Bajaj Life eTOUCH II

A Non-Linked, Non-Participating,
Individual Life Insurance Term Plan



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LIFE GOALS. DONE.

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About Bajaj Life Insurance Limited
(Formerly known as Bajaj Allianz Life Insurance Company Limited)

Bajaj Life Insurance Limited one of India's leading private life insurers, is a subsidiary of Bajaj Finserv Limited. Built on the strong foundation of the Bajaj Group's legacy, it offers innovative life insurance solutions with a focus on enabling Life Goals for millions across the country.

Bajaj Life eTouch II

Life is full of "IF's". Presenting a protection plan built to safeguard you and your loved ones from various uncertainties in life. Don't let worry come knocking on your doors. Be prepared with Bajaj Life eTouch II, a life insurance plan for you and your loved ones to help realize your dreams without any compromises in case of an unforeseen event.

Wait no longer....gift your family the perfect shield against the "IF's of LIFE" in just a few clicks.

Key Advantages

- **Shield** for your life to cover Death & Terminal Illness
- **Flexibility to pay** premiums throughout the policy term, or for a limited number of years, or till your retirement (Age 60)
- **Get back** your Total Premiums Paid as Maturity benefit[1]
- **Extra payout** in case of death due to accident[2]
- **Choose** how your family receives the benefit in your absence, as a lump sum or as monthly income for 5 /10/ 20/ 30 / 40 years or a combination of both
- **Option** to defer premiums by up to 12 months with Auto Cover Continuance Benefit
- **Exit early** (after your need for cover is over) and get back your paid premiums as Early Exit Value[3]
- **Premium Holiday** option which helps you skip your premiums for 1, 2 or 3 years during the premium payment term
- **Enhance your protection** through our comprehensive riders
- **Tax benefits as per prevailing tax laws**

[1]Maturity Benefit is available with Life Shield ROP variant
[2]Accidental Death Benefit is available with Life Shield Plus variant
[3]Early Exit Value is available with Life Shield & Life Shield Plus variants

How does the Plan work?

Step 1: Choose your variant

Variant	Benefits				
	Death Benefit	Terminal Illness	ADB	WOP on ATPD/ TI	Return Of Premiums
Life Shield	☑	☑	☒	☑	☒
Life Shield Plus	☑	☑	☑	☑	☒
Life Shield ROP	☑	☑	☒	☑	☑

The acronyms used stand for: (i) TI – Terminal Illness (ii) ATPD – Accidental Total Permanent Disability (iii) WOP – Waiver of Premium (iv)ADB- Accidental Death Benefit
The variant chosen at inception cannot be changed during the policy term.

Step 2: Choose your Sum Assured
Decide on the level of protection by choosing the sum assured you need to safeguard your family's future.
In case if you have opted for Life Shield Plus Variant, you get to choose the ADB Sum Assured also, which is payable along with Death Benefit to your family in case of death due to accident.

Step 3: Choose your Death Benefit Payment option
Select how your family will receive the Death Benefit in your absence–
• A one-time lump sum, or
• Partly as Lump sum & partly as monthly income for 5 / 10 / 20 / 30 / 40 years
• Monthly income for 5 / 10 / 20 / 30 / 40 years

Step 4: Choose your Policy Term and the Premium Payment Term (as applicable)
Select the period for which you want to get life insurance protection and the period for which you want to pay the premium.

Step 5: Choose your Premium Payment Frequency
Depending on your convenience you can decide the interval at which you would prefer to pay the premium during the premium payment term.

Your premium will be based on your current age, gender, sum assured, variant, death benefit payout option, policy term, premium payment term & frequency, discounts applicable etc.

Key Benefits Explained

Variant: Life Shield

1. **Death Benefit** (Benefit payable on death of the Life Assured during the policy term)
   • **No Prior Terminal Illness Claim is made:** Your nominee/legal heir will receive the Sum Assured on Death.
   • **Prior Terminal Illness Claim has been made:** Your nominee/legal heir will receive the Prevailing Sum Assured on Death (i.e. Sum Assured on Death – Sum Assured on TI).
   In case, Sum Assured = TI Sum Assured, no Death Benefit will be paid.
   The policy will terminate on payment of Death Benefit.

2. **Terminal Illness Benefit** (Benefit payable in case the Life Assured is diagnosed with Terminal Illness during the policy term)
   a) **If the Sum Assured chosen is less than or equal to ₹2 crores (i.e. maximum TI Sum Assured)**, We will pay the Sum Assured on TI and the policy will terminate
   Or,
   b) **If the Sum Assured chosen is greater than ₹2 crores (i.e. maximum TI Sum Assured),** we will pay ₹2 crores and the policy will continue with the balance Sum Assured, i.e. (Sum Assured on Death less ₹2 crores) with the waiver of future premiums. This balance Sum Assured on Death will be payable on death of the Life Assured, and the policy will terminate on death of Life Assured.
   Note: The sum assured will include any Life-Stage Upgrade sum assured under the policy. Terminal Illness Benefit is not an additional Benefit. It is an acceleration of Death Benefit and is included in the Sum Assured on Death.

3. **WOP Benefit on ATPD/TI**
   We will waive off any future premiums under the policy
   a) If the Life Assured is diagnosed with Accidental Total Permanent Disability (ATPD), the policy will continue for existing Death benefit & Terminal Illness Benefit.
   Or,
   b) If the Life Assured is diagnosed with Terminal Illness (TI) & chosen Sum Assured is greater than ₹2 crores, the policy will continue for remaining Death Benefit.

Maturity Benefit - Not applicable

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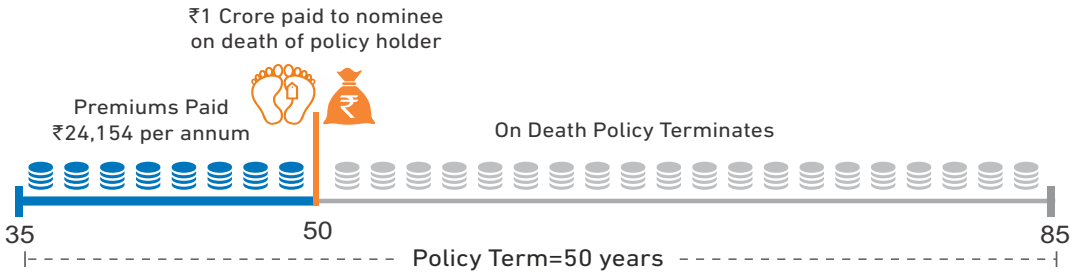
Sample Illustration

Ravi, a 35-year-old doctor, has just invested in opening a new clinic & wants to safeguard his family from the financial uncertainties that could arise in case of his untimely death. He purchases Bajaj Life eTouch II with Life Shield Variant. His policy details are as follows:

