

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 Life Unnati UIN – 130N106V02	Part A
2.	Policy Number	Proposal Number -	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A Policy Preamble
4.	Basic Policy details	1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<p>1) Benefits payable on maturity –</p> <p>In the event that the Life Insured survives until the Maturity Date and all due Premiums have been received, the Maturity Benefit will be payable as a lump sum to the Policyholder on the Maturity Date in the following manner depending on the Plan Option in force under the Policy and as specified in the Policy Schedule:</p> <p>i. Endowment (All Variants) & Money Back option :</p> <p>Maturity Benefit = Sum Assured on Maturity + (Simple Reversionary Bonus accrued till the Maturity Date + Terminal Bonus, if declared.)</p> <p>ii. Immediate Income & Whole Life Income option :</p> <p>Maturity Benefit = Sum Assured on Maturity + Terminal Bonus, if declared.</p> <p>2) Benefits payable on death –</p> <p>Upon death of the Life Insured, provided the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit will be payable in the</p>	1) Part C clause 2 2) Part C clause 1 3) Part C clause 3 4) Part D clause 3 6) Part C clause 4

	<p>following manner depending on the Plan Option in force under the Policy and as specified in the Policy Schedule:</p> <p>i. Endowment Option: (* Applicable for Endowment Base Variant & Endowment - Higher Death Benefit Variant only) Upon death of the Life Insured, the Death Benefit will be payable as a lumpsum immediately on death of the Life Insured, and the Policy will immediately and automatically terminate.</p> <p>Death Benefit is the higher of:</p> <ol style="list-style-type: none"> Sum Assured on Death + (Simple Reversionary Bonus accrued till the date of death + Terminal Bonus, if declared.) 105% of Total Premiums Paid as on date of death <p>Endowment Option – Waiver of Premium Variant:</p> <p>Upon death of the Life Insured, the Death Benefit will be payable as a lumpsum immediately on death of the Life Insured.</p> <p>Death Benefit is the higher of:</p> <ol style="list-style-type: none"> Sum Assured on Death 105% of Total Premiums Paid as on date of death <p>Additionally, all future due Premiums will be waived. The Simple Revisionary Bonus, if declared, shall continue to accrue at the end of each Policy Year until Maturity and the accrued Simple Reversionary Bonus shall be payable at maturity along with Sum Assured on Maturity and terminal bonus, if declared.</p> <p>ii. Money Back Option:</p> <p>Upon death of the Life Insured, the Death Benefit will be payable as a lumpsum immediately on death of the Life Insured, and the Policy will immediately and automatically terminate.</p> <p>Death Benefit is the higher of:</p> <ol style="list-style-type: none"> Sum Assured on Death + (Simple Reversionary Bonus accrued till the date of death + Terminal Bonus, if declared.) 105% of Total Premiums Paid as on date of death 	
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	<p>iii. Immediate Income Option:</p> <p>Upon death of the Life Insured, the Death Benefit will be payable as a lumpsum immediately on death of the Life Insured, and the Policy will immediately and automatically terminate.</p> <p>Death Benefit is the higher of:</p> <ol style="list-style-type: none"> Sum Assured on Death + Terminal Bonus, if declared. 105% of Total Premiums Paid as on date of death <p>iv. Whole Life Income Option:</p> <p>Upon death of the Life Insured, the Death Benefit will be payable as a lumpsum immediately on death of the Life Insured, and the Policy will immediately and automatically terminate.</p> <p>Death Benefit is the higher of:</p> <ol style="list-style-type: none"> Sum Assured on Death + Terminal Bonus, if declared. 105% of Total Premiums Paid as on date of death <p>3) Survival Benefits excluding that payable on maturity</p> <p>-</p> <p>Survival Benefit</p> <p><i>(This Benefit is not available under Endowment Option (All Variants) and Immediate Income Option)</i></p> <p>In the event that the Life Insured survives specific stages of the Policy Term as specified in the policy document, the Survival Benefit as applicable shall be payable to the Policyholder in the following manner depending on the Plan Option in force under the Policy and as specified in the Policy Schedule:</p> <p>i. Money Back Option:</p> <p>Annualized Premium shall be payable at Policy Year completion as mentioned in the policy document based on the Premium Payment Term in force under the Policy:</p> <p>ii. Whole Life Income :</p> <p>Guaranteed Income as specific percentage of the Sum Assured on Maturity as specified in the Policy Schedule shall be payable at the end of each Policy Year commencing from the 2nd Policy Year until Maturity</p>		
