irdai.gov.in/>

www.irdai.gov.in/

Please refer to the Ombudsman website at <http://www.coins.co.in/ombudsman.html>

- c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint with supporting documents, name and address of the complainant, and the name of the branch or office of the insurer against whom the complaint is made
- d) Also please note that as per provision 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made
 - i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company or no reply is received within a period of one month from the date of receipt of the grievance by the insurer or the Complainant is not satisfied with the response of the insurer.
 - ii) The complaint should be filed within a period of one year from the date of receipt of order of rejection or decision by the Company or expiry of one month from the date of sending the written representation to insurer.Where the subject matter of complaint should not be such where proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

THIS IS AN IMPORTANT DOCUMENT AND SHOULD BE PRESERVED SAFELY. PLEASE CHECK THE POLICY DOCUMENT UPON RECEIPT, AND IF ANY MISTAKE OR ERROR IS FOUND, THE SAME BE INFORMED IMMEDIATELY TO BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Address & Contact Details of Ombudsmen Centres

In case you have any grievance, you may approach the Company Grievance Cell. In case you are not satisfied with the decision/resolution of the Company or if your complaint is not resolved/ not satisfied/not responded for 30 days, you may approach the Office of Insurance Ombudsman, in line with the details provided hereinabove in the Policy Document, at the addresses given below:

Sr. No	Office of the Ombudsman	Contact Details	Areas of Jurisdiction
1	AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Insurance Ombudsman, 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: bimalokpal.bengaluru@cioins.co.in	Karnataka.
3	BHOPAL	Insurance Ombudsman, 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: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
4	BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596461 / 455 / 429/003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
5	CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
6	CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044-2433668 / 3678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
7	NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-46013992/23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
8	GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Panbazar Over bridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361-2632204 / 2602205 / 2631307 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9	HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040 -23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
10	JAIPUR	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur – 302 005. Tel.: 0141 – 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
11	KOCHI	Insurance Ombudsman, 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 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe – a part of UT of Puducherry
12	KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata – 700 072. Tel: 033- 22124339/(41) Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands, Sikkim
13	LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel : 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, 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.
14	MUMBAI	Insurance Ombudsman, 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 1 Email: bimalokpal.mumbai@cioins.co.in	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.
15	NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252/53 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhnad and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
16	PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
17	PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 24471175 Email: bimalokpal.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
18	THANE	Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasant Rao Naik Mahamarg, Thane (West), Thane – 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/ East, M/West, N, S and T."

Section 38 of Insurance Act, 1938, as amended from time to time – Assignment and Transfer of Insurance Policies

Assignment or transfer of a Policy should be in accordance with section 38 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. This Policy may be transferred / assigned, wholly or in part, with or without consideration.
2. An assignment may be effected in a Policy by an endorsement upon the Policy itself or by a separate instrument under notice to the Company.
3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
5. The transfer of assignment shall not be operative as against the Company until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorized agents have been delivered to the Company.
6. Fee to be paid for assignment or transfer can be specified by the IRDAI through Regulations.
7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the Company of duly receiving the notice.
8. If the Company maintains one or more places of business, such notices shall be delivered only at the place where the Policy is being serviced.
9. The Company may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bona-fide or (b) not in the interest of the Policyholder / Life Assured or (c) not in public interest or (d) is for the purpose of trading of the Policy.
10. Before refusing to act upon endorsement, the Company should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of Policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Company, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Company.
12. The priority of claims of persons interested in the Policy would depend on the date on which the notices of assignment or transfer is delivered to the Company; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to IRDAI.
13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except
 - a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
 - b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the Policy shall become payable to Policyholder or Nominee(s) in the event of assignee or transferee dying before the Life Assured OR
 - ii. the Life Assured surviving the Policy Term
 Such conditional assignee will not be entitled to obtain a loan on Policy or surrender the Policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.
14. In other cases, the Company shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person
 - a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
 - b. may institute any proceedings in relation to the Policy
 - c. obtain loan under the Policy or surrender the Policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings
15. Any rights and remedies of an assignee or transferee of the Policy under an assignment or transfer effected before commencement of The Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: Section 38 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 38 of the Insurance Act, 1938, as amended from time to time for complete and accurate details.]

Section 39 of the Insurance Act, 1938, as amended from time to time – Nomination by Policyholder

Nomination of a life insurance Policy is as below in accordance with section 39 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015. The extant provisions in this regard are as follows:

1. The Policyholder of a life insurance Policy on his own life may nominate a person or persons to whom money secured by the Policy shall be paid in the event of his death.
2. Where the Nominee is a minor, the Policyholder may appoint any person to receive the money secured by the policy in the event of Policyholder's death during the minority of the Nominee. The manner of appointment to be laid down by the Company.
3. Nomination can be made at any time before the maturity of the Policy.
4. Nomination may be incorporated in the text of the Policy itself or may be endorsed on the Policy communicated to the Company and can be registered by the Company in the records relating to the Policy.
5. Nomination can be cancelled or changed at any time before Policy matures, by an endorsement or a further endorsement or a will as the case may be.
6. A notice in writing of change or cancellation of nomination must be delivered to the Company for the Company to be liable to such Nominee. Otherwise, Company will not be liable if a bona-fide payment is made to the person named in the text of the Policy or in the registered records of the Company.
7. Fee to be paid to the Company for registering change or cancellation of a nomination can be specified by the IRDAI through Regulations.
8. On receipt of notice with fee, the Company should grant a written acknowledgement to the Policyholder of having registered a nomination or cancellation or change thereof.
9. A transfer or assignment made in accordance with section 38 of Insurance Act, 1938, as amended from time to time, shall automatically cancel the nomination except in case of assignment to the Company or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of Company's or transferee's or assignee's interest in the Policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any Policy of life insurance shall not be affected by the nomination.
11. In case of nomination by Policyholder whose life is insured, if the Nominees die before the Policyholder, the proceeds are payable to Policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case Nominee(s) survive the person whose life is insured, the amount secured by the Policy shall be paid to such survivor(s).
13. Where the Policyholder whose life is insured nominates his/her (a) parents or (b) spouse or (c) children or (d) spouse and children or (e) any of them, the Nominees are beneficially entitled to the amount payable by the Company to the Policyholder unless it is proved that Policyholder could not have conferred such beneficial title on the Nominee having regard to the nature of his title.
14. If Nominee(s) die after the Policyholder but before his share of the amount secured under the Policy is paid, the share of the expired Nominee(s) shall be payable to the heirs or legal representative of the Nominee(s) or holder of succession certificate of such Nominee(s).
15. The provisions of sub-section 13 and sub-section 14 above shall apply to all life insurance Policies maturing for payment after the commencement of The Insurance Laws (Amendment) Act, 2015 (i.e 20.03.2015).
16. If Policyholder dies after maturity but the proceeds and benefit of the Policy has not been paid to him because of his death, his Nominee(s) shall be entitled to the proceeds and benefit of the Policy.
17. The provisions of section 39 of the Insurance Act, 1938, as amended from time to time, are not applicable to any life insurance Policy to which section 6 of Married Women's Property Act, 1874, applies or has at any time applied except where before or after The Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the Policy it is mentioned that it is made under Section 39 of the Insurance Act, 1938, as amended from time to time. Where nomination is intended to be made to spouse or children or spouse and children under section 6 of MWP Act, it should be specifically mentioned on the Policy. In such a case only, the provisions of section 39 of Insurance Act, 1938, as amended from time to time, will not apply.

