

## **CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

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

SI no.	Title	<b>Description in Simple Words</b> (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti AXA Life Dream Shield Plus UIN – 130L125V01	Part A
		Proposal Number -	
2.	Policy Number		Part A
3.	Type of Insurance Policy	Linked	Part A - Policy Preamble
4.	Basic Policy details	<ol> <li>Instalment Premium</li> <li>Mode of premium payment</li> <li>Sum Assured on death</li> <li>Sum Assured on Maturity</li> <li>Premium payment Term</li> <li>Policy Term</li> </ol>	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<ul> <li>1) Benefits payable on maturity – If the Life Insured survives till the Maturity Date and all due premiums have been received till the Maturity Date, the Maturity Benefit will be payable. The Maturity Benefit will be equal to the Policy Fund Value, as on the Date of Maturity. </li> <li>2) Benefits payable on death – The Death Benefit will be highest of: <ul> <li>a) Sum Assured less Applicable Partial Withdrawals or</li> <li>b) 105% of Total premiums paid as on date of death less Applicable Partial Withdrawal; or</li> <li>c) Policy Fund Value on the date of intimation of death of the Life Insured. </li> </ul></li></ul>	1) Part C Clause 2 2) Part C Clause 1
		<ul> <li>3) Survival Benefits excluding that payable on maturity Not Applicable</li> <li>4) Surrender benefits - <ul> <li>a) For during Lock-in Period: the Policyholder has an option to</li> </ul> </li> </ul>	4) Part D Clause 2
		surrender the Policy anytime and proceeds of the ddiscontinued Policy shall be payable at the end of lock-in period or date of	5) a) Part C

