

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 Swabhimaan Retirement Plan UIN – 130N109V04	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Deferred Annuity	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	1. Benefits payable on maturity- There is no maturity benefit under the Policy. 2. Benefits payable on Death- Upon death of the Annuitant(s) provided the Policy is in-force and all due Premiums till the date of death have been paid, Death Benefit, as stated in policy document, will be payable immediately on death. The Death Benefit shall be payable to the Nominee(s) / legal heirs. Any Loan outstanding shall be recovered from the claim proceeds under the Policy. Death benefit payable differs between 'During Deferment Period' & 'Post-Deferment Period'. Please refer to policy document for more details 3. Survival Benefits excluding that payable on maturity Survival Benefit Annuity is payable during the survival of the Annuitant(s) after completion of the Deferment Period, as per the chosen Annuity Option and Mode of Payment of Annuity as specified in the Schedule. In case of any Loan outstanding under the Policy, the Annuity paid to the Policyholder will be reduced by the amount of loan interest due under the Policy. Interest on the Loan will accrue as per the frequency of Annuity payable to the Policyholder under the Policy and it will be due on the date of Annuity. The benefits payable are mentioned in the policy document. Guaranteed Additions	1. Part C Clause 6 2. Part C Clause 3 3. Part C Clause 1(b) Part C Clause 1(c) 4. Part D Clause 3 5 (1) Part C clause 7 5 (1) Part C clause 8 5 (1) Part C clause 9

		Guaranteed Addition is the amount which gets accrued to the Policy every completed policy month during the Deferment Period., provided all due premiums are paid. The amount of Guaranteed Additions is equal to 1/12th of 6% of the Total Premiums Paid. These Guaranteed Additions get paid out as part of death benefit. Further, the guaranteed additions won't be payable post deferment period in case Option 1 and Option 2. 4. Surrender Benefits: In case of Limited Premium/ Regular Premium, the Policy will acquire a Surrender Value after one full year Premium has been paid. In case of Single Premium, the Policy will acquire Surrender Value as soon as the Premium is paid. On Surrender of the Policy during the Deferment Period, higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV) shall be payable to the Annuitant(s). On Surrender of the Policy during the Post Deferment Period, Special Surrender Value (SSV) shall be payable to the Annuitant(s) who have opted for the Annuity Option with Return of Premium. The Surrender benefit will be payable immediately on Surrender and on payment of the Surrender Value, the Policy stands terminated. 5. Options to policyholders for availing benefits, if any, covered under the policy – 1. Save the Date The Annuitant will be given this option at the Date of Inception of Policy. At the time of buying the Policy, the Annuitant can choose to receive the annuity on any one date, to coincide with any special date. Please note: The date chosen should be succeeding the due date of first Annuity payment and should be within one year from First Annuity Pay-out Date The Annuity payable from the special date will be increased for the period between the due date of first Annuity payment and the revised date selected, at an interest rate of 3.00% p.a. compounded monthly. 2. QROPS (Qualifying Recognized Overseas Pension Scheme) Policyholders: The Annuitant will have access to benefits or pay-out if this product is purchased as QROPS (Qualifying Recognized Overseas Pension Scheme), through transfer of UK tax relieved assets. 3. Atmanirbhar Option a) In case of financial exigencies during the Post Deferment Period, for a fully paid up policy, the Annuitant has the option to withdraw a portion of the Surrender Value, at the time of request. b) The Annuitant can exercise this option for a maximum of 5 times during the term of the Policy, subject to summation of maximum of 50% of Surrender Value at the end of the Deferment Period. c) Future pay-outs shall be reduced proportionately i.e. by a factor of $(1 - \frac{\text{amount requested}}{\text{Prevailing Surrender Value}})$. d) This option can be availed under the Annuity options where Surrender Value is applicable e) This option will not be extended to the Policy where policy loan facility has been availed. 6) Other benefits/options payable, specific to the policy, if any- 7) Lock-in period for Linked Insurance products Not Applicable	
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6.	Options available (in case of <i>Linked Insurance Products</i>)	Not Applicable	
7.	Option available (in case of Annuity product)		Part A - Policy Schedule
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 - Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	In case of death of the Annuitant or death of the last survivor in a Joint Life policy due to suicide within 12 months from the Date of Commencement of Policy under the Policy or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Annuitant 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. At the time of payment under suicide exclusion mentioned above, any outstanding Loan and interest of the Annuitant shall be recovered from the claim proceeds under the Policy.	Part C 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 Not Applicable for Single Premium Policies	Part C Clause 10
12.	Free Look Period	30 days from the receipt of Policy Document	Part D Clause 8