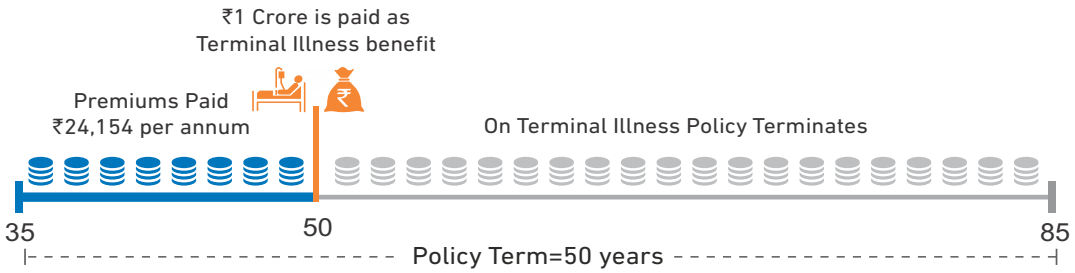
Sum Assured: ₹1 crore
Death Benefit Payment Option: 100% Lump sum
Policy Term & Premium Payment Term: 50 years (This cover Ravi till Age 85)
Premium Payment Frequency: Annual
Premiums Payable: ₹24,154 per annum (excluding GST/any other tax as applicable)
Total Premium Payable: ₹12,07,675 (excluding GST/any other tax as applicable)

Let us look at the benefits payable in different scenarios.

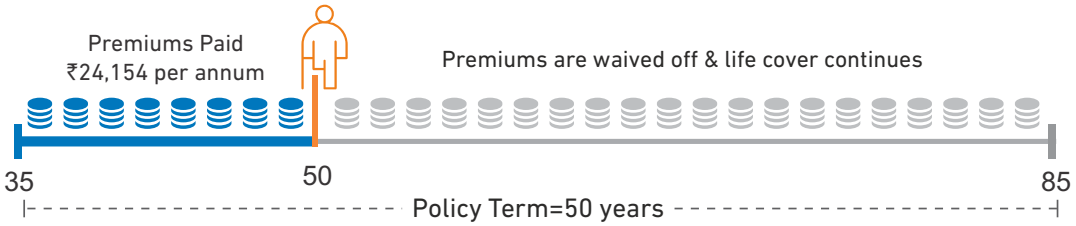
Scenario 1 – Ravi passes away at Age 50: His family receives the Sum Assured of ₹1 crore as a one-time lump sum & the policy terminates



Scenario 2 – Ravi is diagnosed with a Terminal Illness at Age 50: ₹1 crore is paid as Terminal Illness benefit & the policy terminates



Scenario 3 – Ravi meets with an accident at Age 50 which results in total permanent disability: Ravi's future premiums are waived off & his life cover continues till Age 85



The above premium rates are for non-smoker category and is excluding all applicable discounts.

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Variant: Life Shield Plus

1. **Death Benefit** (Benefit payable on death of the Life Assured during the policy term)

- **No Prior Terminal Illness Claim is made:** Your nominee/legal heir will receive the Sum Assured on Death.
- **Prior Terminal Illness Claim has been made:** Your nominee/legal heir will receive the Prevailing Sum Assured on Death (i.e. Sum Assured on Death – Sum Assured on TI). In case, Sum Assured = TI Sum Assured, no Death Benefit will be paid.

The policy will terminate on payment of Death Benefit.

2. **Accidental Death Benefit** (Benefit payable if the Life Assured's death occurs due to accident during the ADB cover period)
In addition to the Death Benefit, an additional benefit equal to the ADB sum assured (as chosen at inception) shall be paid to the nominee/legal heir.
Note: The ADB sum assured will include any Life-Stage Upgrade sum assured under the policy.

3. **Terminal Illness Benefit** (Benefit payable in case the Life Assured is diagnosed with Terminal Illness during the policy term)
a) **If the Sum Assured chosen is less than or equal to ₹2 crores (i.e. maximum TI Sum Assured),** We will pay the Sum Assured on TI, and the policy will terminate
Or,
b) **If the Sum Assured chosen is greater than ₹2 crores (i.e. maximum TI Sum Assured),** We will pay ₹2 crores and the policy will continue with the balance Sum Assured on Death, i.e. (Sum Assured less 2 crores) with the waiver of future premiums. This balance Sum Assured on Death will be payable on death of the Life Assured, and the policy will terminate on death of Life Assured.
Note: The sum assured will include any Life-Stage Upgrade sum assured under the policy. Terminal Illness Benefit is not an additional Benefit. It is an acceleration of Death Benefit and is included in the Sum Assured on Death.

4. **WOP Benefit on ATPD/TI**
We will waive off any future premiums under the policy in case
a) If the Life Assured is diagnosed with Accidental Total Permanent Disability (ATPD), the policy will continue for existing Death benefit & Terminal Illness Benefit.
Or,
b) If the Life Assured is diagnosed with Terminal Illness (TI) & chosen Sum Assured is greater than Rs 2 crores the policy will continue for remaining Death Benefit and Accidental Death Benefit.

Maturity Benefit – Not applicable

Sample Illustration

Rajesh is a 35-year-old event manager. He travels long distances on his vehicle frequently due to the nature of his job. He wants to ensure that his wife & parents are able to lead a comfortable life in case of his untimely death. Rajesh purchases Bajaj Life eTouch II with Life Shield Plus Variant, which gives him additional coverage in case of death due to accident. His policy details are as follows:

Sum Assured: ₹1 crore
Accidental Death Benefit Cover: ₹1 crore
Death Benefit Payment Option: 100% Lump sum
Policy Term & Premium Payment Term: 50 years (This covers Rajesh till Age 85)
Premium Payment Frequency: Annual
Premiums Payable: ₹30,376 per annum (excluding GST/any other tax as applicable)
Total Premium Payable: ₹15,18,775 (excluding GST/any other tax as applicable)

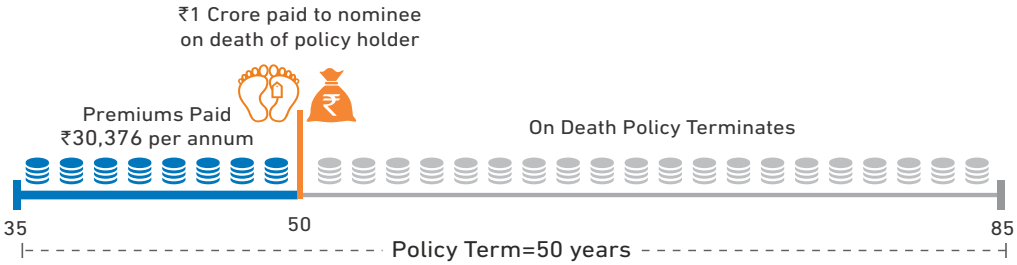
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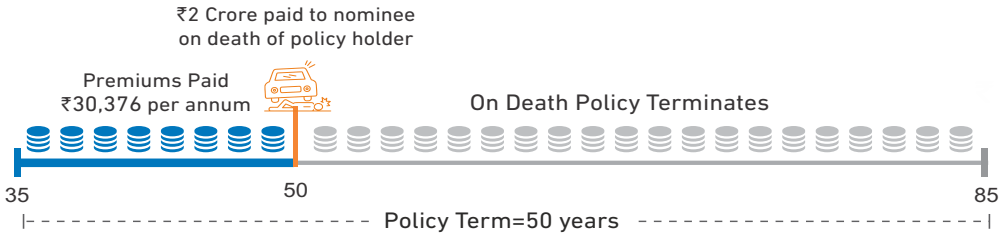
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Let us look at the benefits payable in different scenarios.