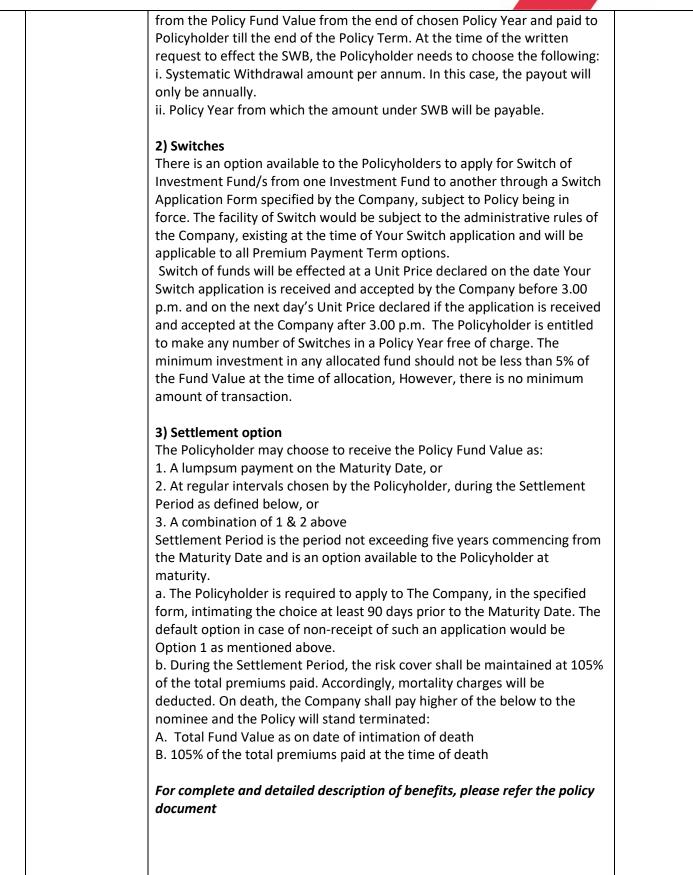


surrender whichever is later. <b>b)For after the Lock-in Period:</b> the Policyholder has an option to surrender the Policy anytime and proceeds of the Policy Fund Value shall be payable.	Clause 3 a b) Clause 3 b Clause 3 c
5)Other benefits/options payable, specific to the policy, if any a) Loyalty Boosters : Provided the policy is in-force and all due premiums have been paid, Loyalty Booster will be credited to the Fund at the Date of Maturity. The Loyalty Booster shall be added to the Policy as a percentage of the average Policy Fund Value of the three years preceding the Date of Maturity depending upon the Policy Term. Loyalty booster will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the investment fund allocation instruction then in effect. Once added, they will become payable along with the Policy Fund Value. Loyalty booster shall not be credited to Policies in Paid-up status.	6) Part D Clause 6 7) Part B Clause 1(s)
b) <b>Milestone Benefits:</b> Provided the policy is in-force and all due premiums have been paid, the Milestone Benefit will be credited to the Fund at the end of each of the applicable policy years during the Policy Term until 5 years preceding to the maturity.	
The Milestone Benefits shall be added to the Policy as a percentage of the Policy Fund Value at the end of each of the applicable policy yearsMilestone Benefits will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the investment fund allocation instruction then in effect.	
Once added, they will become payable along with the Policy Fund Value. Milestone Benefits shall not be credited to Policies in Paid-up	
c) Return of Mortality Charges:: Provided the policy is in-force and all due premiums have been paid, a multiple of the Mortality Charges starting from the 11th Policy Year and onwards shall be refunded to the Policy Fund Value as stated below:	
At the end of each month starting from the 11th Policy Year, a multiple (as provided in the table below) of the Mortality Charge, excluding Goods & Services Tax and cess and underwriting extra charge, deducted in the month which is 120 months prior shall be refunded to the Policy Fund Value by creating additional Units across Investment Funds, in the same proportion as the Investment Fund Allocation Instruction then in effect for this Policy.	



		6 )Options to policyholders for availing benefits, if any, covered under the policy – Detailed under "Options available (in case of Linked Insurance Products)" 7) Lock-in period for Linked Insurance products- Lock-in Period is a period of five years from the Date of Commencement of Risk. For complete and detailed description of benefits, please refer the policy document	
6.	Options available ( <i>in case of Linked</i> <i>Insurance</i> <i>Products</i> )	<ol> <li>1) Partial Withdrawal         The Policyholder has the option to apply for Partial Withdrawal of funds         from the Policy Fund Value in the specified form, at any time after the         completion of the Lock-in Period, if Policy is in-force or in Reduced Paid-Up         status.     </li> <li>The minimum partial withdrawal limit is Rs 5,000.         The Policy Fund Value should be at least equal to 120% of one Annualized         Premium after a Partial Withdrawal.         The partial withdrawals shall not be allowed which would result in         termination of this Policy.         In a Policy Year, the Policyholder is entitled to make any number of Partial         Withdrawals free of charge subject to the limit of minimum and maximum         Partial Withdrawal amount as described above.         Systematic Withdrawal Benefit (SWB):         It is an automated partial withdrawal facility which can be opted by the         Policyholder. Under this facility, a pre-decided amount will be withdrawn      </li> </ol>	1) Part D Clause 3 & 4 2) Part E Clause E 3) Part D Clause 6







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7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	Part A Policy Schedule
		Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	
		Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	
		Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	
9.	Exclusions (events where insurance coverage is not payable), if any.	Suicide In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to the Policy Fund Value as available on the date of intimation of death, provided the Policy is in force as on the death of Life Insured. Any charges recovered, other than Fund Management Charges subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.	Part D Clause 11
10.	Waiting /lien Period, if any	Not Applicable	
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 4
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	<b>1) Lapsation:</b> Lapse is the status of the Policy where the premium due is not paid before the expiry of grace period.	1) Part B Clause q
		2) Paid Up Benefit: Reduced Paid Up	2) Part D Clause 9



