Bharti AXA Life Insurance

Monthly Product Performance and Improvement Report – July 2026

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A. List of all products collectively contributing to 90% of New Business Premium

Product Name	Contribution % (NBP)	UIN	Product Category
Bharti AXA Life Guaranteed Wealth Pro	18%	130N107V12	Non-Par Savings
Bharti AXA Life Growth Shield Plus	14%	130L123V01	ULIP
Bharti AXA Life Guaranteed Bachat Plan	11%	130N144V01	Non-Par Savings
Bharti AXA Life Unnati plan	11%	130N106V02	Par Savings
Bharti AXA Life Wealth Pro	11%	130L100V03	ULIP
Bharti AXA Life Swabhimaan Retirement Plan	11%	130N109V03	Annuity
Bharti AXA Life Insta Gain Plan	10%	130N145V02	Non-Par Savings
Bharti AXA Life Dream Shield Plus	9%	130L125V01	ULIP
Total	**95%**		

The contribution is taken basis New Business Premium (NBP) of all products for FY 2026-27 as on July 31, 2026.

B. Features

Following section lists the link to the product pages where the key features of the product including Maturity, Survival and /or Death benefit are mentioned for the products as listed in the section A of the document

Product Name	Product Page link
Bharti AXA Life Guaranteed Bachat Plan	https://www.bhartiaxa.com/savings-plans/guaranteed-bachat-plan
Bharti AXA Life Guaranteed Wealth Pro	https://www.bhartiaxa.com/savings-plans/guaranteed-wealth-pro
Bharti AXA Life Insta Gain Plan	https://www.bhartiaxa.com/savings-plans/insta-gain-plan
Bharti AXA Life Unnati plan	https://www.bhartiaxa.com/savings-plans/unnati
Bharti AXA Life Wealth Pro	https://www.bhartiaxa.com/investment-plans/wealth-pro
Bharti AXA Life Swabhimaan Retirement Plan	https://www.bhartiaxa.com/retirement-plans/swabhimaan-retirement-plan
Bharti AXA Life Growth Shield Plus	https://www.bhartiaxa.com/ulip-plans/growth-shield-plus
Bharti AXA Life Dream Shield Plus	https://www.bhartiaxa.com/ulip-plans/dream-shield-plus

C. Inclusion / Exclusion

Inclusions/ Exclusions under our Life insurance plans generally cover natural death, accidental death, and other events specified in the plan. However, they also include exclusions, such as suicide within the initial policy years, fraud, or non-disclosure of important information. Each plan may have its own set of inclusions and limitations, hence, It is important to read the policy document for the respective product to understand in detail.

General Exclusions:

- Suicide in the First Policy Year: 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.
- Fraud, Misrepresentation, or Intentional Self-Harm: If the policyholder provides false information, hides medical conditions, or engages in intentional self-harm, the claim may be rejected. Therefore, accurate disclosures are essential.
- Illegal or Criminal Activities: Deaths occurring while participating in unlawful activities are generally excluded from coverage. Such activities include theft, trespassing, or violent acts.
- Drug or Alcohol Abuse: If death results from substance abuse, overdose, or excessive alcohol consumption, insurers may deny the claim as it falls under high-risk behavior.
- Hazardous Activities Not Disclosed: Risky hobbies such as skydiving, racing, or mountaineering may be excluded if not declared during the application.
- War, Riots, or Terrorism: Some plans exclude deaths caused during war, riots, civil unrest, or terrorist activities.

I. Waiting Period and Exclusions for Hospi Cash Benefit Rider:

- Waiting Period: There is a waiting period of 60 days from the date of rider effective date or date of revival (not applicable to hospitalization events arising out of accidents). There is a waiting period of 2 years for specific diseases and illnesses.
- Exclusions: Please refer the rider policy document for detailed exclusions https://www.bhartiaxa.com/sites/default/files/2024-09/bharti-axa-life-hospi-cash-rider_part_b.pdf

II. Waiting Period for Critical Illness Benefit (including Cancer and WOP due to CI benefits)

Waiting Period as per the chosen Insured Event(s) shall be as under:

Insured Event	Waiting Period applicable
SCI, WoP on SCI	180 days
CCI, WoP on CCI and Cancer Care	180 days for Major Illness

	90 days for Minor Illness
All other Insured Event(s) (ADB, ATPD and APPD)	Not Applicable

The waiting period shall be applicable from date of first Diagnosis of any of the illness covered under the respective Insured Event(s). Further, no Waiting Period shall be applicable for claims arising solely due to accident.

III. Permanent Exclusions for Critical Illness Benefit (including Cancer and WOP due to CI benefits)

- Please refer the rider policy document for detailed exclusions https://www.bhartiaxa.com/sites/default/files/2024-09/bharti-axa-life-non-linked-complete-shield-rider_part_b.pdf

IV. Permanent Exclusions for Personal Accident Cover (ADB/ATPD/APPD/WoP due to ATPD)

- Please refer the rider policy document for detailed exclusions https://www.bhartiaxa.com/sites/default/files/2024-09/bharti-axa-life-non-linked-complete-shield-rider_part_b.pdf

For complete information, please read the terms and conditions mentioned in the policy document of the product/rider.

D. Key Documents Required

i) **Policy Issuance:**

When buying a life insurance policy, a few documents are required so that the insurance company can underwrite the policy. Some of the common documents required for a life insurance policy are as follows –

a) **Proposal form**
b) **Identity proof**
c) **Age proof (Standard age proof / Non-standard age proof)**
d) **Address proof**
e) **Income proof**
    - In the case of high-value life insurance plans, income proof might be needed
f) **Medical reports or questionnaires**
    - Medical reports are not mandatory in all policies. Usually, if you are beyond a specified age, have opted for a high sum assured and/or have an adverse medical history, the insurance company might require certain documents like:
    - Based on your existing health conditions, like diabetes, hypertension, asthma, etc., you might also have to fill out and submit relevant health questionnaires detailing the condition and the treatment that you are taking for the same.

ii) **Claims Settlement:** Claims Process and list of documents mentioned at the following link https://www.bhartiaxa.com/claims