

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl no.	Title	Description in Simple Words (Please refer to applicable Certificate of Insurance Page number / Clause in next column)	Certificate of Insurance Page Number / Clause								
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti Life Group Loan Protect UIN – 130N092V02	Page 6								
2.	Policy Number	Master Policy Number – Certificate of Insurance Number –	Page 3 Page 3								
3.	Type of Insurance Policy	Pure Risk	Page 3								
4.	Basic Policy details	<p>1) Instalment Premium – 2) Mode of premium payment – 3) Sum Assured on death – 4) Sum Assured on Maturity – Not Applicable 5) Premium payment Term – 6) Policy Term –</p> <p><i>*Sum assured shown above is at inception of the cover. In case of reducing term cover, sum assured payable on death will be as per the cover schedule attached with the certificate of insurance.</i></p>	1) Page 2 - Payment Details 2) Page 3) Page 2 - Policy Details 4) Not Applicable 5) Page 3 – Coverage Details 6) Page 2 - Policy Details								
5.	Policy Coverage/benefits payable	<p>1) Benefits payable on maturity – None</p> <p>2) Benefits payable on death – Basic Death Benefit as specified in the Certificate of Insurance</p> <p>3) Surrender benefits – In case you seek to cancel the Coverage after the free look period, a refund calculated as per the following formula shall be payable to you: Surrender value factor (SVF) X (U/T) X (P/PP) X (OS/IS) X P, where: SVF = The Surrender Value Factor (SVF) is as shown in the table below. P = Premiums paid till date of surrender in respect of the Coverage of a Life Insured excluding applicable taxes, modal loadings and underwriting extra, if any, U = Unexpired Coverage Term (in months), T = Coverage Term for the Life (ves) Insured (in months), PP = Total Premiums payable in respect of the Coverage of a Life Insured excluding applicable taxes, modal loadings and underwriting extra, if any, OS = Loan outstanding at the time of surrender, as per the loan reduction schedule, IS = Sum assured at policy inception The surrender value factors differ by loan policy term and are as follows.</p> <table border="1" style="margin-left: 200px;"> <thead> <tr> <th>Elapsed duration in year from Effective Date of Coverage</th> <th>Surrender Value Factor</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>45%</td> </tr> <tr> <td>2</td> <td>55%</td> </tr> <tr> <td>3+</td> <td>70%</td> </tr> </tbody> </table> <p>4) Options to policyholders for availing benefits, if any, covered under the policy – None</p> <p>5) Other benefits/options payable, specific to the policy, if any. None</p> <p>6) Lock-in period for Linked Insurance products Not Applicable</p> <p><i>For complete and detailed description of benefits, please refer the certificate of insurance. Corresponding applicable clause mentioned in the column "Certificate of Insurance Page Number / Clause"</i></p>	Elapsed duration in year from Effective Date of Coverage	Surrender Value Factor	1	45%	2	55%	3+	70%	1) Page 5 – Termination of Coverage 2) Page 5 – Termination of Coverage 3) Page 5 - Refund and Cancellation Clause B 4) Not Applicable 5) Not Applicable 6) Not Applicable
Elapsed duration in year from Effective Date of Coverage	Surrender Value Factor										
1	45%										
2	55%										
3+	70%										

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	None	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>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.</p> <p>In case of joint life cover, on death of either of the Lives Insured due to suicide, the benefits as mentioned above shall be payable to the nominee or beneficiary. The benefits for the other life will continue as per the original terms and conditions.</p>	Page 4 – Terms and Conditions – Suicide Exclusion
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	Not Applicable	
12.	Free Look Period	30 days from the receipt of Policy Document / Certificate of Insurance	Page 5 - Refund and Cancellation
13.	Lapse, paid-up and revival of the Policy	Not Applicable	
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p>1. The Beneficiary/(ies) should report the claim to the Master Policyholder or the Insurance company at its registered office on occurrence of unfortunate death of Life Insured and following documents should be submitted:</p> <ul style="list-style-type: none"> • Certificate of Insurance • Copy of Death Certificate attested by the Master Policyholder. • Copy of all medical reports attested by the Master Policyholder. • Death Claim Form (to be jointly signed by Nominee and Master Policyholder and submitted by the Master Policyholder) • Any other documentation that the Company may consider as material and relevant to the claim <p>In addition to the above, the following documents are required to be submitted in the event of Accidental Death of the Life Insured: First Information Report and Post Mortem Report. In addition other documentation/information that the Company may consider as material and relevant to the claim can be requested.</p> <p>2. Claim payment process for Regulated Entities - The Master Policyholder may submit to the Company, the specific authorizations received from its Life/(ves) Insured authorizing the Company to make the payment of the claim proceeds to the extent of outstanding loan amount to the Master Policyholder and the balance, if any, to the nominee(s)/beneficiary(ies). The Master Policyholder shall submit a Credit Account Statement in respect of the Life/(ves) Insured to whom or to whose nominee/beneficiary the claim is payable.</p> <p>3. Claim payment process for other than Regulated Entities - In the event specific authorizations are not obtained from the Life/(ves) Insured, the claim proceeds will be paid by the Company to the nominee/beneficiary of the Life Insured.</p> <p>4. Claim cheque for the death benefit, to the extent available to settle the Outstanding Loan, would be drawn in favour of "Name of Master Policyholder Loan Ref. No.". This amount will be applied towards settling the outstanding loan of the deceased member. Cheque in respect of excess amount (excess of death benefit over the outstanding loan), if any, will be issued in favour of the 'Beneficiary'.</p> <p>5. An email sent by the Master Policyholder shall be good, valid and sufficient discharge to the Company in respect of any payment to be made under the Policy.</p>	Page 5 - Claims Procedure
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bhartilife.com/service-tats policy services can also be availed through:</p> <ul style="list-style-type: none"> i. Contact Center - Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday ii. e-mail - write to sm_groupoperations@bhartilife.com iii. Request for a call back: on https://www.bhartilife.com/contact-us iv. Branch - Visit a Bharti Life branch. Locate it on https://www.bhartilife.com/contact-us v. Physical letter can be sent on: Policy Servicing Department: Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, 	

		<p>Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>Contact details of the insurer Policy Servicing Department: Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bhartilife.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.bhartilife.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> <ul style="list-style-type: none"> i. Lodge your complaint online at www.bhartilife.com ii. Call us at our toll-free number 1800 102 4444 iii. e-mail us at complaints.unit@bhartilife.com iv. Write to us at: <p>Registered Office: Bharti 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 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.bhartilife.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:</p> <ul style="list-style-type: none"> • 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@bhartilife.com <p>Level 3 of Grievance Redressal:</p> <ul style="list-style-type: none"> • In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman. <p>1) 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 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@bhartilife.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/</p> <p>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>	Page 5 / 6 - Grievance Redressal Procedure

Declaration by the Member of the Group Master Policyholder

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

Place:
Date:

(Signature of the Member)

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