		<ul> <li>a) In the event the Policy moves into Reduced Paid Up status, the Policy shall continue with Reduced PaidUp Sum Assured, as mentioned in the policy document</li> <li>b) The timing of reduced benefits under a Paid up Policy remains unaltered and all applicable charges i.e. Policy Administration Charge, Mortality Charge and Fund Management Charge will continue to be levied</li> <li>3) Revival: <ul> <li>a) Revival of a discontinued policy during lock-in period: Where the policyholder exercises the option to revive the Policy, the Policy shall be revived restoring the risk cover along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund less the applicable charges as mentioned below and conditions as mentioned above. The Company, at the time of revival: <ul> <li>a. Shall collect all due and unpaid premiums without charging any interest or fee.</li> <li>b. Shall levy Policy administration charge and premium allocation charge as applicable during the Discontinuance period. No other charges shall be levied.</li> <li>c. Shall add back to the fund, the Discontinuance Charges deducted at the time of Discontinuance of the Policy.</li> <li>b) Revival of a discontinued policy after lock-in period: The policyholder can revive the Policy, as mentioned above. Where the policyholder revives the Policy, the Policy shall be revived restoring the original risk cover in accordance with the terms and conditions of the Policy. The insurer, at the time of revival:</li> <li>a) Shall collect all due and unpaid premiums under Base Plan without charging any interest or fee. The Rider may also be revived at the option of the policyholder.</li> <li>b) Will levy premium allocation charge as applicable.</li> <li>c) No other charges shall be levied.</li> </ul> </li> </ul></li></ul>	3) Part D Clause 10
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<ol> <li>Turn Around Time (TAT) for claims settlement and brief procedure         <ol> <li>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             ii. Death claim settlement / repudiation when investigation is required is             30 days after 90 days of investigation TAT post claim intimation         </li> </ol> </li> <li>Easy ways of claim intimation         <ol> <li>Claim can be conveniently intimated at any of the following customer             servicing touchpoints:             <ol> <li>Walk-in to your nearest Bharti AXA Life Branch. Branch Locator:             <a href="https://www.bhartiaxa.com/contact-us">https://www.bhartiaxa.com/contact-us</a> </li> <li>Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday             to Saturday</li> </ol> </li> </ol></li></ol>	Part F



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



		vi.	<b>Branch</b> – Visit a Bharti AXA Life branch. Locate it on <u>https://www.bhartiaxa.com/contact-us</u>	
		vii.	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	
		3)	Contact details of the insurer <b>Policy Servicing Department:</b> Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra	
		4)	Link for downloading applicable forms and list of documents required including bank account details	
			Policy servicing form can be downloaded from "Key Services" tab on <u>https://www.bhartiaxa.com/customer-service</u>	
17.	Grievances	,	ntact details of Grievance Redressal Officer: ps://www.bhartiaxa.com/sites/default/files/Files/go-list-june-2024.pdf	Part G
	/Complaints	Det	k for registering the grievance with the insurer's portal tailed Grievance Redressal process can be accessed on <u>os://www.bhartiaxa.com/grievance-redressal</u>	
		In	<b>of Grievance Redressal:</b> case you have any grievance, you may approach our Grievance dressal Cell at any of the below-mentioned helplines: Lodge your complaint online at <u>www.bhartiaxa.com</u> Call us at our toll-free number 1800 102 4444 e-mail us at <u>complaints.unit@bhartiaxa.com</u> Write to us at:	
			<b>Registered Office:</b> 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	
			<b>Grievance Redressal Cell</b> Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064	
		V.	Visit our nearest branch (Locate it on https://www.bhartiaxa.com/contact-us) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.	