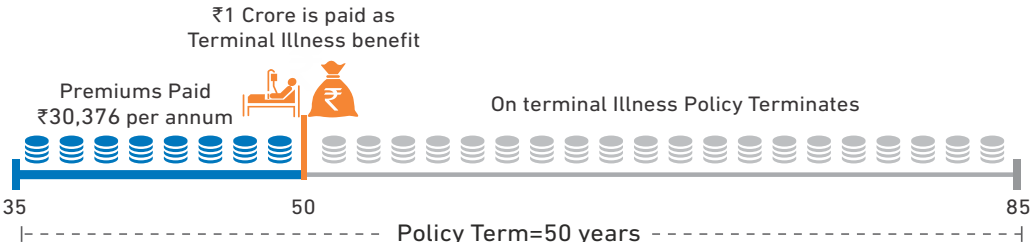
Scenario 1 – Rajesh passes away at Age 50 but not due to accident: His family receives the Sum Assured of ₹1 crore as a one-time lump sum & the policy terminates



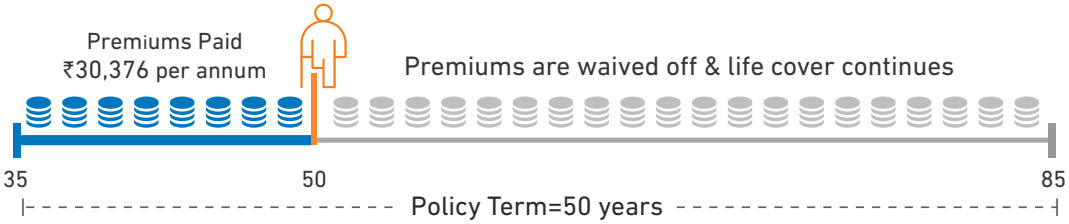
Scenario 2 – Rajesh meets with an accident at Age 50 which results in his unfortunate death: His family receives a total amount of ₹2 crores (Sum Assured of ₹1 crore and ADB Sum Assured of ₹1 crore,) as a one-time lump sum & the policy terminates



Scenario 3 – Rajesh is diagnosed with a Terminal Illness at Age 50: ₹1 crore is paid as Terminal Illness benefit & the policy terminates



Scenario 4 – Rajesh meets with an accident at Age 50 which results in total permanent disability: Rajesh's future premiums, are waived off & his life cover continues till Age 85



The above premium rates are for non-smoker category and is excluding all applicable discounts.

Variant: Life Shield ROP

1. **Death Benefit** (Benefit payable on death of the Life Assured during the policy term)
   • **No Prior Terminal Illness Claim is made:** Your nominee/legal heir will receive the Sum Assured (as chosen by you at inception).
   • **Prior Terminal Illness Claim has been made:** Your nominee/legal heir will receive the Prevailing Sum Assured on Death (i.e. Sum Assured on Death – Sum Assured on TI). In case, Sum Assured = TI Sum Assured, no Death Benefit will be paid.
   The policy will terminate on payment of Death Benefit.

2. **Terminal Illness Benefit** (Benefit payable in case the Life Assured is diagnosed with Terminal Illness during the policy term)
   a) **If the Sum Assured chosen is less than or equal to ₹2 crores (i.e. maximum TI Sum Assured),** we will pay the Sum Assured on TI, and the policy will terminate
   Or,
   b) **If the Sum Assured chosen is greater than ₹2 crores,** we will pay Rs 2 crores and the policy will continue with the balance Sum Assured on Death, i.e. (Sum Assured less 2 crores) with the waiver of future premiums. This balance Sum Assured on Death will be payable on death of the Life Assured, and the policy will terminate on death of Life Assured.
   Note: Terminal Illness Benefit is not an additional Benefit. It is an acceleration of Death Benefit and is included in the Sum Assured on Death.

3. **WOP Benefit on ATPD/TI**
   We will waive off any future premiums under the policy in case
   a) If the Life Assured is diagnosed with Accidental Total Permanent Disability (ATPD), the policy will continue for existing Death benefit & Terminal Illness Benefit.
   Or,
   b) If the Life Assured is diagnosed with Terminal Illness (TI) & chosen Sum Assured is greater than ₹2 crores, the policy will continue for remaining Death Benefit.

4. **Maturity Benefit**
   If the Life Assured survives till the end of Policy Term, Maturity Benefit will be payable

a) Benefit payable if the Life Assured survives till date of maturity and if no claims have been paid before date of maturity - You will receive an amount equal to Sum Assured on Maturity i.e. Total Premiums Paid, as a one-time lump sum on the date of maturity

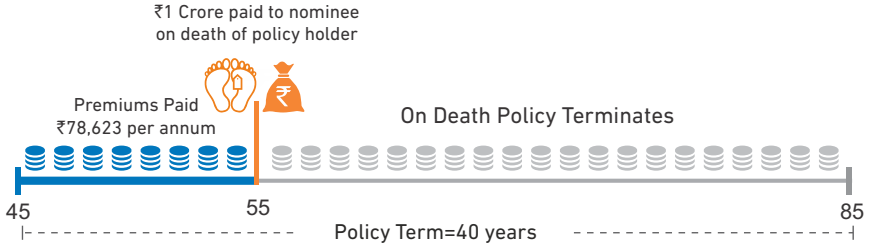
b) Benefit payable if Terminal Illness Benefit has been paid before the date of maturity – You will receive Maturity Benefit equal to [1 - (Sum Assured on TI/Sum Assured on Death)] X Total Premiums Paid and will be paid out on the maturity date.
   The Policy will terminate on payment of Maturity Benefit.

Sample Illustration

45-year-old Rahul has retired early from his salaried job & has started his own business recently. He is looking for a solution which can help his family stay independent in case of his untimely death, and give back his invested amount in case nothing happens to him. Rahul purchases Bajaj Life eTouch II with Life Shield ROP Variant. His policy details are as follows:

Sum Assured: ₹1 crore
Death Benefit Payment Option: 100% Lump sum
Policy Term & Premium Payment Term: 40 years (This covers Rahul till Age 85)
Premium Payment Frequency: Annual
Maturity Benefit Option: Lump sum Payout
Premiums Payable: ₹78,623 per annum (excluding GST/any other tax as applicable)
Total Premium Payable: ₹31,44,920 (excluding GST/any other tax as applicable)
Let us look at the benefits payable in different scenarios.