[Disclaimer: Section 39 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 39 of the Insurance Act, 1938, as amended from time to time for complete and accurate details.]

Section 45 of the Insurance Act, 1938, as amended from time to time – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding Policy not being called into question in terms of section 45 of the Insurance Act, 1938, as amended by The Insurance Laws (Amendment) Act, 2015 dated 20.03.2015 are as follows:

1. No Policy of life insurance shall be called in question on any ground whatsoever after expiry of three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy whichever is later.
2. On the ground of fraud, a Policy of life insurance may be called in question within three (3) years from (a) the Policy Commencement Date or (b) the Date of Commencement of Risk or (c) the date of latest revival of the Policy whichever is later.
For this, the Company should communicate in writing to the Company or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which such decision is based.
3. Fraud means any of the following acts committed by Life Assured or Policyholder or by his agent, with the intent to deceive the Company or to induce the Company to issue the life insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the Life Assured or Policyholder does not believe to be true;
 - b. The active concealment of a fact by the Life Assured or Policyholder having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the Life Assured or Policyholder or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Life Assured or Policyholder / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within three (3) years on the ground that any statement of or suppression of a fact material to expectancy of life of the Life Assured or Policyholder was incorrectly made in the Proposal Form or other documents, basis which Policy was issued or revived. For this, the Company should communicate in writing to the Life Assured or Policyholder or legal representative or Nominee or assignees of Policyholder, as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium(s) collected on Policy till the date of repudiation shall be paid to the Policyholder or legal representative or Nominee or assignees of Policyholder, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Company. The onus is on Company to show that if the Company had been aware of the said fact, no life insurance Policy would have been issued to the Policyholder.
9. The Company can call 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 of age of Life Assured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: Section 45 of the Insurance Act, 1938, as amended from time to time shall be applicable. Policy Holders are advised to refer to Original text of Section 45 of the Insurance Act, 1938, as amended from time to time for complete and accurate details.]

Application / Proposal No. with Barcode

6136836807

Bajaj Allianz Life Insurance Co. Ltd.

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006

UIN 116N208V02

CIN U66010PN2001PLC015959

My Life Goal (Mandatory Field)

Passport Size
Recent Photograph
of Proposed Insure

Passport Size
Recent Photograph
of 2nd Proposed
Insured

Passport Size
Recent Photograph
of Premium Payer

1. Proposal Details

Proposal Form for Life Insurance To be filled in Block letters only

Proposal Type	Individual	Insurance Purpose	Life coverage
2. Personal Details	Proposed Insured	Proposer / 2nd Proposed Insured	
Title	MR	MR	Suffix -
First Name	GULLA	GULLA	
Middle Name			
Last Name	RAJESH	RAJESH	
Gender	MALE	MALE	Proposer's Relation with Life Assured Self
Date of Birth /Age	01/08/1980	01/08/1980	Age 44
Mobile No.	9550755039	9550755039	
Alternate Mobile No.			
Telephone No.			
Email ID	rajesh.bfa@gmail.com	rajesh.bfa@gmail.com	
Facebook ID			
Father's Name	MR GULLA KANNAM NAIDU	GULLA KANNAM NAIDU	
Mother's Name	MRS GULLA PADMA VATHI	MRS GULLA PADMA VATHI	
Marital Status	MARRIED	MARRIED	
Name of Spouse	BADE KALPANA	BADE KALPANA	
Maiden Name for Female Life			
Nationality	Indian	Indian	
Residence Status	Resident Indian	Resident Indian	
Country of Residence	INDIA	INDIA	
Place of Birth	PARVATHIPURAM	PARVATHIPURAM	
Country of Birth	INDIA	INDIA	

Current Mailing Address

Address type	Resident	Resident	
Pin Code	535522	535522	
CO	-	-	Relation to LA -
Flat/Door no.	HNO 2-104	HNO 2-104	
Name of Premises	parvatipuram mandalam	parvatipuram mandalam	
Road/Street/Lane	Chinabondapalle	Chinabondapalle	
Landmark (Near/ Opp / Behind)	-	-	
Village			
Post/Area/Nagar	-	-	
Town/suburb/Taluka	-	-	
Police Station			District VIZIANAGARAM
State	ANDHRA PRADESH	ANDHRA PRADESH	Country INDIA

Permanent Address

Address type	Resident	Resident	
Pin Code	535522	535522	
CO	-	-	Relation to LA -
Flat/Door no.	HNO 2-104	HNO 2-104	
Name of Premises	parvatipuram mandalam	parvatipuram mandalam	
Road/Street/Lane	Chinabondapalle	Chinabondapalle	
Landmark (Near/ Opp / Behind)	-	-	
Village	-	-	
Post/Area/Nagar	-	-	
Town/suburb/Taluka	-	-	
Police Station			District VIZIANAGARAM
State	ANDHRA PRADESH	ANDHRA PRADESH	Country INDIA

Politically Exposed Person If Yes, give details No

Details:

Details:

Politically Exposed Person or PEP are individuals who are or have been entrusted with prominent public functions in India or abroad, e.g. Heads of States or Governments, Sr. Govt./judicial/military officers, Sr. Executives of State-Owned corporations, political party officials & family members of these individuals (spouse, children, parents, siblings, in-laws)

3. Education & Occupation Details			Proposed Insured		Proposer / 2nd Proposed Insured	
Education	GRADUATION AND ABOVE		GRADUATION AND ABOVE		GRADUATION AND ABOVE	
Occupation	BUSINESS		BUSINESS		BUSINESS	
Nature of Duties	MANAGING PARTNER		MANAGING PARTNER		MANAGING PARTNER	
Employer's Name & Website/ Business details	SOFTPRO SKILL SOLUTIONS	SOFT PRO SKILL SOLUTIONS PARVATHIPURAM	SOFTPRO SKILL SOLUTIONS		SOFT PRO SKILL SOLUTIONS PARVATHIPURAM	

4.KYC & AML Details		Proposed Insured		Proposer / 2nd Proposed Insured	
Annual Income (in Rs.)	500000			500000	
PAN	AULPG0899C	Form 60	N	AULPG0899C	Form 60 -
GSTIN, if available	-			-	
Unique KYC Identifier code					
E-Insurance Account (eIA) No.*					
*For opening new eIA please submit separate application form.					
Age Proof					
Identity Proof					
Address Proof					
Income Proof					
Any other document/s	-			-	

5. Nominee Details (Under Sec. 39 of Insurance Act 1938) to be filled where Proposed Insured and Proposer are same				Appointee Details (If Nominee is a minor)	
Name and Surname	Date of Birth	Relationship to Insured	% share of Nomination	Name of Appointee	
BADE KALPANA	15-07-1987	Wife	100	Date of Birth	
				Relation with Nominee	Not Mentioned

