

Tax Benefits

Premiums paid are eligible for Tax Exemption under Section 80(C) of the Income Tax Act and maturity and death proceeds are Tax Free under Section 10(10D) of the Income Tax Act. The premiums for the Critical Illness benefit and the Hospital Cash benefit will be eligible to Tax Exemption under section 80(D) of the Income Tax Act.

Surrender

While we do not encourage surrender of a policy as it breaks your security cover, we realise the importance of availability of cash at a short notice in some emergencies. Therefore, we provide you with a choice of surrendering the policy, provided 3 full years' premiums have been duly paid.

Loans

This policy is not eligible for loans.

Why Bajaj Allianz Life Insurance?

Bajaj Allianz Life Insurance Company Limited is a union between Allianz SE, the world's leading insurer and Bajaj Finserv, one of India's most respected names. Allianz SE is a leading insurance conglomerate globally and one of the largest asset managers in the world. At Bajaj Allianz, we realize that you seek an insurer you can trust your hard earned money with. Allianz SE has more than 119 years of financial experience in over 70 countries and Bajaj Finserv demerged from Bajaj Auto, trusted for over 65 years in the Indian market, are committed to offering you financial solutions that provide all the security you need for your family and yourself.

At Bajaj Allianz, customer delight is our guiding principle. Ensuring world class solutions by offering you customized products with transparent benefits supported by the best technology is our business philosophy.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

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 punishable with a fine that may extend to five hundred rupees.

Contact Details

Bajaj Allianz Life Insurance Company Limited,
G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
Tel: (020) 6602 6777. Fax: (020) 6602 6789.
www.bajajallianz.com

SMS LIFE @ 56070

For any queries please contact:

BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeable)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

email: life@bajajallianz.co.in

chat: bajajallianzlife.co.in/chat

SECTION 45 of the Insurance Act, 1938 states:

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

For More Information:

For more details, kindly consult our "Insurance Care Consultant" or call us today on the numbers mentioned above.

This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation.

Disclaimer

This product brochure gives the salient features of the plans only. The policy document is the conclusive evidence of the contract, and provides in detail all the conditions, exclusions related to the "Bajaj Allianz Term Care" Plan.

Please draw your cheques/ demand drafts in favour of "Bajaj Allianz Life Insurance Company Limited".

Bajaj Allianz Term Care (UIN) : 116N005V01

Insurance is the subject matter of the solicitation.

Bajaj Allianz Term Care

Life Insurance.....

At the back of our minds we are often nagged by certain fears, the fears of an uncertain future, the insecurity of not being able to provide adequately for our loved ones, the fear of not being able to save enough. Life Insurance is the only complete answer to these fears. It is life insurance that provides you with the security of a financial safety net and enables you to plan for unpredictable adversities. Happiness often sneaks in through a door you didn't know you left open. Let life insurance be that door for you.

The 'Bajaj Allianz Term Care' Plan

The 'Bajaj Allianz Term Care' Plan is a term insurance plan. It is an economical way of providing for one's life cover and at the same time ensuring that the premiums paid are returned at maturity.

What does the 'Bajaj Allianz Term Care' Plan offer you?

This plan not only offers you life insurance cover at a low cost, but also provides for return of premiums on maturity. The premiums returned at maturity will be equal to the single premium or the sum total of equivalent annual premiums of the Economy Pack (excluding extra premiums charged, if any). In case of pre-mature death during the policy term, the full Sum Assured will be paid to the nominee.

The 'Bajaj Allianz Term Care' Plan offers you the convenience of choosing between two premium payment options.

- **Regular Premium Payment** - Premium payment throughout the selected term.
- **Single Premium Payment** - One time premium payment for the selected term at commencement.