Scenario 1 – **Rahul passes away at Age 55**: His family receives the Sum Assured of ₹1 crore as a one-time lump sum & the policy terminates

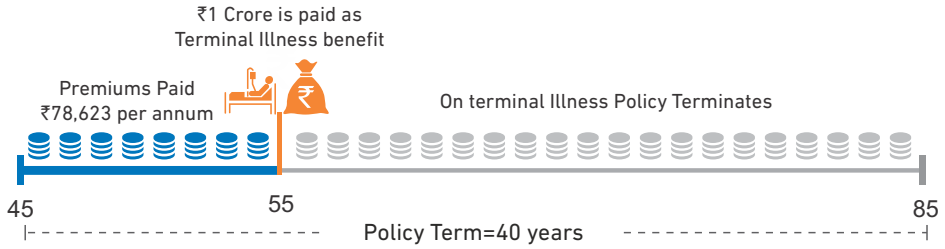


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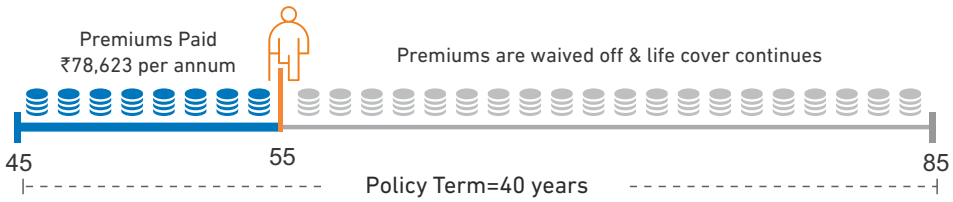
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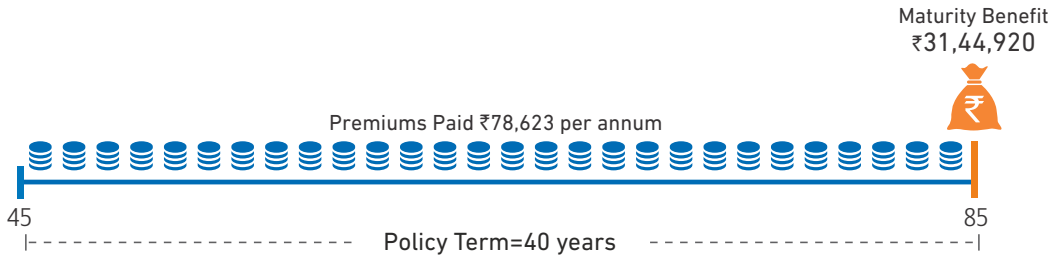
Scenario 2 – **Rahul is diagnosed with a Terminal Illness at Age 55**: ₹1 crore is paid as Terminal Illness benefit & the policy terminates



Scenario 3 – **Rahul meets with an accident at Age 55 which results in total permanent disability**: Rahul's future premiums, are waived off & his life cover continues till Age 85. Maturity Benefit is payable in case Rahul survives till Age 85.



Scenario 4 - **Rahul survives till Age 85**: He receives Maturity Benefit of ₹31,44,920 & the policy terminates



The above premium rates are for non-smoker category and is excluding all applicable discounts.

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Eligibility

Parameter	Variant		
	Life Shield & Life Shield Plus		Life Shield ROP
	Cover up to Age 99	Cover not up to Age 99	
Age at Entry	Minimum: 18 years Maximum: 65 years (For Pay till 60 option, Maximum: 55 years)		Minimum: 18 years (For Pay till 60 option, Minimum: 25 years) Maximum: 65 years (For Pay till 60 option, Maximum: 55 years)
Age at maturity	99 years (For Life Shield Plus, for ADB: 85 years)	Minimum: 28 years	Minimum: 28 years
		Maximum: 85 years	Maximum: 85 years
Minimum Policy term	99 minus Age at Entry (For Life Shield Plus, for ADB: 85 minus Age at Entry)	10 years	10 years
Maximum Policy term		85 minus Age at Entry	50 years
Premium Payment term	Limited Premium	Limited Premium or Equal to Policy term	Limited Premium or Equal to Policy term
	In Limited Premium, the Premium Payment Terms available are 5 Pay, 6 Pay, 10 Pay, 12 Pay, 15 Pay, 20 Pay and Pay till Age 60 *In Limited Premium, PPTs are subject to maximum PPT cessation age of 75 years*		
Minimum Sum Assured	₹50,00,000		
Maximum Sum Assured	No limit, subject to Board Approved Underwriting Policy		
ADB Sum Assured (For Life Shield Plus Variant)	Minimum: ₹5,00,000 Maximum: ₹2,00,00,000 *ADB Sum Assured selected at inception will be in a proportion of 10%-100% of base sum assured*		
TI Sum Assured	Minimum: ₹50,00,000 Maximum: ₹2,00,00,000 *TI Sum Assured will be as per the base sum assured subject to the above limits*		
Minimum & Maximum Premium	As per the minimum & maximum Sum Assured		
Premium Payment Frequency	Yearly, Half yearly, Quarterly and Monthly *Half yearly, Quarterly and Monthly premium frequencies are only allowed under auto-debit process as allowed by RBI to financial institutions.*		

The product is available for sale through online mode.
All the references to age are Age as on last birthday. The sum assured that can be chosen will be in multiples of 100,000. Sum Assureds are subject to the prevailing Board approved underwriting policy (BAUP) of the company.
In Life Shield ROP variant, for Limited Premium, the minimum difference between Policy term & Premium Payment Term shall be five (5) years
Premium rate for female life will be with 3-year set-back

Other Features available with Bajaj Life eTouch II

Early Exit Value (Available with Life Shield & Life Shield Plus variant only)

You will have an option to exit from the policy before its maturity & get back all the premiums you have paid, if all premiums due under the base policy are paid up-to-date and no prior claim has been taken in the policy. On opting for it, the higher of Early Exit Value or Termination Value will be paid in the Policy.

i) The Early Exit Value will be equal to the Total Premiums** Paid plus underwriting extra premium paid, both, under the base policy.
ii) The Policy has to be in force at the time of availing this Early Exit Value.

iii) To exercise this option, the Life Assured must fulfil the following criteria: -
- The option can be exercised at any time after completing twenty-five (25) policy years.
- At the time of exercising the option the Life Assured minimum attained age should be 60.
- The option cannot be exercised during the last five (5) policy years.

iv) The Early Exit Value feature shall not be available if Life Stage Upgrade Sum Assured has been taken in the base policy.
v) On payment of Early Exit Value, the policy will be terminated.
vi) No additional premiums are required to be paid to avail this option.

Life Stage Upgrade (Available with Life Shield & Life Shield Plus variant)

Certain important events in life often call for an upgrade in one's needs & responsibilities. Bajaj Life eTouch II offers you an option to increase the Sum Assured during such key stages of your life.
Under Life Shield and Life Shield Plus, before attained age of 45 years, the policyholder will have the option to increase the original Sum Assured under the policy, on occurrence of the specific Life-Stage events mentioned below. The ADB sum assured will also increase in the same proportion to the base sum assured for Life Shield Plus variant. The maturity date of the policy shall remain same as that of Base Cover.
The key events & the increase in Sum Assured is as per the below table.