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	<p>Date or date of death of the Life Insured, whichever is earlier as per the rates mentioned in the policy document.</p> <p>4) Surrender benefits –</p> <p>The policy acquires a surrender value after completion of first policy year provided one full year premium has been paid. On Surrender of the Policy, the Surrender Value payable, as applicable, will be the higher of the guaranteed surrender value (GSV) or the special surrender value (SSV), and the Company shall not be liable to pay any benefits under the Policy.</p> <p>i. Endowment Option (All Variants): $GSV = [GSV \text{ Base factor} * \text{Total Premiums Paid#}] \text{ plus } [GSV \text{ Bonus factor} * \text{Simple Reversionary Bonus accrued till date of Surrender}]$</p> <p>$SSV = SSV \text{ Base Factor} * [\text{Paid up Factor} * \text{Sum Assured on Maturity} \text{ plus Simple Reversionary Bonus accrued till date of Surrender}]$</p> <p>ii. Money Back Option: $GSV = [GSV \text{ Base factor} * \text{Total Premiums Paid#}] \text{ plus } [GSV \text{ Bonus factor} * \text{Simple Reversionary Bonus accrued till date of Surrender}] \text{ less total Survival Benefit already paid, if any}$</p> <p>$SSV = SSV \text{ Base Factor} * \{ [\text{Paid up Factor} * \text{Total Guaranteed Benefits Payable under the Policy}] \text{ less Total Survival Benefit already paid, if any, plus Simple Reversionary Bonus accrued till date of Surrender} \}$</p> <p>Where, Total Guaranteed Benefits Payable under the Policy = Sum Assured on Maturity plus Total Survival Benefits payable under the Policy</p> <p>iii. Immediate Income Option: $GSV = [GSV \text{ Base factor} * \text{Total Premiums Paid#}] \text{ less Total Survival Benefit already paid, if any}$</p> <p>Where, Total Survival Benefit = Total Cash Bonuses, paid till the date of Surrender</p> <p>$SSV = [SSV \text{ Base Factor} * \text{Paid up Factor} * \text{Sum Assured on Maturity}]$</p> <p>iv. Whole Life Income Option: $GSV = [GSV \text{ Base factor} * \text{Total Premiums Paid#}] \text{ less }$</p>	
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	<p>Total Survival Benefit already paid</p> <p>Where, Total Survival Benefit = Total Guaranteed Income plus Cash Bonuses (if declared), paid till the date of Surrender</p> <p>$SSV = [SSV \text{ Base factor} * \text{Paid up Factor} * \text{Sum Assured on Maturity}] + [\text{SSV Income factor} * \text{Paid up Factor} * \text{Guaranteed Income}]$</p> <p>For all the options, Terminal Bonus, as applicable will be payable.</p> <p>#Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.</p> <p>Surrender of the Policy shall extinguish all the rights and benefits of the Policyholder under the Policy.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy –</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>Bonus</p> <p>The Company will carry out annual valuation at the end of each Financial Year and may, in its sole and absolute discretion, declare the following bonuses for participating policies, provided that the Policy is in force and all due renewal premiums have been received in full.</p> <p>i. Simple Revisionary Bonus: For Endowment Option (All Variants except Waiver of Premium Variant) and Money Back Options Policies, this bonus shall accrue at the end of each Policy Year commencing from the first Policy Year until the Maturity or death, whichever is earlier. The accrued Simple Reversionary Bonuses shall be payable at maturity or death, whichever is earlier.</p> <p>*For Endowment Option (Waiver of Premium Variant), the Simple Revisionary Bonus shall accrue at the end of each Policy Year commencing from the first Policy Year until Maturity and the accrued Simple Reversionary Bonus shall be payable at maturity.</p>	
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		<p>The simple reversionary bonus will be calculated as a percentage of Sum Assured on Maturity.</p> <p>ii. Cash Bonus: For Immediate Income and Whole Life Income Options , Cash Bonus shall be payable at the end of each Policy Year starting from the end of the Policy Years as given in the policy document until Maturity Date.</p> <p>The cash bonus will be calculated as a percentage of Sum Assured on Maturity.</p> <p>7) Lock-in period for Linked Insurance products</p> <p>Not Applicable</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	
6.	Options available (<i>in case of Linked Insurance Products</i>)	Not Applicable	
7.	Option available (<i>in case of Annuity product</i>)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p>	Part A
9.	Exclusions (events where insurance	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	Part D Clause 5