Level 2 of Grievance Redressal: <ul> <li>In cases 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 and the decision of the Company, you may write to our Head Customer Service and the decision of the Company, you may approach the Insurance Ombudsman.         </li></ul> In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman. <ul> <li>Contract details of Ombudsman: https://www.cloins.co.in/Ombudsman</li> <li>State</li> <li>Ombudsman Details</li> <li>AtHMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD</li> <li>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD - 380 001</li> <li>Tel: 079 - 25501201/02</li> <li>Email: oio.ahmedabad@cioins.c</li> <li>On medabad@cioins.c</li> <li>Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AtMEDABAD - 380 001</li> <li>Tel: 079 - 25501201/02</li> <li>Email: oio.ahmedabad@cioins.c</li> <li>Omatri &amp; Nagar Havelii</li> <li>On the dabad@cioins.c<th>r</th><th></th><th></th><th></th><th></th></li></ul>	r				
may approach the Insurance Ombudsman.         3) Contact details of Ombudsman:         https://www.cloins.co.in/Ombudsman         State       Ombudsman Details         AHMEDABAD       Office of the Insurance         Ombudsman, Jeevan Prakash Building, 6th floor, Rilef Road, AHMEDABAD = 380 001         Tel:: 079 - 25501201/02         Email:       oio.ahmedabad@cioins.c         Office of the Insurance         Ombudsman, Jeevan Prakash Building, 6th floor, Rilef Road, AHMEDABAD = 380 001         Tel:: 079 - 25501201/02         Email:       oio.ahmedabad@cioins.c         Office of the Insurance         Ombudsman, Jeevan Prakash Building, 6th floor, Rilef Road, AHMEDABAD = 380 001         Tel:: 079 - 25501201/02         Email:       oio.ahmedabad@cioins.c         Oin       AHMEDABAD			➔ In case you are not satisfied with the dec if you have not received any response p- you may write to our Head Customer Se at <u>head.customerservice@bhartiaxa.con</u> evel 3 of Grievance Redressal:	ost completion of 14 days, rvice <u>n</u>	
3) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman State Ombudsman Details AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001 Tel:: 079 - 25501201/02 Email: oio ahmedabad@cioins.c o.in AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001 Tel:: 079 - 25501201/02 Email: oio ahmedabad@cioins.c					
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Saharanpur.     oio.noida@cioins.co.in       PATNA	Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal,	Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar,U.P – 201301. Tel.: 0120- 2514252 / 2514253	
Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: Bihar oio.patna@cioins.co.in	Saharanpur.	oio.noida@cioins.co.in PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email:	



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	Ombudsman,	
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	3rd Floor,	
	C.T.S. No.s. 195 to 198,	
	N.C. Kelkar Road,	
PUNE	Narayan Peth,	
State of Goa and State of Maharashtra	PUNE – 411 030.	
excluding areas of Navi Mumbai, Thane	Tel.: 020-24471175	
district, Palghar District, Raigad district &	Email:	
Mumbai Metropolitan Region	oio.pune@cioins.co.in	
	THANE	
	2nd Floor, Jeevan	
	Chintamani Building,	
	Vasantrao Naik	
	Mahamarg,	
	Thane (West).	
Area of Navi Mumbai, Thane District, Raigad	Tel.: 022-20812868/69	
District, Palghar District and wards of	Email :	
Mumbai, M/East, M/West, N, S and T.	oio.thane@cioins.co.in	
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Data Privacy Officer:		
1)Pankaj Gupta		
Bharti AXA Life Insurance Company Ltd		
Unit No. 1902, 19th Floor, Parinee Cres		
Bandra Kurla Complex, BKC Road, Nea Mumbai -400051, Maharashtra	ii MCA Club, Bahura East,	
Manbar 400001, Manarashira		
Contact details:		
gro@bhartiaxa.com		
022 48815678		
IRDAI Grievance Call Centre (IGCC)		
Toll-free number:155255 or 1800425473	52	
e-mail ID: complaints@irda.gov.in		
You can also register your complain	t online at	
https://bimabharosa.irdai.gov.in/		
Address for communication for com	plaints by paper:	
Consumer Affairs Department		
 Insurance Regulatory and Developn	nent Authority of India	



	Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032	

## Declaration by the Policyholder

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

Place: Date: (Signature of the Policyholder)

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