Event	Maximum % increase in Sum Assured	Maximum Additional Sum Assured Allowed
Marriage	50%	₹50 lakh
Birth/Adoption of 1st child	25%	₹25 lakh
Birth/Adoption of 2nd child	25%	₹25 lakh
Home loan	25%	₹50 lakh
Education Loan for Child(ren)	25%	₹25 lakh

At inception itself, the policyholder has to opt for the Life-Stage Upgrade option. The Life Stage Upgrade can be exercised within six (6) months of occurrence of the Life stage event, and the increase in Sum Assured will be effective from the next policy anniversary onwards, provided the policy is in-force & all due premiums under the policy are paid.
Due to the increase in Sum Assured, additional premium will be payable & this would depend on the variant, age at the time of Upgrade, remaining policy term, remaining premium payment term, Life-Stage sum assured taken & smoker category. Once a Life Stage Upgrade has been done, the total sum assured under the policy cannot be subsequently decreased during the policy term.

Other conditions for Life Stage Upgrade:
- There should have been no claims availed under the policy at any time before the Life-Stage Upgrade is requested
- The Upgrade will be allowed provided the outstanding Policy Term and Premium Payment Term in the policy, at the time of Upgrade, are allowed in the product then. The outstanding Premium Payment Term at the time of Upgrade has to be at least five (5) years and outstanding policy term to be at least ten (10) years
- You will have to provide the documents as requested by the company to avail this Life Stage Upgrade Underwriting as per Board Approved Underwriting Policy shall be done at the time of opting for Life Stage Upgrade
- You can avail multiple Life Stage Upgrades, however the total increase in Sum Assured will be capped to 100% of the original Sum Assured.
  For example, if the Sum Assured chosen at inception is ₹1 crore, the maximum Sum Assured that can be taken as Life Stage Upgrade is ₹1 crore.
- For Life Shield Plus Variant, No Upgrade will be allowed which will lead to the total TI sum assured and/or ADB sum assured crossing the maximum ADB sum assured (respectively) under the product then.
  For example, if Sum Assured chosen at inception is ₹1.75 crore & ADB Sum Assured is 100% of base Sum Assured, then the maximum Sum Assured that can be taken as Life Stage Upgrade will be ₹25 lakh. (Since the maximum ADB Sum Assured in the product is ₹2 crore).

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Premium Holiday (Available with all the three variants)

Bajaj Life eTouch II offers a Premium Holiday option where, provided all premiums are paid up-to-date, you can skip paying premiums for 1, 2 or 3 years during the policy term (as per your choice). This can help you during a financial emergency like job loss, pay-cuts or sudden medical expenditure etc, when you can continue your policy without paying premiums for the year & keep your life cover intact.

During the Premium Holiday period, the policy will remain in-force with all applicable benefits, without the need of paying premiums.

You can select the number of Premium Holidays at inception. Once selected, the number of years of holidays (1/2/3) cannot be altered subsequently. The first Premium Holiday will be available after completion of five (5) policy years, provided the policy is in-force and all premiums are paid up-to-date.

Other conditions for Premium Holiday:

- Premium Holidays will be available only if you have selected a Policy term and premium payment term of 20 years or more
- The duration of one premium holiday shall be a period of 12 policy months. The premium waived shall be the total premium payable during that year
- If the premium holidays chosen under the policy is more than one-year, then, the next premium holiday can be opted only after a period of five (5) policy years after the previous premium holiday year, provided the policy is in-force and all premiums are paid up-to-date then.
- You need to inform the company about your intention to exercise the premium holiday within the grace period. Thus, if a premium is unpaid with no prior information, then at the end of the grace period the policy will either lapse or become paid-up, as applicable.
- If the policyholder discontinues due-premium payment immediately after a premium holiday year, the revival period will be considered to start from the date of premium-due after premium holiday period is over.
- The premiums not received during the premium holiday will not be part of the Total Premiums Paid calculation.
- If any premium holiday benefit is opted and then not exercised voluntarily through-out the policy term, then, the company will waive the last one or two or three policy year premiums, depending on number of un-utilized premium holidays.
- The Life Stage Upgrade feature shall not be available if premium holiday has been opted in the policy.

Death Benefit Payment option (Available with all the three variants)

At inception, you will have the option to choose how your nominee will receive the Death Benefit in any of the 2 ways mentioned below:

a) 100% of the benefit in a lump-sum,
b) X% of the benefit in a lump-sum and the remaining as monthly income instalments, where, X%= 10% to 90%
c) 100% of the benefit as monthly income instalments.

- The choice and the percentage have to be chosen at inception of the policy itself.
- The instalments will be paid monthly throughout the instalment period of 5, 10, 20, 30 or 40 years, as chosen by You at policy inception. The first monthly instalment will be due as on the date of death of the life assured.

Note:

i. Even after the instalments have commenced, the nominee will have the option to convert all future monthly instalments into a lump-sum, which will be calculated as the present value of future instalments at a discounted rate of the 5%
ii. The TI Benefit & ADB Sum Assured will be paid as lump-sum only
iii. For Life Shield and Life Shield Plus variant, if Life Stage Upgrade has been exercised, 100% of the Life Stage Upgrade Sum Assured will be paid as lump sum.

Maturity Benefit in Instalments (under Variant 3)

At the Policy Commencement Date, the policyholder will have the option to take the Maturity Benefit in instalments. If opted for,

(i) At Maturity, the Maturity Benefit payable shall be paid out in yearly instalments over the next five (5) years.
(ii) The amount of each instalment will be [Maturity Benefit / 5] hiked up by 20% and will be paid out yearly, starting from the date of maturity.

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A Non-Linked , Non-Participating,Individual Life Insurance Term Plan

Auto Cover Continuance Benefit (Available with all the three variants)

You will have the option to defer the premiums due for a period of up to 12 months from the due date, while maintaining the full risk cover under the base plan and attached riders, if any. There is no additional premium applicable for this feature. In the event of a claim during this period, sum assured will be payable after deducting the unpaid premiums, if any, as on date of death or other insured event covered under base product and attached riders. If the claim is with respect to WOP on ATPD, outstanding premiums will not be recovered.

At the end of Auto Cover Continuance Benefit period, You will be required to pay the outstanding premium along with the next due premium. If the outstanding premium and the next due premium by the end of the grace period (for the next due premium) are not paid, the policy will be converted into a lapsed/paid-up policy, as applicable.

Other conditions for Auto Cover Continuance Benefit:

i) This option can be taken provided at least 3 policy years have been completed and provided all due premiums have been paid, and the policy is in-force.

ii) You can avail this benefit multiple times during the premium payment term with a gap of at least 5 policy years from the expiry date of previous Auto Cover Continuance Benefit.

