

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl n o.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Claus e Numb er
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti AXA Life Income Laabh UIN – 130N122V04	Part A
2.	Policy Number	Proposal Number -	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A - Policy Preamble
4.	Basic Policy details	1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<p>1) Benefits payable on maturity –</p> <p>In case the Life Insured survives until the Maturity Date, provided the Policy is in force and all due Premiums have been received, the Maturity Benefit will be payable in the following manner:</p> <p>A. Guaranteed Income: The Guaranteed Income will be payable at the Income Frequency from the end of the Policy Term and until the end of the Income Period, irrespective of the survival of the Life Insured during the Income Period. For Guaranteed Income factors and its timing of payout please refer the policy document.</p> <p>B. Guaranteed Lumpsum Benefit: The Guaranteed Lumpsum Benefit will be payable as a lumpsum in the last year of the Income Period, irrespective of the survival of the Life Insured during the Income Period.</p> <p>2) Benefits payable on death –</p> <p>Upon death of the Life Insured, provided the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit will be payable as a lump sum immediately on death.</p> <p>Death Benefit is the higher of –</p> <p>i. Sum Assured on Death;</p> <p>ii. 105% of Total Premiums Paid as on the date of death;</p> <p>iii. Surrender Value as on the date of death.</p> <p>Where, Sum Assured on Death = Death Benefit Multiple (as per the age of Life Insured) * Annualized Premium</p>	1) Part C clause 2 2) Part C clause 1 4) Part D clause 3 5) Part C clause

	<p>3) Survival Benefits excluding that payable on maturity -</p> <p>Not Applicable</p> <p>4) Surrender benefits – The policy acquires a surrender value after completion of first policy year provided one full year premium has been paid. On Surrender of the Policy, higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) shall be payable to the Policyholder, and the Company shall not be liable to pay any benefits under the Policy.</p> <p>A. Guaranteed Surrender Value The policy acquires GSV after the payment of premium for at least two consecutive years. The surrender benefit will be payable immediately on surrender. On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid (excluding loading for modal Premium, if any)</p> <p>B. Special Surrender Value: The SSV shall become payable after completion of first policy year provided one full year premium has been paid. On Surrender, the Special Surrender Value equal to SSV Factor * RPU Factor * Guaranteed Maturity Benefit.</p> <p>Reduced Paid-up (RPU) Factor means a ratio calculated as the total period for which Premiums have been paid already divided by the maximum period for which Premiums were originally payable. The RPU Factor is as follows:</p> <p>$\text{RPU Factor} = (\text{Total period for which Premiums paid} / \text{maximum period for which Premiums payable})$</p> <p>Guaranteed Maturity Benefit means the discounted value at the Maturity Date of all the Guaranteed Incomes applicable at annual frequency post the Maturity Date, and the Guaranteed Lumpsum Benefit. The discount rate is not guaranteed. However, any change in discount rate will be subject to prior IRDAI approval and will be applicable only to the policies sold after the date of change.</p> <p>The SSV factors are not guaranteed and may be changed in future subject to prior approval of the Authority.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy –</p> <p>Alteration of Income Frequency: During the Policy Term, the Policyholder may alter the Income Frequency (annual, semi-annual, quarterly and monthly) up to 3 months before the end of the Policy Term. The Income Frequency cannot be altered during the Income Period.</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>7) Lock-in period for Linked Insurance products Not Applicable</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	2(c)
--	--	------

6.	Options available (<i>in case of Linked Insurance Products</i>)	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p>	Part A Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	In case of death due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, the nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in force.	Part D Clause 5
		Not Applicable	