6.a)Product Details

Product Name	Bajaj Allianz Life iSecure II										
Option/Variant	ISECUREV02										
Increase In Life Cover											
Cash Bonus											
Accumulate											
Product Type	Non Unit Linked		If Policy has to be backdated, mention date								
Extended Life Cover	NO										
Family benefit	Relationship										
Existing family member's policy number											
Goal Protection Benefit	Early Income (BSA)										
Increasing Income (BSA)	Wealth (BSA)										
Deferred Income (BSA)											
Premium Amount	26652		Maturity Option	ROP		NO					
Premium Frequency	HALF YEARLY										
CI Option											
Care Plus Option											
Premium Paid By	Proposed Insured										
Multiplier	Premium Paying Term		15		Benefit Term		26		Joint Life Premium Paying Term		Joint Life Benefit Term
Premium Offset	Income Start Year										
*Child Education Extra Cover	C1		C2		*multiplier of 10 and not more than 100 % of based sum assured						
Child 1 Name					DOB		Age				
Child 2 Name					DOB		Age				
Guardian/Parents					Contact no.		Relationship with Child				

Sum Assured(SA)/Guaranteed Maturity Benefit (GMB)									
Proposed Insured					2nd Proposer Insured				
Add on/Riders			SA/GMB	ROP	Add on/Riders			SA/GMB	ROP
Main Coverage (Basic)	RT	RPPT	7000000		Main Coverage (Basic)	RT	RPPT		
ADB					ADB				
APTPDB					APTPDB				
FIB					FIB				
APRII - ADB					APRII - ADB				
APRII - ATPD					APRII - ADB				
WOP for base policy & Riders					WOP for base policy & Riders				

Plan Option	Beneficiary Name	Relation	Date Of Birth	Gender	Rider Sum Assured	PT	BT	Monthly Income%(0.1 to 0.5)
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For Third Party Premium Payment		Premium Apportionment (for Unit Linked)	
Premium Payer's Name	GULLA RAJESH	-	
Relationship to proposed Insured	Self	Name of Funds	
PAN	AULPG0899C	Name of Fund (For list of funds please see last page of proposal form)	
Date of Birth	01-AUG-80 Age 44	%	
Address	HNO 2-104,parvatipuram mandalam,Chinabondapalle,-,VIZIANAGARAM,535522		

6.b) For Pension Products(The annuity option selected shall be subject to the availability of the option on the date of vesting	
Spouse Age (years)	Age at Vesting
Pension Option	

7. Bank Details		Premium Collection Details								
Bank & Branch Details	STATE BANK OF INDIA PARVATHIPURAM BAZAR	Proposal Deposit	OTHERS							
Account Number	33403216011	Renewal Premium Payment Method	NATIONAL AUTOMATED CLEARING HOUSE							
IFSC Code	SBIN0014386									
Account Type	Savings	<table><tr><th>TOP UP Sum Assured</th><th>TOP UP Multiplier</th><th>TOP UP Premium Amt</th></tr><tr><td>0</td><td>0</td><td>0</td></tr></table>			TOP UP Sum Assured	TOP UP Multiplier	TOP UP Premium Amt	0	0	0
TOP UP Sum Assured	TOP UP Multiplier	TOP UP Premium Amt								
0	0	0								

8. Details of Policies held and/or applied for with Bajaj Allianz Life Insurance Company Limited and/or any other insurance Company, including details of declined, deferred or postponed proposals			Proposed Insured	Proposer / 2nd Proposed Insured
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--	------------------	---------------------------------

Has any of life and /Health Insurance or Critical Illness Insurance proposal or revival request been declined /postponed / dropped / rated up or accepted with modified terms?

NO

NO

Annual premium paid by you for Insurance policies of your spouse / children / dependents?

0

0

Please provide if any Life Insurance / medical Insurance cover held or currently applied with any of the Insurer?

Count of Policies	Total SA (in Rs)
0	0

Count of Policies	Total SA (in Rs)
0	0

9. Family Details

Proposed Insured

Proposer / 2nd Proposed Insured

Is there a history of Diabetes, Cancer, High Blood Pressure, Heart or Kidney diseases, communicable diseases like Tuberculosis, Alcoholism, Mental Illness or suicide in your family?

NA

NA

If Yes, how many family members were aged 50 or below at the time of diagnosis?

0

0

Proposed Insured					Proposer / 2nd Proposed Insured				
Family Member	Age	Health Status (If Alive)	Age (When Died)	Cause of Death	Family Member	Age	Health Status (If Alive)	Age (When Died)	Cause of Death

10. Life Style Details (Not Applicable for Immediate Annuity Proposals)

Height Weight	Proposed Insured		Proposer / 2nd Proposed Insured	
	168	68	168	68
Has your body weight changed in last 6 months?Cause of Weight Change	SAME		SAME	
Do you plan to or were involved in any adventurous avocation such that but not limited to flying or travelling in a non-commercial aeroplane, automobile racing, horse riding, boat race, scuba diving?	NO		NO	
Have you ever been convicted in the court of law or are there any criminal proceedings pending against you before a court?	NO		NO	
Have you ever taken or undergone treatment for Narcotics or any addictive drug ?	NO		NO	
Have you consumed tobacco in any form during last 5 years? Used as (Name of the tobacco product) Quantity per day If Quit, since when (MMYYYY)	NO		NO	
Do you regularly consume alcohol? Frequency of Consumption per week Quantity of Consumption per week (ml.) Has the consumption increased in last 6 months	NO		NO	

11. a) Declaration of Good Health

Proposed Insured

Proposer / 2nd Proposed Insured

Have you ever been diagnosed with, received any treatment or been referred for investigations related to :

a) Chest Pain / Heart Attack / blood pressure / high cholesterol/ other cardiovascular disease or disorder?

NO

NO

b) Undergone Angioplasty / Bypass surgery / any other Heart related surgery?

NO

NO

c) Diabetes / High blood sugar / Sugar in Urine / Other Endocrine system disorders such as hypothyroidism?

NO

NO

d) Asthma / Tuberculosis / any other respiratory disorder?

NO

NO

e) Stroke / paralysis / Epilepsy / Head Injury / Other Nervous disorder?

NO

NO

f) Pancreatitis / Colitis / recurrent indigestion / ulcers / other Gastrointestinal disorders?

NO

NO

g) Liver or gall bladder disorders / Jaundice / Hepatitis B or C?

NO

NO

h) Genitourinary disorders related to Kidney, prostate or urinary system?

NO

NO

i) Cancer / Tumor / Unusual growth or cyst of any kind?

NO

NO

j) HIV infection or positive test of HIV for yourself / spouse / parents?

NO

NO

k) Any blood disorders like Anemia, Thalassemia etc?

NO

NO

l) Any Physical deformity or handicap, joints or muscular disorder, congenital defect or mental / psychiatric disorder?

NO

NO

m) Any Injury / Surgery / Medical condition requiring Hospitalization or any medical condition / disorder not covered above?

NO

NO

11. b) Declaration of Good Health (Only For Females)

Proposed Insured

Proposer / 2nd Proposed Insured

a) Are you pregnant or undergone miscarriage or ectopic pregnancy or abortion in last 3 months?