E.g., You have opted for Auto Cover Continuance Benefit in the 5th policy year (fifth year premium is not paid), the next Auto Cover Continuance Benefit will be available to him from the 11th policy year beginning.

iii) You can terminate or surrender the policy anytime even during the Auto Cover Continuance Benefit year.

iv) You need to intimate the company 30 days (15 days in case of monthly mode) before exercising Auto Cover Continuance Benefit. If a premium is unpaid with no prior intimation, the policy, at the end of the grace period will be converted into a lapsed/paid-up policy, as applicable.

v) The Auto Cover Continuance Benefit shall not be available during the last year of the premium paying term.

vi) No interest shall be levied on the premium due during the Auto Cover Continuance Benefit period

Health Management Services (Available with all the variants)

Provided you continue paying your due premiums on time, you will have the option to take Health Management Services such as medical second opinion, medical case management, medical consultation from the service providers registered with the company at no additional cost.
These wellness services can help you (life assured) to get correct diagnosis of a medical condition and to procure appropriate illness care.
Please note that:

i. The company can choose to commence/discontinue the service/s or change the service provider/s at any time.

ii. The Company will communicate to the Policyholder and inform the Authority if & when the Health Management Services feature is discontinued/changed in the plan.

For more details on these services, applicable terms & conditions please refer to the policy document available on company's website.

Riders

You can enjoy extra coverage during the policy term by choosing the optional additional rider benefits at a nominal extra cost. The rider available with all variants under Bajaj Life eTouch II is:

1.	Bajaj Life Family Protect Rider	(UIN:116B056V01)
2.	Bajaj Life New Critical Illness Benefit Rider	(UIN: 116B058V01)
3.	Bajaj Life Accidental Death Benefit Rider II	(UIN: 116B063V01)
4.	Bajaj Life Accidental Permanent Total/Partial Disability Benefit Rider II	(UIN: 116B064V01)
5.	Bajaj Life Care Plus Rider Non-Linked	(UIN: 116B062V01)

Bajaj Accidental Death Benefit Rider is available with variant 1 & 3. Please refer to respective rider sales literature or visit Company website or consult your "Insurance Consultant" for more details and eligibility conditions.

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Option to Change Premium Payment Frequency

You will have the option to change the prevailing premium payment frequency at any policy anniversary during the premium payment term, subject to the availability, then, of the premium payment frequency and the minimum premium allowed under the product then.
The modal premium for frequencies other than yearly premium frequency is arrived at by multiplying the annual premium (after applicable HSAR) by the premium payment frequency factors as given below:

Premium frequency	Monthly	Quarterly	Half yearly	Yearly
Frequency Factor	0.0875	0.26	0.51	1.00

High Sum Assured Rebate (HSAR)

HSAR on premium will be offered to all policies with Sum Assured 1 crore and above.

Preferential Premium Rates

Preferential Premium rates will be offered to non-tobacco users & to women, and premium discount will be offered for policies sourced through online mode.

Premium Rebates/ Discounts (Applicable for all 3 variants)

Loyalty Rebate (For existing Bajaj Life Insurance Limited Individual customers)
The Loyalty rebate will be available to all individual policyholders of the company, who have matured policies or whose policy is in-force for at least three (3) months at the time of taking this policy.
The rebate is 1% of premium, through-out the premium paying term.

One-time discount - Salary Rebate
A salary rebate of 5% of the first-year premium will be available for policyholders who are Salaried employees.

Insurance for All Discount (For policyholders who are 'first time buyers' of life insurance policy)
If the policy being purchased is the first individual life insurance policy on the life of the LA, then an Insurance for All Discount of 5% will be applied on the first-year premium.

Online/ Direct Sales/ Web Aggregator Discount
For online, direct sales, web aggregator and ISNP sales, there is a rebate of 6% available on the first–year premium

Staff Discount
The product is also available for our staff, wherein a further rebate of 4%(throughout the Premium Payment Term).

SISO (Systematic In Systematic Out) Benefit
Under Variant 3 - Life Shield ROP, on opting for monthly mode of premium payment, only at policy inception there will be a SISO benefit available. The discount is 6% of premium (on the premium calculated post HSAR) through-out the premium paying term.
It is being offered to encourage policyholder participation/take-up and to make the Term product with ROP variant more affordable for the customers who opt monthly mode.

Premium Payment Mode	Discount (SISO Benefit)
Annual	NA
Semi Annual	NA
Quarterly	NA
Monthly	6%

SISO benefit is offered to encourage policyholder participation and to make the Term product with ROP variant more affordable for the customers who opt monthly mode.

Under Life Shield ROP variant, if SISO Benefit is opted then Online, Direct Sales, Web Aggregator and ISNP Discount will not be applicable for the policy.

Termination Value / Surrender Value

We advise you to continue your policy and enjoy life coverage and other policy benefits. However, we understand that in certain circumstances you may want to surrender your policy.

For Life Shield and Life Shield Plus variant (Termination Value):

a) Termination Value is payable only if the Premium Payment Term (PPT) is limited premium. Under Regular Premium payment option, no Termination Value shall be available.

b) Under limited premium payment option:
- During PPT – No Termination Value will be payable
- Post Completion of PPT – Termination Value will be payable

c) The Termination Value is equal to: [Termination factor X Total Premiums Paid]

d) The Termination Value payable shall not be less than any Early Exit Value available under the Policy at that time. Termination factors are not guaranteed.

For Life Shield ROP variant (Surrender Value):

a) Surrender Value is payable under the Policy, only if one (1) full years premiums have been paid.

b) The Policy will acquire a Surrender Value (i.e. Special Surrender Value SSV) after completion of first policy year provided one full year premium has been received. The Policy will acquire a Guaranteed Surrender Value provided two (2) full years premiums have been paid.

c) The Surrender Value payable will be higher of:
- Guaranteed Surrender Value (GSV) where, GSV is equal to GSV factor multiplied by the Total Premiums Paid
- Special Surrender Value (SSV)

The surrender value shall not exceed 100% of Total Premiums Paid till the date of surrender.
GSV factors are guaranteed throughout the Policy Term. The SSV factors mentioned above are not guaranteed, will be reviewed by the company annually.
The policy will terminate on the date of surrender.
For Termination and Surrender Value factors kindly visit the company website.

Note: (for all the variants)

a) If the TI Benefit has been paid and the Policy is continuing for Remaining Death Benefit, then, the Termination/ Surrender Value will be proportionally reduced for the benefit paid by a specific factor.

Tax Benefits

Premium paid, Terminal Illness Benefit, Maturity Benefit, Early Exit Value and Death Benefit may be eligible for tax benefits as per extant Income Tax Act, subject to the provision stated therein and as amended from time to time. You are requested to consult your tax consultant and obtain independent advice for eligibility and before claiming any benefit under the policy.

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Terms & Conditions

Free Look Period

You will have a free look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of the policy. In the event You disagree to any of the policy terms or conditions, or otherwise and have not made any claim, you shall have the option to return the policy to Us for cancellation, stating the reasons for the same. Irrespective of the reasons mentioned, you shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges. The request for cancellation of the policy during free look period shall be processed and the premiums shall be refunded within 7 days of receipt of such request.

Grace Period

If you have failed to make payment of the premium by the due date specified, you will be allowed a grace period of thirty (30) days for premium payment frequencies other than monthly and fifteen (15) days for monthly frequency to pay the due premium without any penalty or late fee.
During the grace period, the life assured will be covered for the contingent events & on occurrence of the contingent events during the grace period when the due premium up to the date of the contingent event was not paid, the same will be deducted from the benefit payable. On the occurrence of the contingent event during the Grace Period, the due-but-unpaid premium will be deducted from the benefit payable.