10.	Waiting /lien Period, if any		
11.	Grace period	Fifteen (15) days in case of Monthly Premium Payment Mode Thirty (30) days in case of Non-monthly Premium Payment mode Not Applicable for Single Premium Policies	Part C clause 5
12.	Free Look Period	30 days from the receipt of Policy Document	Part D clause 1
13.	Lapse, paid-up and revival of the Policy	<p>1) Lapsation:</p> <p>If Policyholder does not pay the due premiums within the Grace Period allowed and the policy has not acquired Surrender Value, then the Policy will Lapse with effect from the date of such unpaid Premium. Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits which the Policyholder is entitled to under the Policy and any applicable Riders</p> <p>2) Paid Up Benefit:</p> <p>After completion of first policy year provided one full year premium has been received, and further premiums have not been paid due to any reason, the Policy will automatically be converted into Paid up. Once the Policy becomes Paid Up, all the benefits under the Policy would be reduced as mentioned in the Policy document</p> <p>3) Revival:</p> <p>A Policy which has Lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions:</p> <p>a) The application for Revival is made within the Revival Period.</p> <p>b) Satisfactory evidence of insurability of the Life Insured is produced.</p> <p>c) Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI.</p> <p>The revival interest rate will be calculated on the 1st of April every year and will be derived as average of last six months 10 year G.Sec* yield of the immediate last financial year plus 2%. The revival rate of interest for FY 23-24 is 9.48% p.a.</p> <p>d) Terms and conditions as may be specified by the Company from time to time.</p> <p>For revival in case Policy is in Lapse status or Paid up status, please refer the policy document</p>	<p>1. Part D clause 2(a)</p> <p>2. Part D clause 2 (b)</p> <p>3. Part D clause 4</p>
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided the Policy is in force and has acquired Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to terms and conditions as mentioned in the policy document.	Part D clause 7
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>i. Settlement (paid, rejected or repudiated) of death claims when investigation is not required is 30 days from date of receipt of all relevant papers and clarifications under death claim</p> <p>ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation</p> <p><u>Easy ways of claim intimation</u></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p>	Part F clause 2

		<p>iii. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us</p> <p>iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>v. Intimate Online through Claims Portal*: https://online.bharti.axa.com/OnlineClaims</p> <p>vi. Request for a call back on https://www.bharti.axa.com/contact-us*</p> <p>vii. e-mail us at lifecclaims@bharti.axa.com*</p> <p>*Claims intimated through these modes will be considered as verbal intimation. Claim will be formally registered only when written intimation is received at branch or directly to Claims team at Service Office</p> <p>2) Helpline/Call Centre number Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>3) Contact details of the insurer</p> <p>Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading claim form and list of documents required including bank account details. https://online.bharti.axa.com/OnlineClaims</p> <p>➔ Detailed claim process / document requirement can be checked on https://www.bharti.axa.com/claims</p>	
1 6.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bharti.axa.com/service-tats</p> <p>2) Helpline/Call Centre number</p> <p>Bharti AXA Life provides following digital servicing options for the convenience of our valued customers:</p> <p>i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bharti.axa.com/customer-service-login/?qr=true</p> <p>ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat</p> <p>Additionally, policy services can also be availed through:</p> <p>i. Your sales representative</p> <p>ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. e-mail – write to service@bharti.axa.com</p> <p>v. Request for a call back: on https://www.bharti.axa.com/contact-us</p> <p>vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bharti.axa.com/contact-us</p> <p>vii. Physical letter can be sent on:</p> <p>Policy Servicing Department: Bharti AXA Life Insurance Company Ltd.</p>	Part G clause 1

		<p>Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>3) 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> <p>4) Link for downloading applicable forms and list of documents required including bank account details</p> <p>Policy servicing form can be downloaded from “Key Services” tab on https://www.bharti.axa.com/customer-service</p>	
1 7.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bharti.axa.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.bharti.axa.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"> Lodge your complaint online at www.bharti.axa.com Call us at our toll-free number 1800 102 4444 e-mail us at complaints.unit@bharti.axa.com Write to us at: <p style="text-align: center;">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 style="text-align: center;">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.bharti.axa.com/contact-us) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.</p> <p>Level 2 of Grievance Redressal: ➔ 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@bharti.axa.com</p> <p>Level 3 of Grievance Redressal: ➔ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</p> <p>3) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman</p>	Part G clause 2

		Office of the Ombudsman	Contact Details	Areas of Jurisdiction	
		AHEMDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6 th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001	Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujrat, Dadra & Nagar Haveli, Daman & Diu	
		Bengaluru Office of the Insurance Ombudsman, Jeewan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24 th Main Road, JP Nagar, 1 st Phase Bengaluru-560 078	Tel.: 080 – 26652048/ 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka	
		BHOPAL Office of the Insurance Ombudsman, 1 st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B,	Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh	