13.	Lapse, paid-up and revival of the Policy	1.Lapsation : If the due Premiums have not been paid within the Grace Period (as defined in Part C) allowed and the policy has not acquired Surrender Value, then the Policy will 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 Annuitant is entitled to under the Policy. 2.Paid Up Policy: After completion of first policy year provided one full year premium has been paid in a Regular or Limited Premium policy and 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 give in the policy document. 3.Revival: Revival shall be as per the Company's Board approved underwriting policy. The effective date of Revival is the date on which the below conditions are satisfied and the risk is accepted by the Company. The Revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. The Revival will take effect only after it is specifically communicated by the Company. A Policy which has lapsed or Paid Up may be revived for full benefits under the Policy subject to the following conditions: 1.The application for Revival is made within the Revival Period 2.Satisfactory evidence of insurability of the Annuitant is produced. 3.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 the 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 2%. The revival rate of interest for FY22-23 is 8.65% p.a. simple interest. 4.On revival of a lapsed or paid-up Policy, the benefits under the Policy which prevailed before the date of lapse or paid-up will be reinstated. 5.In addition, on revival of a paid-up Policy, the difference between the paid-up benefits already paid out during the revival period and the original benefits payable will also be paid to the Policyholder 6.The revival will only be effective when the Company has specifically communicated the same in writing to the Policyholder. 7.Terms and conditions as may be specified by the Company from time to time	1. Part D Clause 4(a) 2. Part D Clause 4(b) 3. Part D Clause 5
14.	Policy Loan, if applicable	Loan can be availed any time after six months from the Date of Commencement of Policy. - a)Facility of Loan is available only under Annuity variants with ROP option. - b)The loan amount will not exceed 70% of the surrender value. Further, the maximum amount of loan that can be granted under the policy after the deferment period shall be such that the effective annual interest amount payable on loan does not exceed 50% of the annual annuity amount payable under the policy. - c)Under joint life option, the loan can be availed only by the primary annuitant and on death of the primary annuitant, it can be availed by the secondary annuitant. - d)The loan shall carry interest at the rate specified by the Company at the time of advancing the loan. The loan interest rate will be equal to the 10-year G-Sec* rate prevailing on 1st of April each year plus 3% and will remain applicable for new as well as existing loans for that financial year. The	Part D Clause 6

		interest rate in a policy loan is not guaranteed and would be reviewed by the Company on 1st of April every year. e)The loan interest will be recovered from the annuity amount payable under the policy. The loan interest will accrue as per the frequency of annuity payment under the policy and it will be due on the date of annuity. f)The loan outstanding shall be recovered from the claim proceeds under the policy. However, the annuitant has the flexibility to repay the loan principal at any time during the currency of the annuity payments. g)In case the Policy results in a claim before the repayment of the loan in full with interest, the Company shall be entitled to recover the outstanding loan and interest thereon from claims payable under the Policy. h)In case the outstanding loan amount including interest exceeds the surrender value, the policy is foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy. For inforce and fully paid up policies, the policy cannot be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value	
15.	Claims/Claims Procedure	1) Turn Around Time (TAT) for claims settlement and brief procedure - 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 - Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation <u>Easy ways of claim intimation</u> Claim can be conveniently intimated at any of the following customer servicing touchpoints: - Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti-axa.com/contact-us - Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday - Intimate Online through Claims Portal*: https://online.bharti-axa.com/OnlineClaims - Request for a call back on https://www.bharti-axa.com/contact-us* - e-mail us at lifecclaims@bharti-axa.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	Part F clause 2

		4) Link for downloading claim form and list of documents required including bank account details. https://online.bharti.axa.com/OnlineClaims ➔ Detailed claim process / document requirement can be checked on https://www.bharti.axa.com/claims	
16.	Policy Servicing	1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bharti.axa.com/service-tats 2) Helpline/Call Centre number Bharti AXA Life provides following digital servicing options for the convenience of our valued customers: 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 Additionally, policy services can also be availed through: 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 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 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.bharti.axa.com/customer-service	Part G clause 1

17.	Grievances /Complaints	1) Contact details of Grievance Redressal Officer: https://www.bharti.axa.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.bharti.axa.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: - 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: 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 Grievance Redressal Cell Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064 - 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. 3) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman 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, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra Contact details: gro@bharti.axa.com 022 48815678 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,	Part G clause 2
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		Nanakramguda, Gachibowli, Hyderabad – 500032	
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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

