

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.



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

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)	Bharti AXA Life Vantage Income Plan (UIN: 130N146V01)	Policy Schedule
2.	Policy Number / Application Number	Proposal Number -	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A
4.	Basic Policy details	Premium Instalment (in ₹) <Amount> (excluding taxes) Premium Payment Mode: Premium Payment Term: <Term> years Guaranteed Income (in ₹): < Amount> Guaranteed Income Frequency: < Frequency> Sum Assured on Death (in ₹): <Amount> Policy Term: <Term> years	Part A
	Policy Coverage/benefits Payable	1. Benefits payable on death – Upon death of the Life Insured during the Policy Term, provided the Policy is in-force and all due premiums till the date of death have been paid; Death Benefit will be payable immediately on death to the nominee and all benefits under the policy will cease to exist. Death Benefit is defined as follows: Death Benefit is higher of: a) Sum Assured on Death (<i>Death Benefit Multiple (DBM) multiplied by Annualized Premium</i>) b) 105% of Total Premiums Paid till date of Death c) Surrender Value applicable at the time of death The policy shall terminate upon payment of death benefit and all rights in the policy are extinguished. For more details refer to Part C Clause 2 of policy document.	Part C Clause 2
		2. Survival Benefits Payable on: - Upon survival of the Life Insured during the Policy Term, provided all due Premiums have been paid, the following Survival Benefit shall be payable: a) Income Advantage: the Guaranteed Income shall be payable in arrears at the end of each Policy Year, starting from the end of the first Policy Year and continuing until the Maturity Date. b) Future Income: the Guaranteed Income shall be payable in arrears at the end of each Policy Year, starting from the end of the Policy Year immediately following the end of the Premium Payment Term and continuing until the Maturity Date.	Part C Clause 3.1
		3. Maturity Benefits Payable: - If the Life Insured survives till the Maturity Date, provided all due Premiums have been paid, Guaranteed Maturity benefit shall be payable as lumpsum on maturity date: c) For more details refer to part C clause 4.1 of policy document.	Part C Clause 4.1
		4. Surrender benefits – - The policy acquires a surrender value after completion of first policy year provided one full year premium has been received. - On Surrender of the policy, higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) shall be payable to the policyholder - For more information related to surrender, refer to Part D, Clause 2 of policy document	Part D Clause 2
		5. Options to policyholders for availing benefits, if any, covered under the policy – A. Flexi-Wallet: - At any point of time during the policy term or at inception, the policyholder, shall have an option to accumulate the survival benefit(s). The survival benefit will accumulate at a rate that is equal to the RBI Repo Rate less 50 bps, accruing daily. For more details refer to policy document.	
		6. Lock-in period for Linked Insurance products Not Applicable For complete and detailed description of benefits, please refer the policy document	

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	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: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	Part A
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
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 For more details refer to Part C Clause 8	Part C clause 8
12.	Free Look Period	30 days from the date of receipt of the life insurance policy.	Part D clause 1
13.	Lapse, paid-up and revival of the Policy	1. Lapsation: - 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, For more details refer to Policy Document. 2. Paid Up Benefit: - 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 shall be reduced and calculated as given in the Policy Document. 3. Revival: - A policy which has lapsed or Paid up may be revived for full benefits under the Policy subject to the following conditions: The application for revival is made within five (5) years from the date of first unpaid premium, for more details refer to the Policy Document	1. Part D clause 3.1 2. Part D clause 3.2 3. Part D clause 4
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided the policy is in effect 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 the terms and conditions as mentioned in the policy document.	Part D clause 7
15.	Claims/Claims Procedure	1) Turn Around Time (TAT) for claims settlement and brief procedure All servicing TATs can be accessed on - https://www.bharti.axa.com/service-tats Easy ways of claim intimation Claim can be conveniently intimated at any of the following customer servicing touchpoints: i. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us	Part F clause 2