		<p>Hoshangabad Road, (Opp Gayatri Mandir)</p> <p><u>Bhopal</u> <u>462011</u></p>			
		<p>BHUBANESHWAR</p> <p>Office of the Insurance Ombudsman ,</p> <p>62, Forest Park,</p> <p><u>BHUBANESHWAR-751009</u></p>	<p>Tel.: 0674 - 2596461 /2596455 / 2596429/2596003</p> <p>Email: oio.bhubaneswar@cioins.co.in</p>	Odisha	
		<p>CHANDIGARH</p> <p>Office of the Insurance Ombudsman ,</p> <p>Jeevan Deep Building SCO 20-27,</p> <p>Ground Floor Sector-17 A,</p> <p>Chandigarh – 160 017.</p>	<p>Tel.: 0172-2706468</p> <p>Email: oio.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh</p>	
		<p>CHENNAI</p> <p>Office of the Insurance Ombudsman ,</p> <p>Fatima Akhtar Court, 4th Floor, 453,</p>	<p>Tel.: 044 - 24333668 / 24333678</p> <p>Email: oio.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)</p>	

		Anna Salai, Teynampet, <u>CHENNAI-600 018.</u>			
		DELHI Office of the Insurance Ombudsman , 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, <u>NEW DELHI-110 002.</u>	Tel.: 011 - 46013992/23213504/ 23232481 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	
		GUWAHATI Office of the Insurance Ombudsman , “Jeevan Nivesh”, 5th Floor, Nr. Paanbazar over bridge, S.S. Road <u>GUWAHATI-781 001</u> <u>(ASSAM)</u>	Tel.: 0361 – 2632204 / 2602205/ 2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
		HYDERABAD . Office of the Insurance Ombudsman , 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards,	Tel.: 040- 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry	

		<p>Lakdi-Ka-Pool,</p> <p><u>HYDERABAD</u></p> <p><u>-500 004.</u></p>			
		<p>JAIPUR</p> <p>Office of the Insurance Ombudsman ,</p> <p>Jeevan Nidhi- II Bldg., Ground Floor,</p> <p>Bhawani Singh Marg,</p> <p><u>JAIPUR – 302 005.</u></p>	<p>Tel.: 0141 - 2740363</p> <p>Email: oio.jaipur@cioins.co.in</p>	Rajasthan	
		<p>ERNAKULAM / KOCHI</p> <p>Office of the Insurance Ombudsman ,</p> <p>10th Floor, Jeevan Prakash, LIC Building,</p> <p>Opp to Maharaja's College Ground, M.G.Road,</p> <p>Kochi - 682 011.</p>	<p>Tel.: 0484 – 2358759</p> <p>Email: oio.ernakulam@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of UT of Puducherry	
		<p>KOLKATA</p> <p>Office of the Insurance Ombudsman ,</p> <p>Hindustan Building,</p>	<p>Tel.: 033 - 22124339 / 22124341</p> <p>Email: oio.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim,</p> <p>Andaman & Nicobar Islands</p>	

		Annexe, 4 th Floor, 4, CR Avenue <u>KOLKATA- 700 072</u>			
		LUCKNOW Office of the Insurance Ombudsman , 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, <u>LUCKNOW- 226 001.</u>	Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.c o.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur Deoria, Mau, Ghazipur Chandauli, Ballia Sidharathnagar.	
		MUMBAI Office of the Insurance Ombudsman , 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W) , <u>MUMBAI- 400 054.</u>	Tel.: 022 - 69038800/27/29/31/3 2/33 Email: oio.mumbai@cioins.c o.in	Wards covered: A,B,C,D,E,F/N,F/S,G/N,G/S,H/E,H/W,K/E,K/W,L, P/N,P/S,R/C,R/N,R/S. Rest of the 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	
		NOIDA Office of the Insurance Ombudsman , Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15,	Tel.: 0120- 2514252 / 2514253 Email: oio.noida@cioins.co.i n	State of Uttarakhand I and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddhnagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	

		Distt. Gautam Buddh Nagar <u>U.P- 201301</u>			
		PUNE Office of the Insurance Ombudsman , Jeevan Darshan Bldg., 3rd Floor, C. T.S No's 195 to198, N.C. Kelkar Road, Narayan Peth, <u>PUNE –</u> <u>411030.</u>	Tel.: 020 - 24471175 Email: oio.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	
		PATNA Office of the Insurance Ombudsman , 2nd Floor, Lalit Bhawan, Bailey Road, Patna - 800 001	Tel.: 0612- 2547068 Email id: oio.patna@cioins.co.i n .	Bihar, Jharkhand.	
		THANE 2nd Floor, Jeevan Chintamani Building, Vasantryao Naik Mahamarg,	Tel.: 022- 20812868/69 Email id: oio.thane@cioins.co.i n	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.	

		Thane (West)		
<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@bhartiataxa.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>				

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

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