-

-

b) Have you suffered / are suffering from or have undergone investigation or treatment for any gynecological complications such as disorders of Cervix, uterus, ovaries, breast , breast lump, cyst etc.

-

-

c) Total life insurance coverage on husband sum assure - Annual income of husband Rs.-

Question: If the answers to any of the questions in section 11 are YES please fill full particulars with details such as medicalhistory, diagnosis, when it happened, treatment taken, names of medications, tests done, results of tests as annexed to this.

12. Declaration Under Income Tax (11 Amendment) Rules, 2015 for Premium Payer

Question	Answer	If there is any Yes, please provide following details along with the attested photocopy of the passport and/ or the TIN Certificate/ proof.
Are you resident of any country outside India?	No	Name of Country: Address:
Are you a Tax Resident of a country (or countries)outside India (Country in which you are taxed because of your Residence/ Service/ Trade/ Business etc)	No	TIN/Functional Equivalent No. TIN /Functional Equivalent No. Issuing Country (or Countries) Name:

I declare that where required by domestic or overseas regulators and/or tax authorities, I consent and agree that Bajaj Allianz Life Insurance Company Limited may withhold from my policy account(s) such amount as may be required according to applicable laws, regulations and directives. I undertake to inform Bajaj Allianz Life Insurance Company Limited if there is a change in response to any of the questions above or to my nationality or residential status. I hereby declare that the information disclosed above is true, accurate and complete to the best of my knowledge and nothing material has been concealed or misrepresented.

Self-Certification: To be filled only if: If your place of Birth or current residence or Tax residence is in a place outside India and Tax Identification Number (TIN) or Functional equivalent is not available Or In case you are declaring US person status as "no" but your country of birth is US, please provide document evidencing relating to relinquishment of US citizenship. if not available provide reasons for not having relinquishment certificate.

Bajaj Allianz Life Insurance Co.Ltd

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006

Application No.with barcode

Proposal Form for Life Insurance To be filled in Block letters only

I confirm that I am neither a US person nor resident for Tax purpose in any other country other than India, though one or more parameters in Part I suggest my relation with any country outside India. Therefore, I am providing the following document as proof of my citizenship and tax residency in India. Submission of a copy of Passport is mandatory.

Details of Document proof submitted:Passport

13. Declaration

- I/We hereby declare and agree that:-

I/We have read the proposal form/the same was explained to me/us and the answers entered in the proposal form are mine / ours;

- b) I/We hereby certify that I have signed on the Proposal form after fully understanding the content and purport of the nature of the information asked for in this Proposal Form and confirm that each of the above answers is full, complete, and true to the best of my/our knowledge and nothing has been concealed and suppressed or declared false. I/We understand that Bajaj Allianz Life Insurance Company Ltd. (hereafter called the company) believing on the answers, will rely and act on them in utmost good faith.
- c) Submission of proposal form along with premium is not to be construed as commencement of cover. Cover shall only commence upon acceptance of my/our proposal which shall be communicated to me/us in writing or by issuance of policy document.
- d) For the purpose of processing this proposal and providing subsequent services including but not limited to policy issuance/servicing/claim settlement, I/We hereby authorize the Company to provide my/our details (whether contained in this proposal form or otherwise obtained) to financial institutions, bureaus (credit/insurance), insurance repositories, reinsurers, third party service providers engaged by the Company and insurance intermediaries.
- II) I/We hereby authorize:
- a) any organization, institution or individual that has any record of knowledge of my /the insured's health and medical history or any treatment or advise that has been or may hereafter be consulted or other personal information to disclose to the Company such information and such information shall only be used to decide on the terms of acceptance of this proposal or any claim arising out of the policy of insurance issued in accordance with this proposal. This authorization shall bind my/the insured successors and assigns and remain valid not withstanding my/ the insured's death or incapacity in so far as legally possible.
- III) And I/We further agree that if after the date of submission of the proposal but before the proposal of acceptance on First premium receipt the of issuance of me/us to communication
- a) any change in my/insured occupation or any adverse circumstances connected with my/insured financial position or the general health of myself/insured or that of any members of my family, occurs or
- b) if a proposal for assurance or any proposal form for revival of a policy on my life made to any office of the Company or any other Company has been withdrawn or dropped, deferred or accepted at an increased premium or subject to a lien or on terms other than as proposed I/we shall forthwith intimate the same to the company in writing to reconsider the terms of acceptance of assurance. In the case of fraud or misrepresentation by me, I/We understand that action will be taken in accordance with the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time
- IV) Notwithstanding my registration with the NCPR or any Telecom Service Provider under Fully/Partially blocked category, I/We hereby consent to and authorize Bajaj Allianz Life Insurance Company Limited (hereinafter referred to as Company) to call or send SMS and/or send WhatsApp communication on the telephone number mentioned in this proposal form or any other telephone number as may be provided to the Company by me/us or contact me/us, through its representatives, for any matter (including ascertaining of feedback) relating to this proposal for insurance or any matter concerning the policy of insurance which may be issued pursuant to this proposal for insurance. I further authorize the Company to mail all service related communications to the email id as mentioned in the proposal form (applicable only if email id provided).
- V) I/ we declare that money used by me/ us to pay the premium/ s under the policy is acquired by legal means and confirms to the AML guidelines as they are updated from time to time.
- VI) I/We acknowledge that my/our Aadhaar details voluntarily furnished to BALIC will be submitted to the UIDAI for the purpose of authentication. Upon authentication, UIDAI may share with BALIC my/our demographic information (including photograph) to BALIC and I/We voluntarily give my/our consent to BALIC to use this demographic information (including photograph), for Identity and address proof verification (Know Your Customer), in connection with processing this proposal form and for servicing the Policy issued thereafter. I/We understand that,
- a) There are other alternatives that can be submitted as proof of identification apart from Aadhaar,
- b) Aadhaar information shall not be used for any purpose other than mentioned above, or as per requirements of law, and
- c) My/our Biometric details will not be stored by BALIC. I/We hereby declare/confirm that all the information voluntarily furnished by me/us are true, correct and complete. The above terms of consent and purpose of collecting Aadhaar has been explained to me/us in my/our local language. I/We further provide my/our voluntary consent to BALIC for verification of my/our physical copy of Aadhaar card/physical ahaar/ masked Aadhaar /offline electronic Aadhaar xml to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI

14. Signature

Signature or thumb impression of
Proposed Insured (P)

Proposal form signed via OTP
Authentication - OTP Generation Date:
29/05/2025, OTP Acceptance Date:
29/05/2025 , OTP Acceptance Time:
29/05/2025 15:01:42

Signature or thumb impression of 2nd
Propose Insured/Proposer (D1)

Name & Address of the Witness

Place

Date

Signature of witness

Vernacular Declaration: If signature of Proposer is in other than English Language.

"I hereby declare that I have fully explained the above questions to the proposer and I have truthfully recorded the answers given by the proposer."