Non-Payment of Premiums

Life Shield Variant & Life Shield Plus Variant
If you have not paid any due premium before the expiry of the grace period, then, your policy will lapse at the expiry of the grace period. No paid up value is available under the policy.

Life Shield ROP Variant
• If you have not paid one (1) full years' premiums, then policy will, immediately & automatically, lapse at the expiry of the grace period, and no benefit under the policy will be paid.
• If you have paid one (1) full years' premiums and subsequent premiums have not been paid(i.e. the policy which acquired a surrender value) the policy shall not lapse by reason of the non-payment of future premium, instead, your policy will be, immediately & automatically, converted to a paid-up policy at the expiry of the grace period.
  o The Paid-up Sum Assured, Paid-up Sum Assured on Death and Paid-up Sum Assured on TI are obtained by multiplying the Sum Assured, Sum Assured on Death and Sum Assured on TI, respectively, by a corresponding factor equal to the proportion of the number of premiums paid to the total number of premiums payable under the policy; and the paid-up sum assured on maturity will be based on Total Premiums Paid till date of paid-up.
  o There is no paid-up value available with respect to WOP benefit.
  o At no time, the Death Benefit under a paid-up policy will be less than 105% of the Total Premiums Paid till date of paid-up.
You will have the option to revive the lapsed/ paid-up policy as per the revival conditions under the policy.

Revival

If your policy is lapsed or converted to a paid-up policy, you may revive the policy subject to the following conditions:

a) An application for revival is made within five (5) years from the due date of the first unpaid premium (from the date at which the premium was due at the beginning of Auto Cover Continuance period, if applicable) but before the end of the policy term
b) All the due premiums together with applicable interest, at such rate as decided by the Company from time to the, along with applicable taxes are paid. The current applicable revival interest is 9% p.a. compounded half-yearly.
c) You, at your own expense, agree to undergo medical examination and provide evidence of continuity of insurability.
d) The revival of the policy may be on terms different from those applicable to the policy before it lapsed/ paid-up, based on prevailing board approved underwriting guidelines.
e) The Company may revive or refuse to revive the policy, based on the Board approved underwriting guidelines. If the policy is refused revival based on the board approved underwriting guidelines, the Company will refund the amount deposited for the purposes of revival of the policy.
f) The revival will only be effective when the Company has specifically communicated the same to You.
g) On revival, you are entitled to receive all contractual benefits

Note: The revival interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The revival interest rate will be reviewed on an annual basis. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Exclusions

Suicide Exclusion
In case of death of the life assured due to suicide, within 12 months from the date of commencement of risk or the date of latest revival of the policy, whichever is later, the nominee or beneficiary of the policyholder shall be entitled to receive higher of 80% of the Total Premiums Paid or the Surrender Value/ Termination Value (as applicable) as on the date of death, provided the policy is in force.

Accidental Death Benefit:
The accidental death benefit will not be payable in the following situations:

1) Death occurs as a result of the insured person committing any breach of law with criminal intent
2) Death as a consequence of the insured person being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
3) Death as a result of self-inflicted injuries.
4) Death occurs as a result of the insured person taking part in any naval, military or air force operation during peace time.
5) Death occurs as a result of the insured person participating in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition
6) Death occurs as a result of suicide
7) Death occurs as a result of aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline on regular routes and on a scheduled timetable
8) Death occurs as a result of war, invasion, civil war, rebellion, riots.
9) Failure to follow medical advice
10) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.

Accidental Total Permanent Disability:
WOP on Accidental Total Permanent Disability will not be triggered in the following situations:

1) Disability as a result of the insured person committing any breach of law with criminal intent;
2) Disability of insured person as a result of war, invasion, civil war, rebellion or riot;
3) Disability as a consequence of the insured person being under the influence of alcohol or drugs other than drugs

prescribed by and taken in accordance with the directions of a registered medical practitioner;
4) Disability as a result of the insured person taking part in any naval, military or air force operation;
5) Disability as a result of the insured person participating in or training for any dangerous or hazardous sport or
competition or riding or driving in any form of race or competition;
6) Disability of insured person as a result of aviation, gliding or any form of aerial flight other than as a fare paying
passenger on a civilian airline flying on regular routes and according to a scheduled timetable;
7) Disability of insured person as a result of attempted self-injury
8) Disability of insured person as a result of poison, gas or fume (voluntary or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
9) Failure to follow medical advice
10) Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

Loan

Under Life Shield and Life Shield Plus Variant: Policy loan is not available
Under Life Shield ROP Variant: Provided the policy has acquired surrender value, during the policy term, You will have the option to take policy loan, subject to a maximum limit of 50% of the surrender value available under the policy.

a) Loan interest rate applicable for the loan will be as decided by the company from time-to-time. Currently the rate
the rate of interest for loan is 9% p.a. compounding half-yearly.
b) On death, TI, maturity or surrender, the outstanding policy loan plus interest, as on the date of death /TI/ maturity/
surrender, will be deducted from the death/TI /maturity/surrender value payable.
c) The policy will be foreclosed under the following circumstances:

- For other than in-force and fully paid-up policies: If, at any time (during the policy term), the outstanding policy loan and interest exceeds the surrender value, then, the company will inform the policyholder for payment of interest-due and/or full/part repayment with the notice period of 30-days and, at the end of notice period, the policy will be foreclosed and any surrender value will be adjusted towards the outstanding loan plus interest.
- For in-force or fully paid-up policies: The policy will not be foreclosed on the ground of outstanding loan amount including interest exceeds the surrender value.

Note:
The loan interest rate will be benchmarked to the G-Sec based on the information from Financial Benchmark India Private Ltd (FBIL). It will be equal to [10-year G-Sec yield PLUS 2%] rounded-up to the next full interest rate. The loan interest rate will be reviewed on an annual basis as on 1st April every financial year. The revised interest rate shall be applicable to both existing loans and to new loans offered. Any change in bases used for determination of applicable interest rate will be subject to prior approval of IRDAI.

Termination

The risk cover under the Policy will terminate, immediately and automatically, on the earliest occurrence of the following events.

i) On the date of lapse
ii) The risk cover under the TI Benefit will terminate on payment of the TI Benefit. If there is any Remaining Death Benefit under the Policy the policy will continue till the date of death or maturity or surrender of the policy, whichever is earlier.
iii) On the date of death, if Death Benefit in Instalments has been chosen under the Policy
iv) On the Maturity date, if Maturity Benefit in instalment has been chosen in Life Shield ROP variant

This Policy shall, immediately and automatically, terminate on the earliest occurrence of any of the following events:

i) On the expiry of the Revival Period, for a Policy lapsed
ii) On payment of the TI Benefit, if there is no Remaining Death Benefit under the Policy.
iii) On the death of Life Assured, if Death Benefit in lump sum has been chosen in the Policy.
iv) On the payment of all the last Death Benefit Instalment, if Death Benefit in Instalments has been chosen under the Policy.
v) On the Maturity Date, for Life Shield & Life Shield Plus variants & if Maturity benefit in instalment payouts has not been chosen in Life Shield ROP variant
vi) On the payment the last instalment, if Maturity benefit in instalment payouts has been chosen in Life Shield ROP variant.
vii) On payment of Termination / Surrender Value
viii) On payment of Early Exit Value (if applicable)
ix) On payment of refund in case of cancellation under Free-look

Definitions

1) Sum Assured on Death: is defined as higher of

a)10 times Annualized Premium
b) Sum Assured plus, total Life-Stage sum assured.