	coverage is not payable), if any.	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.	
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 7
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) Lapsation:</p> <p>If the premium is not paid on the due date or before the expiry of the Grace Period and provided the Policy has not acquired Surrender Value, the Policy shall lapse with effect from the date of such unpaid premium. Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits which the Policyholder is entitled to under the Policy.</p> <p>2) Paid Up Benefit:</p> <p>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 would be reduced and calculated as given in the policy document.</p> <p>3) Revival:</p> <p>A Policy which has Lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions:</p> <p>a) The application for Revival is made within the Revival Period.</p> <p>b) Satisfactory evidence of insurability of the Life Insured is produced.</p> <p>c) Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI. The revival interest rate will be calculated on the 1st of April every year and will be derived as average of last six months 10 year G.Sec* yield of the immediate last financial year plus 0.5%. The revival rate of interest for</p>	1. Part D clause 2(a) 2. Part D clause 2 (b) 3. Part D clause 4

		<p>FY 21-22 is 6.57%.</p> <p>d) Terms and conditions as may be specified by the Company from time to time.</p> <p>For revival in case Policy is in Lapse status or Paid up status, please refer the policy document.</p>	
14.	Policy Loan, if applicable	<p>Loans may be granted by the Company to the Policyholder provided the Policy is in force 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.</p>	Part D clause 7
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>Easy ways of claim intimation</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 Life Branch. <p>Branch Locator:</p> <p>https://www.bhartilife.com/contact-us</p> <ul style="list-style-type: none"> 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.bhartilife.com/OnlineClaims vi. Request for a call back on https://www.bhartilife.com/contact-us* vii. e-mail us at lifeclaims@bhartilife.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 Life Insurance Company Ltd. Spectrum tower, 3rd Floor,</p>	Part F clause 2

		<p>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. https://online.bhartilife.com/OnlineClaims</p> <p>→ Detailed claim process / document requirement can be checked on https://www.bhartilife.com/claims</p>	
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bhartilife.com/service-tats</p> <p>2) Helpline/Call Centre number</p> <p>Bharti Life provides following digital servicing options for the convenience of our valued customers:</p> <p>i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bhartilife.com/customer-service-login/?qr=true</p> <p>ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send “Hi” on 022-48815768 to start a chat</p> <p>Additionally, policy services can also be availed through:</p> <p>i. Your sales representative</p> <p>ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. e-mail – write to service@bhartilife.com</p> <p>v. Request for a call back: on https://www.bhartilife.com/contact-us</p> <p>vi. Branch – Visit a Bharti Life branch. Locate it on https://www.bhartilife.com/contact-us</p> <p>vii. Physical letter can be sent on:</p> <p>Policy Servicing Department: Bharti 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 Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west),</p>	Part G clause 1

		<p>Mumbai 400064. Maharashtra</p> <p>4) Link for downloading applicable forms and list of documents required including bank account details</p> <p>Policy servicing form can be downloaded from "Key Services" tab on https://www.bhartilife.com/customer-service</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: → 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> <p>Level 3 of Grievance Redressal:</p>	Part G clause 2

	<p>→ 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 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/ 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:
Date:

(Signature of the Policyholder)

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