Name of the Declarant: _____ Signature: _____ Address of the Declarant: _____ In case the Proposer is illiterate, his/her thumb impression should be attested by a person of standing whose identity can easily be established, but unconnected with the insurer and this declaration should be made by him. "I hereby declare that I have fully explained the above questions and contents of the proposal form to the proposer in _____ language, and that the proposer has affixed the thumb impression above after fully understanding the contents thereof."

Name of the Declarant: _____ Signature: _____ Address of the Declarant: _____ "I certify that the contents of the form and documents have been fully explained to me by (Name, Designation, and occupation) Mr. / Mrs.: _____ and I have understood the significance of the same.

Customer's Preferred Language:

Vernacular declaration :

Signature or thumb impression of the person whose life is proposed to be assured :

15. Insurance Consultant / Sales Intermediary-Details & Report

Name & Surname of Proposed Insured	MR GULLA RAJESH
How long you have known Proposed Insured?	01/01
Is Proposed Insured immediate relative of IC or of BALIC employee?	
Proposed Insured Occupation & Income details	BUSINESS 500000
Is Proposed Insured physically handicapped or having any adverse feature?	

KYC / AML Documents Collected	
As Identity Proof	
As Address Proof	
As Age Proof	
Any other documents	

Any other risk associated with Occupation, Sports Pursuit, Financial/ Social Position or Personal Habits of Life to be Assured/ Annuitant that could affect the risk in the Insurance Proposal:

answer : Any other risk associated with Occupation, Sports Pursuit, Financial/ Social Position or Personal Habits of Life to be Assured/ Annuitant that could affect the risk in the Insurance Proposal:

FSC/IC Code 11IMS03193 Lead by code
FSC/IC Name SREERAMULU NAIDU BADE Sub id-code
SP name SREERAMULU NAIDU BADE SP code
Relationship ref. code NO REFRA
EMP Code

On the basis of my independent inquiries, I certify that the particulars of the applicant are the same as stated in the proposal form. I state that the proposal has been filled up by the proposer/ person authorized by the proposer after fully understanding the nature of the questions in the proposal form and importance of disclosing all material information that has been explained by me to the proposer. I have also explained the features and benefits of the product plan to the applicant vide Benefit Illustration No. _____, if any, before the applicant consented to it. I also confirm that I have not induced or coerced the applicant / life assured have responded in their free volition. To the best of my knowledge the applicant has not applied for life insurance through any other agent other than indicated in the proposal form. I recommend this proposal for insurance. I confirm having verified the identity and address of the customers and proofs submitted for the same.

Signed by _____ Proposal form signed via OTP Authentication - OTP Generation Date: 29/05/2025, OTP Acceptance Date: 29/05/2025 , OTP Acceptance Time: 29/05/2025 15:04:24

Place:

Date: 29-MAY-25

SECTION 41 of the Insurance Act 1938: Section 41 of the Insurance Act 2015 as amended from time to time shall be applicable to your policy. 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 continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Any person making default in complying with the provision of the section shall be punishable with a fine that may extend up to ten lakh rupees.

SECTION 45 of the Insurance Act 1938: No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., 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. A policy of life insurance may be called in question at any time within three years from the date of policy, on the ground of fraud : 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 is based. 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 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 beneficiaries, 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 policy, 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 mis-statement 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 complete details of the section, please refer Section 45 of the Insurance Act, 1938, as amended from time to time.

***FUND NAMES AND SFIN: LIQUID FUND:** ULIF02510/07/06LIQUIDFUND116; **BOND FUND:** ULIF02610/07/06BONDFUNDL116; **PURE STOCK FUND:** ULIF02721/07/06PURESTKFUN116; **EQUITY INDEX FUND II:** ULIF03024/07/06EQTINDX02116; **ASSET ALLOCATION FUND:** ULIF04528/09/07ASSETALLOCC116; **EQUITY GROWTH FUND II:** ULIF05106/01/10EQTYGROW02116; **ACCELERATOR MID CAP FUND II:** ULIF05206/01/10ACCMIDCA02116; **BLUE CHIP EQUITY FUND:** ULIF06026/10/10BLUECHIPPEQ116; **ASSURED RETURN FUND:** ULIF06127/01/11ASSRDRETRN116; **GUARANTEED BOND FUND:** ULIF06322/09/11GTBONDFND116; **PENSION BUILDER FUND:** ULIF06908/02/13PENSIONBUI116; **PURE STOCK FUND II:** ULIF07709/01/2017PURSTKFUN2116; **FLEXI CAP FUND:** ULIF07917/11/21FLXCAPFUND116; **SUSTAINABLE EQUITY FUND:** ULIF08017/11/21SUSEQUFUND116; **SMALL CAP FUND:** SFIN:ULIF08717/01/23SMALLCAPFU116; **DYNAMIC ASSET ALLOCATION FUND:** SFIN:ULIF08617/01/23DYNASALLOCC116; **INDIVIDUAL SHORT TERM DEBT FUND:** SFIN:ULIF08817/01/23INDSTRMDEBT116; **DEBT PLUS FUND:** ULIF09923/07/04DEBTPLUSFU116; **MIDCAP INDEX FUND:** ULIF08919/10/23MIDCPINDFD116; **LONG TERM DEBT SOLUTION FUND:** ULIF09019/10/23LNRMTDBTSL116; **Nifty Alpha 50 Index Fund:** ULIF09221/05/24NYAPA50IND116; **Nifty 200 Alpha 30 Index Fund:** ULIF09321/05/24N200AP30IN116; **Nifty 500 Multicap Momentum Quality 50 Index Fund:** ULIF09527/12/24N500MM50IN116; **NIFTY 200 MOMENTUM 30 INDEX FUND:** ULIF09429/10/24N200M30IN116; **FOCUSED 25 FUND:** ULIF09606/02/25FOCUSED25F116.



Allianz 

LIFE GOALS. DONE.

Bajaj Allianz Life
iSecurell

A Non-Linked, Non-Participating, Individual Life Insurance Term Plan



Key Features of the plan

Aim of the policy	Bajaj Allianz Life iSecure II a non-linked, non-participating, individual, regular and limited premium level cover pure risk premium Life insurance plan that secures your family's financial needs
Benefits under the Policy	<p>Maturity Benefit - No maturity benefit shall be payable on survival till the end of the policy term.</p> <p>Death Benefit –</p> <ul style="list-style-type: none"> • In case of unfortunate death of life assured during the policy term, provided all premiums are paid upto date, the Sum Assured will be payable as death benefit to the nominee . • Death benefit will not be less than Guaranteed Death Benefit i.e. 105% of the Total Premiums paid up to the date of death. • The policy will terminate immediately on death of the life assured.
Bonus	No bonus is payable under this policy
Premium payment	Premiums at regular intervals are payable for the entire policy term or for a limited term as chosen by you
Non- payment of premium	If premiums are not paid by the end of the grace period, the policy will, immediately & automatically, lapse at the expiry of the grace period. No paid up value is available under the policy.
Revival	You may revive your lapsed/paid-up policy during the revival period of five (5) years from the due date of first unpaid premium, subject to the revival conditions under the policy
Surrender/ Termination Value	<p>For Regular Premium policies: Termination Value is not available.</p> <p>For Limited Premium policies: You will have the option to surrender the policy at any time during the policy term after completion of Premium Payment Term.</p> <p>The Termination Value is calculated as: [Termination factor X Total Premiums paid]</p>