Apart from covering the risk of natural death, this plan also provides you the option to choose upto 5 additional benefits. You can select a specific combination of additional benefits best suited to your needs, available in 4 attractive packages to choose from.

i. Economy: This is the basic plan, which is available for both the regular and single premium payment options.

ii. Protect: This pack comes with the following 3 in-built additional benefits:

- a. Accidental Death Benefit.
 - b. Accidental Permanent Total/Partial Disability Benefit.
 - c. Waiver of Premium Benefit (in case of accidental permanent total disability).
- The Protect Pack is available with the regular premium payment option only.

iii. Health: This pack comes with the following 2 in-built additional benefits:

- a. Critical Illness Benefit.
 - b. Hospital Cash Benefit.
- The Health Pack is available with the regular premium payment option only.

iv. Total: This pack comes with the following 5 in-built additional benefits:

- a. Accidental Death Benefit.
- b. Accidental Permanent Total/Partial Disability Benefit.
- c. Waiver of Premium Benefit (in case of accidental permanent total disability).
- d. Critical Illness Benefit.
- e. Hospital Cash Benefit.

The Total Pack is available with the regular premium payment option only.

What are the in-built benefits that the 'Bajaj Allianz Term Care' Plan offers you?

a. Accidental Death Benefit

Accidents are always sudden and sometimes fatal. You can't lessen the emotional shock, but you can certainly soften the financial one. Bajaj Allianz Accidental Death Benefit gives your loved ones something to start with after the permanent loss of your income by paying double the basic Sum Assured. The total Accidental Death Benefit shall however be subject to a maximum of Rs. 10,00,000/- under all policies taken with Bajaj Allianz together.

b. Accidental Permanent Total/Partial Disability Benefit

Accidents are unpredictable and so are the consequences. This may lead to a disability - partial or total. The Bajaj Allianz Accidental Permanent Total/Partial Disability Benefit provides a financial cushion against such misfortunes.

Type of Disability	Benefits
Accidental Permanent Partial Disability	50 % of Sum Assured *
Accidental Permanent Total Disability	100 % of Sum Assured **

* Subject to a maximum of Rs. 5,00,000/- under all policies with Bajaj Allianz taken together.

** Subject to a maximum of Rs. 10,00,000/- under all policies with Bajaj Allianz taken together.

c. Waiver of Premium Benefit

An accident may lead to permanent total disability limiting your ability to earn. The Bajaj Allianz Waiver of Premium Benefit is a helping hand when you need it most. It keeps your insurance cover alive by waiving off future premiums and enables you to live up to your commitments.

d. Critical Illness Benefit

Some illnesses are critical. They not only alter your life's pattern but also

result in a financial drain. Bajaj Allianz Critical Illness Benefit softens the impact on your family by paying out the Critical Illness Benefit (equal to the Sum Assured) under the plan immediately, while other policy benefits continue (excluding Hospital Cash Benefit). We cover 11 Critical Illnesses.

e. Hospital Cash Benefit

The worry of settling hospital bills (room charges) adds to the trauma of hospitalisation. Bajaj Allianz Hospital Cash Benefit reduces this financial burden and helps you to recover with peace of mind.

Flexibility in Coverage*

At Bajaj Allianz, we believe in offering benefits and not just products. We realise that you are unique and your needs for insurance vary with time. We therefore offer you the flexibility of including the following benefit combination at each policy anniversary.

- **Combination 1:** Accidental Death Benefit; Accidental Permanent Total/Partial Disability Benefit; Waiver of Premium Benefit.

This combination can be added, if not taken earlier, deleted and added subsequently at each policy anniversary.

We also offer the flexibility of excluding the following benefit combination:

- **Combination 2:** Critical Illness Benefit; Hospital Cash Benefit.

This combination can be taken at inception only but can be excluded subsequently at any policy anniversary. Once excluded, Combination 2 cannot be included in the policy subsequently.

* Available with the regular premium payment option only.

Other important details of the 'Bajaj Allianz Term Care' Plan.

Eligibility	Condition
Minimum Age at Entry	18
Maximum Age at Entry	50
Maximum Age at Maturity	65
Minimum Term	5
Maximum Term	40
Minimum Sum Assured	Rs. 1,00,000/-
Maximum Sum Assured	Rs. 10,00,000/-
Minimum Premium (Rs.)	1500/- for Yearly, 1500/- for Half Yearly.

The minimum premium for Single Premium option shall be Rs. 6000/-

Premium Payment Mode

For your convenience we have provided 3 Premium Payment Modes that can be single premium, yearly or half-yearly.