At no time the Sum Assured on Death will be less than Guaranteed Death Benefit of 105% of the Total Premiums paid up to the date of death.

Annualized Premium means the premium amount payable in a year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
Please note that GST and cess, if any, will be collected over and above the premium under the policy.
Sum Assured on TI is the lower of (a) Sum Assured on Death, (b) Maximum TI Sum Assured
Sum Assured on Maturity is applicable only under Life Shield ROP variant and is equal to Total Premiums paid.

2) Terminal Illness: "Terminal Illness means a disease with which the Life Assured is diagnosed with and in the opinion of a Medical Practitioner and Our appointed Medical Practitioner is likely to lead to the death of the Life Assured within six (6) months from the date of such certification by the Medical Practitioner "
Medical Practitioner:
A medical practitioner is a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. This would mean a practitioner treating the Life Insured must be holding a degree equivalent to MD or MS in the relevant field to certify the medical condition.
The Medical practitioner should not be

a) the policyholder/insured person himself/herself; or
b) an authorized insurance intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
c) employed by or under contractual engagement with the insurance company;
d) related to the policyholder/insured person by blood or marriage.

3) Accidental Death Benefit: "Accident" shall mean a sudden, unforeseen and involuntary event caused by external, visible, and violent means.
'Accidental Death' means death caused by sudden, violent, unforeseen and involuntary event caused by external

and visible means as revealed by an autopsy provided such death was caused directly by such Accident, and independently of any physical or mental illness within one hundred and eighty (180) days of the date of Accident. If the accident leading to death has occurred during the coverage term but accidental death has occurred after the expiry of coverage term, however within 180 days from the date of accident, the accidental death benefit shall be paid. No base sum assured shall be paid since the coverage term has expired.

4) Accidental Total Permanent Disability: "Accidental Total Permanent Disability" shall mean disability of the life insured as a result of bodily injury caused by an accident (a sudden unforeseen and involuntary event caused by external and visible means) and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the life assureds disability which must be permanent and total and must result in at least one of the following:
(a) Loss of both eyes; (b) Loss of both arms and both hands; (c) Loss of one arm and one leg; (d) Loss of one arm and one foot; (e) Loss of one hand and one foot; (f) Loss of one hand and one leg; (g) Loss of both legs; (h) Loss of both feet

The disability must be documented for an uninterrupted period of at least six months.

- Loss of both eyes means total loss of vision in both eyes, certified by an ophthalmologist
- If the disability is due to amputation/ dismemberment, loss of hand will mean amputation/ dismemberment above wrist, loss of arm will mean amputation/ dismemberment above elbow, loss of feet will mean amputation/ dismemberment above ankle and loss of leg will mean amputation/ dismemberment above knee
- If the disability is not due to amputation/dismemberment, loss will mean loss of usage of both limbs and the limbs should have motor power grade 0/5, 1/5 or 2/5 only.
- The Accidental Permanent Total Disability has to be certified by a registered Medical Practitioner, appointed by the company. Claim intimation should be received in writing within 60 days of occurrence of the Accident, which is causing total disability of the rider life assured.
- The Disability Benefit is paid if and only if disability is detected as per above Disability Condition.

Grievance Redressal

Link for registering the grievance with the insurer's portal: Insurance company grievance portal - https://bit.ly/3YdvtCr

In case the Policyholder have any query or compliant/grievance, you may contact the Grievance Officer of any nearest Customer Care Centre at Branch Office of the Company. Alternatively, you may communicate with the Company:
By post at: Customer Care Desk,
Bajaj Life Insurance Ltd.,
Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006
By Phone at: Customer Care Number: 020 6712 1212
By Email: customercare@bajajlife.com

In case the Policyholder are not satisfied with the resolution provided to him by the above office, or have not received any response within fourteen (14) days, or he has any suggestion in respect of this Policy or on the functioning of the office, he may contact the following official for resolution:
Grievance Redressal Officer,
Bajaj Life Insurance Ltd.,
Bajaj Insurance House, Airport Road Yerawada, Pune, District – Pune, Maharashtra -411006
Customer Care Number: 020-6712 1212
Email ID: gro@bajajlife.com

If the Policyholder is not satisfied with the response or does not receive a response from the Company within fourteen (14) days, he may approach the IRDAI Grievance Cell Centre (IGCC) on the following contact details:
By Phone: TOLL FREE NO: 1800-4254-732
By Email: complaints@irdai.gov.in
By post at: Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032

The Policyholder can also register his complaint in the Bima Bharosa Shikayat Nivaran Kendra; https://bimabharosa.irdai.gov.in
In case the complaint is not resolved within 30 days or you are not satisfied with the decision/ resolution of the Company, you may approach the Insurance Ombudsman. Contact details of Ombudsman: Find your nearest Ombudsman office at https://www.cioins.co.in/ombudsman

Statutory Information

Assignment (Section 38 of the Insurance Act, 1938)

Assignment shall be in accordance with provisions of section 38 of the Insurance Act 1938 as amended from time to time.

Nomination (Section 39 of the Insurance Act, 1938)

Nomination shall be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time

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Prohibition of Rebate (Section 41 of the Insurance Act, 1938)

Prohibition of Rebate should be in accordance with provisions of section 41 of the Insurance Act 1938 as amended from time to time.

"No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provision of this section shall be liable for a penalty which may extend up to ten lakh rupees."

Fraud & Misstatement (Section 45 of the Insurance Act, 1938)

Fraud & Misstatement would be dealt with in accordance with provisions of section 45 of the Insurance Act 1938 as amended from time to time.

Applicability of Goods & Service Tax

GST will be applicable basis prevailing Tax Laws which are subject to amendments from time to time.

Disclaimer

All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The Policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Life eTouch II. Please ask for the same along with the quotation.

The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its "Bajaj" Logo.

Contact Details

Bajaj Life Insurance Limited, Bajaj Insurance House, Airport Road, Yerawada, Pune - 411 006.
IRDAI Reg No.: 116 | CIN: U66010PN2001PLC015959

For any queries please contact:

Sales: 022-6124 1800 | **Service: 020-6712 1212** | **UIN: 116N198V08**

Mail us: customercare@bajajlife.com | **Visit us at: www.bajajlifeinsurance.com**

For More Information: Kindly consult our "Insurance Consultant" or call us today on the Customer Care Numbers mentioned above.

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