Termination	<p>The risk cover under the Policy will terminate, immediately and automatically, on the earliest occurrence of the following events.</p> <ul style="list-style-type: none"> i) On the expiry of the Revival Period. ii) On the date of lapse. iii) On the death, if Death Benefit in lump sum has been chosen in the Policy. iv) On the payment of the last Death Benefit Instalment, if Death Benefit in Instalments has been chosen under the Policy. v) On the Maturity Date, if Maturity Benefit in lump-sum has been chosen under the Policy in ROP Variant. <p>This Policy shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:</p> <ul style="list-style-type: none"> i) On the expiry of the Revival Period, for a Policy lapsed. ii) On the death of Life Assured, if Death Benefit in lump sum has been chosen in the Policy. iii) On the payment of all the last Death Benefit Instalment, if Death Benefit in Instalments has been chosen under the Policy. iv) On the Maturity Date, for Life & Easy variants & if Maturity benefit in instalment payouts has not been chosen in ROP variant. v) On the payment of the last instalment, if Maturity benefit in instalment payouts has been chosen in ROP variant. vi) On payment of Termination / Surrender Value. vii) On payment of Early Exit Value (if applicable). viii) On payment of refund in case of cancellation under Free-look.
Free Look Cancellation	<p>You will have a free look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of the policy. In the event You disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to Us for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, you shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. The request for cancellation of the policy during free look period shall be processed and the premiums shall be refunded within 7 days of receipt of such request.</p>
Contact us	<p>Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006., IRDAI Reg No.: 116, Visit us: www.bajajallianzlife.com, CIN : U66010PN2001PLC015959, Mail us : customercare@bajajallianz.co.in, Call on : Toll free no. 1800 209 7272</p>
Do's and Don'ts	
Do's	<ul style="list-style-type: none"> • Do fill the proposal form very carefully and personally in CAPITAL letters in blue ink only • Do provide true and complete information • Do provide correct contact number, address and email ID, and update in case of any change, so that you can receive necessary communication • Do sign on all the documents provided by you (Self Attestation) • Do provide your recent passport photograph • Do draw cheque/ DD, in favour of "Bajaj Allianz Life Insurance Co. Ltd." • Do read the policy bond carefully upon receipt of the same. • Do contact us if you do not receive the policy bond or any other communication from the Company within 30 days. • Do read the enclosed Benefit Illustration carefully before signing • Do register for Auto Debit Instructions/ ECS to ensure timely payments of your premium on due dates.

Don'ts

- Do not sign any blank proposal form
 - Do not leave any column blank in the proposal form
 - Do not conceal any facts as this could lead to dispute at the time of a claim
 - Do not miss or delay your premium payment
 - Do not rely on any commitments of any additional benefits made by anyone apart from what has been highlighted herein above.
-

Disclaimer

This document contains the highlights of the product Bajaj Allianz Life iSecure II UIN: 116N208V02 and is subject to the terms and conditions as contained in the policy document. The terms and conditions as contained in the policy document shall govern the contractual relationship and shall be binding. For details on any of the matters highlighted herein above, please refer to policy document upon receipt of the same by you. The standard terms and conditions of the product is also available on the Company website at [www](http://www.bajajallianzlife.com)

Product Proposal for achieving your Life Goals

Bajaj Allianz Life iSecure II

A Non-Linked Non-Participating, Individual Life Insurance Term Plan
UIN: 116N208V02

Hi Mr. Gulla Rajesh,

Congratulations on taking the first step towards securing your Life Goals with **Bajaj Allianz Life Insurance**.

You have opted for **Bajaj Allianz Life iSecure II**, a term plan, which provides:

Key Features



Enhance your protection
through our
comprehensive riders



Option to get back your
total premiums paid as
Maturity benefit



Auto Cover Continuance
Benefit option



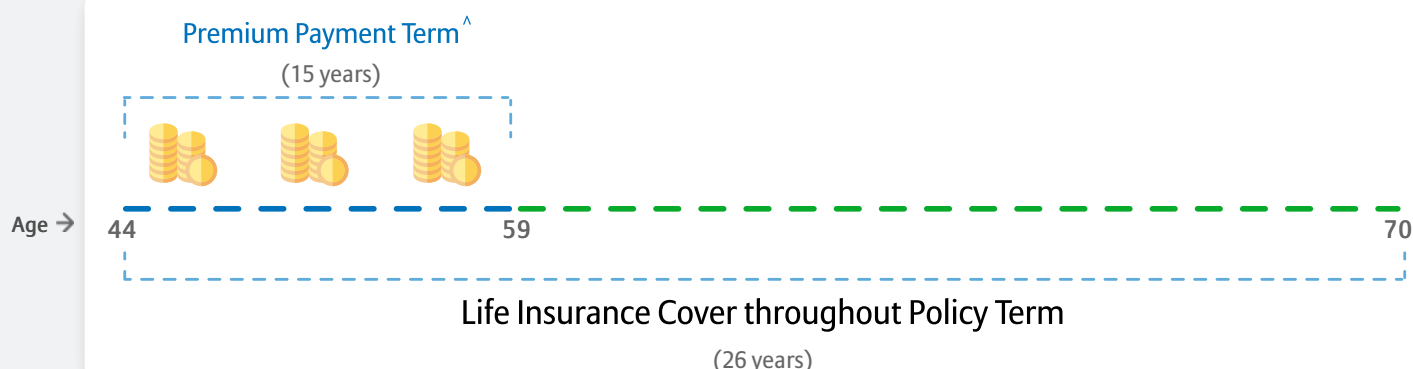
Early Exit Option



Tax Benefits

The key features mentioned above are dependent upon variant chosen.

Here's your illustration of Bajaj Allianz Life iSecure II (Life)



You Pay

Premium

Including discounts(if any) and excluding GST

First year ₹ 22,586 Half-Yearly

Second year onwards ₹ 22,586 Half-Yearly

You Get

Life Insurance Cover

₹ 70,00,000

From age 44 to 70

Payable as

Lumpsum

₹ 70,00,000

Monthly Instalments
(for 0 months)

₹ 0



Additional Coverages (☒ signifies Opted | ☐ signifies Not-opted)



☐ Accidental Death Benefit



☐ Accidental Total Permanent Disability Benefit









☐ Return of Premiums on Maturity



☐ Critical Illness Benefit

[^]Premiums are payable at the beginning of year. Product features mentioned above are dependent on benefit chosen. The Premiums/ Benefits are dependent on the policy terms, Premium Payment terms availed along with other variable factors. The above benefits/returns shown in the document are for illustrative purpose only & must be read in conjunction with the Benefit Illustration. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Tax benefits as per prevailing Income tax laws shall apply. Please check with your tax consultant for eligibility.

