

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 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)	Bharti AXA Life Grow Wealth Ultra UIN: 130L128V01	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Linked	Part A - Policy Preamble
4.	Basic Policy details	1) Plan Option 2) Instalment Premium 3) Mode of premium payment 4) Sum Assured on death 5) Sum Assured on Maturity 6) Premium payment Term 7) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	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 Policy Fund Value*(inclusive of Milestone Benefits, Return of Charges and Loyalty Booster, as applicable) as on the date of maturity will be payable on the date of maturity. 2) Benefits payable on death - Upon death of the Life Insured, provided the policy is in-force and all due premiums till the date of death have been paid, the Death Benefit will be payable immediately on intimation of death. <ul style="list-style-type: none"> Death Benefit is the highest of: <ol style="list-style-type: none"> Sum assured less any Partial Withdrawals# made during the two years preceding the date of death Policy Fund Value as on the date of intimation of death 105% of all premiums paid as on date of death less any Partial Withdrawals# made during the two years preceding the date of death 3) Survival Benefits excluding that payable on maturity Not Applicable 4) Surrender benefits – <ol style="list-style-type: none"> For during Lock-in Period: No Surrender benefit shall be paid during the Lock-In period. For after the Lock-in Period: Policy Fund Value (including any return of charges and milestone benefits already credited as on date of Paid up) Refer to the policy bond for details 5) Other benefits/options payable, specific to the policy, if any <ol style="list-style-type: none"> Loyalty Boosters: Applicable under Wealth Plan Option - 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 	1) Part C Clause 3 2) Part C Clause 1 4) Part D Clause 6 5) Part C a) Part C Clause 4 ii

		<p>Maturity. The Loyalty Booster shall be added to the Policy as 5% of the average Policy Fund Value of the five years preceding the Date of Maturity depending upon the Policy Term.</p> <p>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.</p> <p>Once added, they will become payable along with the Policy Fund Value. Loyalty booster shall not be credited to Policies in Paid-up status.</p> <p>b) Milestone Benefits: Applicable under Wealth Affinity Plan Option -</p> <ul style="list-style-type: none"> ○ Provided the policy is in-force and all due premiums have been paid, the milestone benefits will be credited to the Fund at the end of every fifth policy year starting from the 10th policy year during the Policy Term. Milestone 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 status. <p>Note:</p> <ul style="list-style-type: none"> ○ *Fund Value is defined as the total value of units in a segregated fund i.e. total number of units under a policy multiplied by the Net Asset Value (NAV) per unit of that fund. ○ If at any time after the lock-in period, the Fund Value falls below at least one annualized premium, the Policy shall stand terminated. ○ The risk coverage will start immediately on policy commencement for all lives. <p>c) Return of Charges: Provided the policy is in-force and all due premiums have been paid following units shall be added to the fund at the end of the month.</p> <ul style="list-style-type: none"> ○ Return of Mortality Charges: The total Mortality charges (excluding any extra Mortality Charge or any applicable tax/cess levied) deducted during the policy term will be added to the policy fund value at maturity, if any. ○ Return of Premium Allocation Charge: The total premium allocation charges (excluding any applicable tax/cess levied) deducted during the policy term will be added to the policy fund value at maturity, if any. ○ Return of Administration Charge: The total administration charges (excluding any applicable tax/cess levied) deducted during the policy term will be added to the policy fund value at maturity, if any. <p>7) Lock-in period for Linked Insurance products- Lock-in Period is a period of five years from the Date of Commencement of Risk.</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	<p>b) Clause 4 i</p> <p>c) Clause 4 iv</p> <p>7) Part B Clause 1(w)</p>
6.	Options available (in case of Linked Insurance Products)	<p>1) Partial Withdrawal</p> <p>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.</p>	Part D Clause 4 & 5

		<p>The minimum withdrawal limit is Rs 5,000. The Policy Fund Value should be at least equal to 120% of the Annualized Premium in other than Single Premium Policies, and 25% of the Single Premium in Single Premium Policies after a partial withdrawal. The partial withdrawals shall not be allowed which would result in termination of a contract.</p> <p>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. For Policies issued on Minor lives, Partial Withdrawals shall not be allowed until the Minor Life Insured attains majority i.e. on or after attainment of age 18.</p> <p>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 from the Policy Fund Value from the end of chosen Policy Year and paid to Policyholder till the end of the Policy Term. At the time of the written request to effect the SWB, the Policyholder needs to choose the following:</p> <ul style="list-style-type: none"> i. Systematic Withdrawal amount per annum. In this case, the payout will only be annually. ii. Policy Year from which the amount under SWB will be payable. <p>SWB will be subject to following conditions:</p> <ul style="list-style-type: none"> a. SWB will start from 10th policy year or thereafter; b. Each systematic withdrawal should not be greater than One Annualized premium <p>Refer to the policy bond for details.</p> <p>2) Switching The Policyholder can apply for Switch of the Investment Fund/s from one Investment Fund to another through a Switch Application Form specified by The Company. The facility of Switch would be subject to the administrative rules of the Company, existing at the time of the Switch application and will be applicable to all Premium Payment Term options. The facility of Switch would be subject to a minimum investment of 5% in any allocated fund. However, there is no minimum amount of transaction. The Policyholder is entitled to make any number of Switches in a Policy Year free of charge.</p>	Part E Clause 5
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p>	Part A Policy Schedule

		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 10
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 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) Paid Up Benefit: Reduced Paid Up a) In the event the Policy moves into Reduced Paid Up status, the Policy shall continue with Reduced Paid Up Sum Assured, as mentioned in the policy document 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</p> <p>2) Revival: 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: a. Shall collect all due and unpaid premiums without charging any interest or fee. b. Shall levy Policy administration charge and premium allocation charge as applicable during the Discontinuance period. No other charges shall be levied. c. Shall add back to the fund, the Discontinuance Charges deducted at the time of Discontinuance of the Policy. - All charges as per terms and conditions of the policy will be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only. 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: B) The insurer, at the time of revival: 1. 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. 2. Will levy premium allocation charge as applicable.</p>	<p>1) Part D Clause 9</p> <p>2) Part D Clause 3</p>

		No other charges shall be levied. For details, please refer to the policy bond.	
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <ul style="list-style-type: none"> 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 ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation <p><u>Easy ways of claim intimation</u></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ul style="list-style-type: none"> iii. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday v. Intimate Online through Claims Portal*: https://online.bharti.axa.com/OnlineClaims vi. Request for a call back on https://www.bharti.axa.com/contact-us* vii. e-mail us at lifecclaims@bharti.axa.com* <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</p> <p>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.</p> <p>https://online.bharti.axa.com/OnlineClaims</p> <p>➔ Detailed claim process / document requirement can be checked on https://www.bharti.axa.com/claims</p>	Part F Clause 2
16.	Policy Servicing	<p>1) Turn Around Time (TAT)</p> <p>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> <ul style="list-style-type: none"> i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bharti.axa.com/customer-service-login/?qr=true ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send “Hi” on 022-48815768 to start a chat <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> i. Your sales representative ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444 iv. e-mail – write to service@bharti.axa.com v. Request for a call back: on https://www.bharti.axa.com/contact-us vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bharti.axa.com/contact-us 	Part G

		<p>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</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 Policy servicing form can be downloaded from “Key Services” tab on https://www.bharti.axa.com/customer-service</p>	
17.	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>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> <ol style="list-style-type: none"> 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>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> <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,</p>	Part G

		<p>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 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 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