		ii. Call us toll-free: 1800-102-4444* from 9:00 AM to 7:00 PM, Monday to Saturday iii. Intimate Online through Claims Portal: https://www.bhartiata.com/claims#claim-online* iv. Request for a call back on https://www.bhartiata.com/contact-us* v. e-mail us at lifecclaims@bhartiata.com* *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 2) Helpline/Call Centre number Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday 3) Contact details of the insurer Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra 4) Detailed Claim process, link for downloading Claim form and list of documents required including bank account details https://www.bhartiata.com/claims	
16	Policy Servicing	1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bhartiata.com/service-tats 2) Helpline/Call Centre number Bharti AXA Life provides following digital servicing options for the convenience of our valued customers. SMS "SERVICE" to 56677 - Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bhartiata.com/customer-service-login/?qr=true - WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat Additionally, policy services can also be availed through: ➤ Your sales representative ➤ Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday ➤ IVR – DIY (Do it Yourself) services available on 1800-102-4444 ➤ e-mail – write to service@bhartiata.com ➤ Request for a call back: on https://www.bhartiata.com/contact-us ➤ Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bhartiata.com/contact-us ➤ 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 Policy Servicing Department: 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 https://www.bhartiata.com/customer-service	Part G clause 1
17	Grievances /Complaints	1) Contact details of Grievance Redressal Officer: https://www.bhartiata.com/sites/default/files/Files/go-list-june-2024.pdf 2) Link for registering the grievance with the insurer’s portal Detailed Grievance Redressal process can be accessed on https://www.bhartiata.com/grievance-redressal 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: 1. Lodge your complaint online at www.bhartiata.com 2. Call us at our toll-free number 1800 102 4444 from 9:00 AM to 7:00 PM, Monday to Saturday 3. e-mail us at complaints.unit@bhartiata.com 4. Write to us at: - - Registered Office: Bharti AXA Life Insurance Company Limited Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai-400051 - Grievance Redressal Cell	Part G clause 2

Bharti AXA Life Insurance Company Limited
Spectrum Towers, 3rd Floor,
Malad link road, Malad (west),
Mumbai-400064

5. 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.

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

Level 3 of Grievance Redressal:

- In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.
 1. Contact details of Ombudsman:
<https://www.cioins.co.in/Ombudsman>

State	Ombudsman Details
Gujarat	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.co.in
Dadra & Nagar Haveli	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.co.in
Daman and Diu	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.co.in
Karnataka	BENGALURU 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: oio.bengaluru@cioins.co.in
Madhya Pradesh	BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202/2769203 Email: oio.bhopal@cioins.co.in
Chattisgarh	BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202/2769203 Email: oio.bhopal@cioins.co.in
Odisha	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-

		2596461/2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	
	Punjab	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
	Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
	Himachal Pradesh	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
	Union Territories of Jammu & Kashmir	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
	Ladakh & Chandigarh	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
	Tamil Nadu	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24333678 Email: oio.chennai@cioins.co.in	
	Puducherry Town and Karaikal (which are part of Puducherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24333678 Email: oio.chennai@cioins.co.in	
	Delhi & following Districts of Haryana - Gurugram	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	
	Faridabad	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	

		Sonepat & Bahadurgarh	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in
		Assam	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Meghalaya	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Manipur	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Mizoram	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Arunachal Pradesh	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Nagaland and Tripura	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in
		Andhra Pradesh	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in
		Telangana	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in

	Yanam and part of Union Territory of Puducherry	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	
	Rajasthan	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR – 302 005 Tel: 0141-2740363 Email: oio.jaipur@cioins.co.in	
	Kerala	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: oio.ernakulam@cioins.co.in	
	Lakshadweep	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: oio.ernakulam@cioins.co.in	
	Mahe-a part of Union Territory of Puducherry	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759 Email: oio.ernakulam@cioins.co.in	
	West Bengal	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124341 Email: oio.kolkata@cioins.co.in	
	Sikkim	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124341 Email: oio.kolkata@cioins.co.in	
	Andaman & Nicobar Islands	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124341 Email: oio.kolkata@cioins.co.in	
	Uttar Pradesh Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur,	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj,	

Sonbhabdra, 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.	LUCKNOW-226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in
Mumbai Metropolitan Region : 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.	MUMBAI 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 Email: oio.mumbai@cioins.co.in
Uttarakhand	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- 4027589 Email: oio.noida@cioins.co.in
Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, 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.	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- 4027589 Email: oio.noida@cioins.co.in
Bihar	PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in
Jharkhand	PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in
PUNE State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	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: oio.pune@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.	THANE 2nd Floor, Jeevan Chintamani Building, Vasant Rao Naik Mahamarg, Thane (West). Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in

Level 3 of Grievance Redressal (Ombudsman): -
Please refer to the policy document Part G

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:

		General Manager, Policyholders Protection and Grievance Redressal Department- Grievance Redressal Cell, Insurance Regulatory and Development 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:

(Signature of the Policyholder)

Date:

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

