



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl no.	Title	Description in Simple Words (Please refer to applicable Certificate of Insurance Page number / Clause in next column)	Certificate of Insurance Page Number / Clause
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti AXA Life Pradhan Mantri Jeevan Jyoti Bima Yojana UIN – 130G091V01	Page 3
2.	Policy Number	Master Policy Number – Certificate of Insurance Number –	Page 1 Page 1
3.	Type of Insurance Policy	Pure Risk	
4.	Basic Policy details	1) Instalment Premium - 2) Mode of premium payment – Yearly Renewable 3) Sum Assured on death – Rs 200,000 4) Sum Assured on Maturity – Not Applicable 5) Premium payment Term –Yearly Renewable 6) Policy Term – Till Date of Termination	1) Page 1 - 2) Page 1 3) Page 1 4) Not Applicable 5) Page 1 6) Page 1
5.	Policy Coverage/benefits payable	1) Benefits payable on maturity – None 2) Benefits payable on death – Sum Assured 3) Surrender benefits – None 4) Options to policyholders for availing benefits, if any, covered under the policy – None 5) Other benefits/options payable, specific to the policy, if any. None 6) Lock-in period for Linked Insurance products Not Applicable For complete and detailed description of benefits, please refer the certificate of insurance. Corresponding applicable clause mentioned in the column "Certificate of Insurance Page Number / Clause"	1) Page 3 – Termination of Benefits 2) Page 3 – Benefits Payable under the Policy 3) Page 3 – Termination of Benefits 4) Not Applicable 5) Not Applicable 6) Not Applicable
6.	Options available (in case of Linked Insurance Products)	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	None	
9.	Exclusions (events where insurance coverage is not payable), if any.	For new Member's enrolling into the scheme the Coverage will not be Inforce during the first 30 days from the date of enrollment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible. For Members who exit and wish to rejoin the scheme, the risk will not be covered during the first 30 days from the Date of Enrollment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.	Page 3 - Exclusions
10.	Waiting /lien Period, if any	30 days from the enrolment into / re-joining the scheme	Page 3 - Exclusions
11.	Grace period	30 days from the Annual Renewal Date	Page 2 – Termination of Insurance Cover

12.	Free Look Period	30 days from the receipt of Policy Document / Certificate of Insurance	Page 6 – Free Look Option
13.	Lapse, paid-up and revival of the Policy	Not Applicable	
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p>1. The Beneficiary/(ies) should report the claim to the Policyholder or the Insurance company at its registered office on occurrence of unfortunate death of Life Insured and following documents should be submitted:</p> <ul style="list-style-type: none"> • Death Claim form • Certificate of Insurance • Copy of Death Certificate attested by the Master Policyholder. • Discharge Receipt • Bank/Post Office account details • Copy of all medical reports attested by the Master Policyholder. • Any other documentation that the Company may consider as material and relevant to the claim. <p>In addition to the above, the following documents are required to be submitted in the event of Accidental Death of the Life Insured: First Information Report and Post Mortem Report. In addition other documentation\information that the Company may consider as material and relevant to the claim can be requested.</p> <p>2. Claim Cheque for the death benefit amount would be drawn in Favour of "Nominee/ 'Beneficiary' of the Life Insured. In case the nominee is a minor, claim proceeds will be paid to the appointee.</p> <p>3. An email sent by the Master Policyholder shall be good, valid and sufficient discharge to the Company in respect of any payment to be made under the Policy.</p>	Page 3 - Claims Procedure
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bhartiixa.com/service-tats policy services can also be availed through:</p> <p>i. Contact Center - Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>ii. e-mail - write to sm_groupoperations@bhartiixa.co</p> <p>iii. Request for a call back: on https://www.bhartiixa.com/contact-us</p> <p>iv. Branch - Visit a Bharti AXA Life branch. Locate it on https://www.bhartiixa.com/contact-us</p> <p>v. Physical letter can be sent on: Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>Contact details of the insurer Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p>	Page 3 - Grievance Redressal Procedure
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bhartiixa.com/sites/default/files/Files/go-list-june-2024.pdf</p> <p>2) Link for registering the grievance with the insurer's portal Detailed Grievance Redressal process can be accessed on https://www.bhartiixa.com/grievance-redressal</p> <p>Level 1 of Grievance Redressal: In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:</p> <ol style="list-style-type: none"> i. Lodge your complaint online at www.bhartiixa.com ii. Call us at our toll-free number 1800 102 4444 iii. e-mail us at complaints.unit@bhartiixa.com iv. Write to us at: <p>Registered Office: Bharti AXA Life Insurance Company Limited Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, BandraKurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai-400051</p> <p>Grievance Redressal Cell Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</p> <p>v. Visit our nearest branch (Locate it on https://www.bhartiixa.com/contact-us) and meet our Grievance</p>	Page 3 - Grievance Redressal Procedure

		<p>Officer who will assist you to redress your grievance/ lodge your complaint.</p> <p>Level 2 of Grievance Redressal:</p> <ul style="list-style-type: none"> In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at head.customerservice@bhartiata.com <p>Level 3 of Grievance Redressal:</p> <ul style="list-style-type: none"> In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman. <p>1) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman</p> <p>Data Privacy Complaints: Can be sent to: Data Privacy Officer: 1)Pankaj Gupta Bharti AXA Life Insurance Company Ltd. Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra</p> <p>Contact details: gro@bhartiata.com 022 48815678</p> <p>IRDAI Grievance Call Centre (IGCC) Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>You can also register your complaint online at https://bimabharosa.irdai.gov.in/ Address for communication for complaints by paper: Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032</p>	
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Declaration by the Member of the Group Master Policyholder

I have read the above and confirm having noted the details.

Place:
Date:

(Signature of the Member)

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