Why Bajaj Allianz Life

	Total Asset Under Management (AUM)		AAA; Stable Rating by CARE		Number of Lives Covered
	Claim settlement Ratio		Get 1 Day Claim Approval		Solvency Ratio

~Individual Death Claim Settlement Ratio for FY 2023-2024. | ^Solvency ratio 432% as at 31 March 2024 against IRDAI mandated 150% | %96.70% of non-investigative individual claims approved in one working day for FY 2023-24. 1 day is counted from date of intimation of claim before 3 PM on a working day (excluding Non-NAV days for ULIP) at Bajaj Allianz Life offices | \$For details refer to press release published by CARE | **All figures as on 31 March, 2024 | #Individual & Group.

For more details please refer to Company Factsheet

<https://www.bajajallianzlife.com/content/dam/balic/pdf/financialinformation/Factsheet/none/Q1/Factsheet-FY-2023-2024.pdf>



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

Name of the Prospect/ Policyholder:	Gulla Rajesh
Age (Years):	44
Gender	Male
Name of the Life Assured:	Gulla Rajesh
Age (Years):	44
Gender	Male
Policy Term (Years):	26
Premium Payment Term (Years):	15
Amount of Instalment Premium (in Rs.):	26,652
Mode of Payment of Premium:	Semi-Annual

Name of the Product:	Bajaj Allianz Life iSecure II
Tag Line:	A Non-Linked Non-Participating, Individual Life Insurance Term Plan
Unique Identification Number:	116N208V02
GST Rate:	18.00%
Tobacco User:	No

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Variant :	Life	Sum Assured (Rs.):	70,00,000
Death Benefit Payment Option	100 % Lump Sum Payout	Sum Assured on Death (Rs.):	70,00,000

Premium Summary			
	Base Plan	Riders	Total Installment Premium
Installment Premium without GST	22,586	0	22,586
Installment Premium without GST (after discounts,, if applicable)	22,586	0	22,586
Installment Premium with GST after discount, if applicable (First Year only)	26,652	0	26,652
Installment Premium with GST 2nd year Onwards	26,652	0	26,652

Sum Assured on death will be payable as	
Lumpsum	Rs.70,00,000

(Amount in Rupees)

Policy Year	Annualised Premium	Guaranteed			Non Guaranteed
		Survival Benefit	Maturity Benefit	Death Benefit	Termination Value
1	45,172	0	0	70,00,000	0
2	45,172	0	0	70,00,000	0
3	45,172	0	0	70,00,000	0
4	45,172	0	0	70,00,000	0
5	45,172	0	0	70,00,000	0
6	45,172	0	0	70,00,000	0
7	45,172	0	0	70,00,000	0
8	45,172	0	0	70,00,000	0
9	45,172	0	0	70,00,000	0
10	45,172	0	0	70,00,000	0
11	45,172	0	0	70,00,000	0

Policy Year	Annualised Premium	Guaranteed			Non Guaranteed
		Survival Benefit	Maturity Benefit	Death Benefit	Termination Value
12	45,172	0	0	70,00,000	0
13	45,172	0	0	70,00,000	0
14	45,172	0	0	70,00,000	0
15	45,172	0	0	70,00,000	1,14,668
16	0	0	0	70,00,000	1,04,243
17	0	0	0	70,00,000	93,819
18	0	0	0	70,00,000	83,395
19	0	0	0	70,00,000	72,970
20	0	0	0	70,00,000	62,546
21	0	0	0	70,00,000	52,122
22	0	0	0	70,00,000	41,697
23	0	0	0	70,00,000	31,273
24	0	0	0	70,00,000	20,849
25	0	0	0	70,00,000	10,425
26	0	0	0	70,00,000	0

Notes:

- The main objective of this benefit illustration is that the policyholder is able to understand the features of the product and the nature of benefits under different circumstances like survival, death & surrender.
- The above information must be read in conjunction with Sales Literature & Policy document. In case of any conflict between this benefit illustration and your policy document, the latter shall prevail.
- The Annualised Premium is exclusive of taxes, underwriting extra premium and loadings for modal premiums if any
- The benefits illustrated are as of at end of the year.
- Early Exit Value is equal to 100% of the Total Premiums Paid (under the base policy) till the date of exercising the option. Early Exit Value option can be exercised at any time during the first five (5) policy years immediately after the policyholder has attained age 60. This option can be exercised only if the policy is in force at the time of availing this Early Exit Value subject to below conditions:
 - At inception of the Policy, the Policyholder's age last birthday must be less than or equal to 50 years
 - The Policy Term chosen at inception must be at least 35 years
 - The age last birthday of the Policyholder at maturity of the Policy must be at least 70 years
- Termination value is available post completion of Premium Payment Term.
- Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received.
- For any further clarification, contact our sales representative or e-mail us on customercare@bajajallianz.co.in

I, _____ (name), have explained the premiums, charges and benefits under the policy fully to the prospect / policyholder.

Place:

Date: _____ Signature of Agent/ Intermediary/ Official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date:

Signature of Prospect / Policyholder

Bajaj Allianz Life Insurance Co. Ltd.,

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. Reg No.: 116.

Tel: (020) 66026777.

Email: customercare@bajajallianz.co.in

www.bajajallianzlife.com

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

This document provides key information about your policy. You are also advised to go through your policy document.

We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sr. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bajaj Allianz Life iSecure II (UIN - 116N208V02)	Policy Schedule
2	Quotation number	50074558492	
3	Type of Insurance Policy	Pure Risk If ROP Variant is opted - Non- Linked other than pure risk and Savings	Policy Schedule
4	Basic Policy Details	<ul style="list-style-type: none"> • Installment Premium for year 1 (Rs) - 22,586 • Installment Premium year 2 onwards (Rs) - 22,586 • Mode of Premium Payment - Semi-Annual • Sum Assured on Death (Rs) - 70,00,000 • Sum Assured on Maturity (Rs) - Not Applicable • Premium Payment Term (Years) - 15 • Policy Term (Years) - 26 	Policy Schedule
		Benefits payable on maturity (applicable only for ROP Variant) - Total Premiums Paid shall be payable.	Part C - Section 3
		Benefits payable on Death (applicable for all plan Variants) - Sum Assured shall be payable and the policy will terminate, provided the policy is in-force.	Part C - Section 3
		Survival Benefits excluding that payable on maturity - Not Applicable	

5	Policy Coverage/benefits payable	Surrender Value (Termination Value, applicable for Life & Easy Variant): For ROP Variant: <ul style="list-style-type: none"> • Payable only if the Premium Payment Term (PPT) is lesser than Policy Term (PT) and will be applicable only post PPT • Termination Value is equal to: [Termination factor X Total Premiums Paid] • If PPT is equal to PT, no Termination Value shall be applicable • The Policy can be surrendered at any time after completion of the first Policy Year, provided at least one (1) full Policy Years' Premium has been paid • Higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) 	Part D - Section 12
		Options to policyholders for availing benefits, if any, covered under the policy - Early Exit Value (Available only for Life Variant) - <ul style="list-style-type: none"> • Option to get back all your premiums paid or Surrender Value (as applicable) • The option can be exercised at any time during the first five (5) policy years immediately after the policyholder has attained age 60. 	Part D - Section 12
		Other benefits/options payable, specific to the policy, if any - Not Applicable	
		Lock-in period for Linked Insurance product - Not applicable	Not applicable
6	Options available (in case of Linked Insurance Products)	Not applicable	Not applicable
7	Option available (in case of Annuity product)	Not applicable	Not applicable
8	Riders Opted if Any	Not Opted	Policy Schedule
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the total premiums paid or the Surrender Value / Termination Value as on the date of death, provided the policy is in force. There are no other exclusions other than the suicide clause mentioned above.	Part F - Section 13

10	Waiting / lien Period, if any	Not Applicable	Not Applicable
11	Grace Period	Thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency.	Part B - Section 1
12	Free Look Period	Thirty (30) Days	Part D - Section 7
13	Lapse, paid-up and Revival of the Policy	Non-Payment of Premiums (Lapse and Paid-up): For Life & Easy Variant: If premiums are not paid by the end of the grace period, the policy will, immediately & automatically, lapse at the expiry of the grace period. No paid up value is available under the policy For ROP Variant: <ul style="list-style-type: none"> • If at least first one (1) full years' premiums have not been paid - Policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit will be paid. • If at least first one (1) full years' premiums have been paid under a Policy, and subsequent premiums are not paid - Policy will be converted to a paid-up policy at expiry of the grace period. 	Part C- Section 5 & 6
		Revival Period: Five (5) years from the due date of the first unpaid premium	Part D - Section 8
14	Policy Loan If Applicable	For Life & Easy Variant: Policy loan feature is not available. Applicable only under ROP Variant: Option to take policy loan, subject to a maximum limit of 50% of the surrender value available under the policy. Loan interest rate applicable for the loan will be as decided by the company from time-to-time. The rate of interest for loan is 10% p.a. compounding half-yearly.	Part D - Section 10

15	Claims / Claims Procedure	<p>Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> • Link for Brief Procedure : https://www.bajajallianzlife.com/life-insurance-claim-assistance.html • Link for Turn Around Time (TAT) for claims settlement: https://www.bajajallianzlife.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf <p>Helpline/Call Centre Numbers:</p> <p>1800-209-7272 (Toll Free) Mail Us : customercare@bajajallianz.co.in</p> <p>Contact details of the insurer:</p> <p>Bajaj Allianz Life Insurance Company Limited</p> <p>House, Ground Floor, Bajaj Allianz, Airport Rd, Yerawada, Pune, Maharashtra 411006</p> <p>Link for downloading claim form and list of documents required including bank account details:</p> <p>https://www.bajajallianzlife.com/life-insurance-claim-assistance.html</p> <p>WhatsApp- 8806727272</p>	Part D - Section 9
16	Policy Servicing	<p>Turn Around Time (TAT):</p> <p>https://www.bajajallianzlife.com/content/dam/balic-web/pdf/customer-services/services-tat.pdf</p> <p>Helpline/Call Centre number: 1800 209 7272</p> <p>Contact details of the insurer: In case you have any query, you may communicate with the Company:</p> <ol style="list-style-type: none"> 1. By post at: Customer Care Desk, Bajaj Allianz Life Insurance Company Ltd., Bajaj Allianz House, 5th floor, Airport Road, Yerawada, Pune – 411006 2. By Email: customercare@bajajallianz.co.in <p>Link for downloading applicable form and list of documents required including bank account details:</p> <p>https://bajajallianzlifeonline.co.in/online/portal/logon/serviceRequest.do?user_name=WEBSITE&p_flag=0</p>	Part G - Section 19

17	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the insurer: Grievance Redressal Officer of the insurer - In case you do not receive a response within 14 days or if you are not satisfied with the resolution, you may approach Grievance Redressal Officer at gro@bajajallianz.co.in</p> <p>Link for registering the grievance with the insurer's portal: Insurance company grievance portal-</p> <p>https://webpartner.bajajallianz.com/GrvOnlineApi/indexOnlineGrv.jsp#_ga=2.7272630.541013491.1717475077-1601763320.1694668355&_gac=1.52751388.1715749803.EAlaIQobChMly_eqivKOhgMVdWsPAh0NFQrEEAAYASAAEgJOBD_BwE</p> <p>Contact details of Ombudsman: Find your nearest Ombudsman office at http://www.cioins.co.in/ombudsman</p>	<p>Part G -</p> <p>Section 19& 20</p>
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Declaration by the policyholder

I have read the above and confirm having noted the details

Place:

Date:

(Signature of the Policy Holder)

Web-link for the product where sample policy document can be downloaded:

<https://www.bajajallianzlife.com/term-insurance-plans/isecond-insurance-plan.html>

Disclaimer:

In case of conflict in the content mentioned hereinabove, the terms and conditions mentioned in the policy document shall prevail.

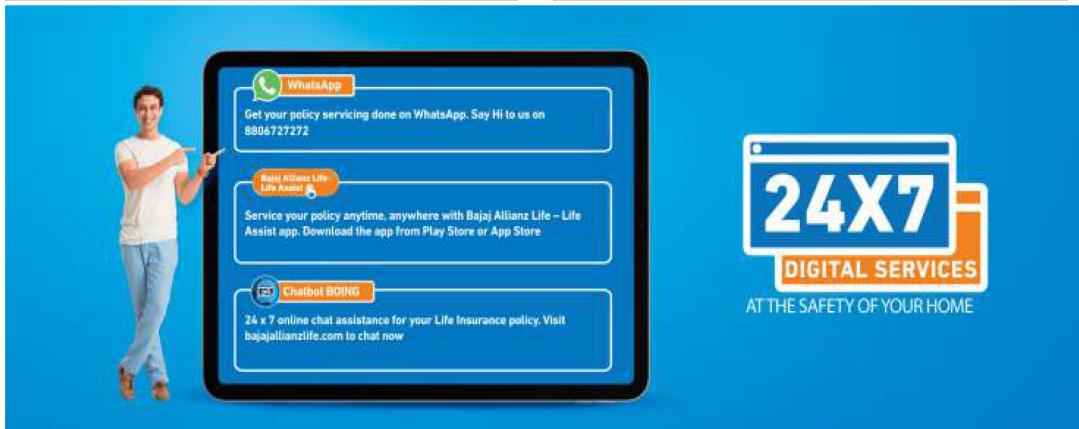
CLIENT NEED ASSESSMENT AND PRODUCT SUITABILITY FORM



Dear MR GULLA RAJESH,

Below are the client need assessment and product suitability detailed as filled by you.

Proposer Details			
Name MR GULLA RAJESH			
Age 44	Gender <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Pin code 535522	
Need Analysis Details			
Annual Income 500000	Life Stage	Life Goals Secure family's future	
Risk strategy for Investment		Existing Life Insurance Cover	
Product Details			
Product Selected Bajaj Allianz Life iSecure II			
Premium to be Invested 26652	Policy Term 26	Premium Payment Term 15	Date 29-MAY-25
Partner Details			
Partner Name SREERAMULU NAIDU BADE			
SP Code		SP Name	



Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg No.: 116, Visit : www.bajajallianzlife.com, CIN : U66010PN2001PLC015959, Mail us : customer@bajajallianz.co.in, Call on : Toll free no. 1800 209 7272, Fax No: 02066026789. 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.

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